

April 2012



Department for Work and Pensions

#### **Contents**

- 4 Attendance Allowance
- Bereavement benefits
- Carer's Allowance
- Christmas Bonus
- Disability Living Allowance
- Employment and Support Allowance
- Incapacity Benefit
- 8 Invalidity Allowance
- 9 Income Support
- Industrial Injuries Disablement Benefit
- Jobseeker's Allowance
- Maternity Allowance
- Pension Credit
- Pneumoconiosis, Byssinosis and Miscellaneous Diseases Benefits Scheme

- Severe Disablement Allowance
- Social Fund
- State Pension
- Statutory Adoption Pay
- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Sick Pay
- Widow's benefits
- Winter Fuel Payments
- Workmen's Compensation Supplementation
- Extra amounts for dependants
- Earnings rules
- Common rules

# How much money you could get

If you are claiming or are thinking of claiming a benefit, you may want to know how much money you could get.

If you are already getting a benefit you may want to check the amount you get.

This leaflet can help, but it is only a general guide. It provides a list of standard benefits and their basic rates from April 2012. It then sets out some rules on extra amounts payable for dependants, and on how income and savings can affect entitlement to benefits. It does not list all the rules which explain whether or not you can get a benefit, or guarantee that you will get any amount shown. There are other leaflets which provide more detailed information on benefits and you should read these alongside this leaflet. The rules which decide how much benefit you can get can be complicated. We can only work out what benefit, and the amount you may get, when you apply for a benefit.

Most rates change from the first Monday of the new tax year. The tax year always starts on 6 April. However some rates may change from an earlier date in April.

The rates published in this leaflet apply from April 2012.

#### 4 Benefit and pension rates

# **Attendance Allowance**

Higher rate	£77.45
Lower rate	£51.85

## **Bereavement benefits**

Bereavement Payment (lump sum)	£2,000.00	
Widowed Parent's Allowance	£105.95	
Bereavement Allowance (standard rate)	£105.95	

## **Age-related Bereavement Allowance**

Your age when your wife, husband or civil partner dies, or when your Widowed Parent's Allowance stops:

54	£98.53
53	£91.12
52	£83.70
51	£76.28
50	£68.87
49	£61.45
48	£54.03
47	£46.62
46	£39.20
45	£31.79

## Carer's Allowance

Carer's Allowance £58.45

## **Christmas Bonus**

A bonus of £10 is paid to those entitled with certain qualifying benefits. However, you will not qualify for the bonus on the basis of State Pension entitlement if you are deferring your State Pension.

# **Disability Living Allowance**

#### Care component

Highest rate	£77.45
Middle rate	£51.85
Lowest rate	£20.55
Mobility component	
Higher rate	£54.05
Lower rate	£20.55

# **Employment and Support Allowance (ESA)**

## Single person

Under 25 – assessment phase	£56.25
25 or over	£71.00
Any age – main phase	£71.00
Lone parent	
Under 18 – assessment phase	£56.25
18 or over	£71.00
Any age – main phase	£71.00
Couple (Income-related ESA) <sup>1</sup>	
Both under 18	£56.25
One 18 or over, the other under 18 - higher rate <sup>3</sup>	£111.45
Both 18 or over	£111.45
Both under 18 - higher rate <sup>3</sup>	£84.95
Claimant aged 18 to 24, partner is under 18	£56.25
Claimant aged 25 or over, partner is under 18	£71.00
Claimant is main phase, partner is under 18	£71.00
Claimant is main phase, partner is under 18 - higher rate <sup>3</sup>	£111.45

- $1\,$  Contribution-based ESA not listed as it is a single person benefit.
- 3 A higher rate may be paid where either member of the couple is responsible for a child or, were they not a couple each member would be entitled to Employment and Support Allowance, Income Support or Jobseeker's Allowance in their own right.

# Premiums (Income-related ESA) <sup>2</sup>

## **Pensioner premium**

Single, assessment phase	£71.70
Single, entitled to work-related activity component	£43.55
Single, entitled to support component	£37.65
Couple, assessment phase	£106.45
Couple, entitled to work-related activity component	£78.30
Couple, entitled to support component	£72.40
Severe Disability Premium	CE 0.20
Single	£58.20
Couple, one qualifies	£58.20
Couple, both qualify	£116.40
Carer premium	£32.60
<b>Enhanced Disability Premium</b>	
Single	£14.80
Couple	£21.30

<sup>2</sup> Premiums are not awarded in contributions-based ESA.

# **Components**

Work-related activity component	£28.15
Support component	£34.05

# **Incapacity Benefit**

## **Under State Pension age**

Short-term lower rate	£74.80
Short-term higher rate	£88.55
Long-term basic rate	£99.15

## Over State Pension age

Short-term lower rate	£95.15
Short-term higher rate	£99.15

## **Incapacity Age Addition**

Lower rate	£5.90
Higher rate	£11.70

# **Invalidity Allowance**

# Only applies to claims prior to 13 April 1995

Lower rate	£5.90
Middle rate	£5.90
Higher rate	£11.70

# **Income Support**

#### Personal allowances

Single person	
Aged 16 to 24	£56.25
Aged 25 or over	£71.00
Lone parent	
Aged 16 to 17	£56.25
Aged 18 or over	£71.00
Couple	
Both aged under 18	£56.25
Both aged under 18 - higher rate <sup>3</sup>	£84.95
Claimant aged 18 to 24, partner aged under 18	£56.25
Claimant aged over 25, partner aged over 18	£71.00
One over and one under 18 - higher rate <sup>3</sup>	£111.45
Both aged 18 or over	£111.45
Dependent children	£64.99
Premiums	
Family	£17.40
Disabled child	£56.63
Carer	£32.60

<sup>3</sup> A higher rate may be paid where either member of the couple is responsible for a child or, were they not a couple each member would be entitled to Employment and Support Allowance, Income Support or Jobseeker's Allowance in their own right.

#### **10** Benefit and pension rates

Severe disability (single)	£58.20
Severe disability (couple lower rate)	£58.20
Severe disability (couple higher rate)	£116.40
Pensioner (couple)	£106.45
Disability (single person)	£30.35
Disability (couple)	£43.25
Enhanced Disability (single person)	£14.80
Enhanced Disability (couple)	£21.30
Enhanced Disability (child)	£22.89

# Housing costs – deductions for non-dependants

No deductions for non-dependants are made if the customer or partner is:

- blind or treated as blind
- receiving Attendance Allowance or the care component of Disability Living Allowance for themselves.

The following deductions are made where the non-dependant is:

In receipt of Pension Credit	nil
In receipt of training allowance, full-time student (including students not working in summer vacation) co-owners or joint tenants, patients (for more than	
52 weeks) or prisoners	nil
Aged less than 25 and on IS or income-based JSA or assessment phase rate income-related ESA	nil
Normally living elsewhere	nil
A non-dependant in respect of whom a deduction has already been applied in Housing Benefit	nil

Aged 25 and over and on IS or income-based JSA	£11.45
Any age and in receipt of income-related ESA at main phase rate	£11.45
Aged 18 or over and not in remunerative work	£11.45
Aged 18 or over, in paid work and with a gross vincome (before tax and National Insurance are off) of the following:	,
Less than £124	£11.45
£124 to £182.99	£26.25
£183 to £237.99	£36.10
£238 to £315.99	£59.05
£316 to £393.99	£67.25
£394 and above	£73.85
Reduction in benefit for people	
in work who are on strike	£38.00

# **Industrial Injuries Disablement Benefit**

The amount paid is based on a person's age and the level of disability, assessed by a GP on a scale from 20 per cent to 100 per cent.

Assessed level of disability	Aged 18 and over, or under 18 with dependants	Aged under 18 with no dependants
100%	£158.10	£96.90
90%	£142.29	£87.21
80%	£126.48	£77.52
70%	£110.67	£67.83
60%	£94.86	£58.14
50%	£79.05	£48.45
40%	£63.24	£38.76
30%	£47.43	£29.07
20%	£31.62	£19.38
Maximum life grat	uity (lump sum)	£10,500
Constant Atten	dance Allowance	
Exceptional rate		£126.60
Intermediate rate		£94.95
Normal maximum	n rate	£63.30
Part-time rate		£31.65

## **Industrial Death Benefit**

Higher rate	£107.45
Lower rate	£32.24

# **Exceptionally Severe Disablement Allowance**

	£63.30
Unemployability Supplement	
Basic rate	£97.75
Annual and deal for a male for a man	·

## Amounts added for early incapacity

£20.25
£13.00
£6.50

# **Reduced Earnings Allowance**

Maximum rate	£63.24

#### **Retirement Allowance**

Maximum rate	£15.81
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## **14** Benefit and pension rates

# Jobseeker's Allowance (JSA)

#### **Contribution-based JSA**

Person aged 16 to 24	£56.25
Person aged 25 or over	£71.00
Income-based JSA	
Personal allowances	
Single person	
Aged 16 to 24	£56.25
Aged 25 or over	£71.00
Couple	
With both people aged 16 or 17	£56.25
With both people aged 16 or 17, payable in certain circumstances	£84.95
With one person aged 16 or 17, and one person aged 18 to 24	£56.25
With one person aged 16 or 17, and one person aged 25 or over	£71.00
With both people aged 18 or over	£111.45

Lone parents	
Aged under 18	£56.25
Aged 18 or over	£71.00
Dependent children	£64.99
Premiums	
Family	£17.40
Disabled child	£56.63
Carer	£32.60
Amount added for severe disability	
Single	£50.20
	£58.20
Couple (where one person qualifies)	£58.20
Couple (where one person qualifies)  Couple (where both people qualify)	
	£58.20
Couple (where both people qualify)	£58.20
Couple (where both people qualify) Pensioner	£58.20 £116.40
Couple (where both people qualify)  Pensioner  Single person	£58.20 £116.40 £71.70
Couple (where both people qualify)  Pensioner  Single person  Couple	£58.20 £116.40 £71.70

## **Enhanced disability premium**

Single person	£14.80
Couple	£21.30
Child	£22.89

**Housing costs** – deductions for non-dependants.

Amounts are the same as for Income Support.

Benefit for people in work who are	
on strike – reduction in benefit	£38.00

# **Maternity Allowance**

Paid for 39 weeks at a weekly rate equal to 90 per cent of your average gross weekly earnings up to a maximum of

£135.45

## **Pension Credit**

#### **Guarantee Credit**

£142.70
£217.90
£58.20
£58.20
£116.40
£32.60

£158.10

## **Savings Credit**

Maximum for single people	£18.54
Maximum for couples	£23.73
Threshold for single people	£111.80
Threshold for couples	£178.35

**Housing costs** – deductions for non-dependants. Amounts are mainly the same as for Income Support.

#### **Assumed income**

Total Disablement Allowance

For each £500, or part of £500, of capital (for example, savings and investments) you have above £10,000, your entitlement is reduced by £1 a week.

# Pneumoconiosis, Byssinosis and Miscellaneous Diseases Benefits Scheme

nal Severe varded with
£58.45
£97.75
propriate)
£20.25
£13.00
£6.50

## **Severe Disablement Allowance**

Severe Disablement Allowance	£69.00
Age-related additions	
Higher rate	£11.70
Middle rate	£5.90
Lower rate	£5.90
Social Fund	
Sure Start Maternity Grant (lump sum)	£500
Funeral Payment specified costs, plus for other funeral expenses (lump sum)	up to <b>£700</b>
Cold Weather Payment for the period 1 November 2011 to 31 March 2012	£25.00

## **State Pension**

Basic State Pension - rates shown are for full entitlement.

Based on your own or late spouse's or late civil partner's National Insurance contributions (NICs)

£107.45

Based on your husband's, wife's or civil partner's NICs **£64.40** 

Any additional State Pension, also called State Earnings Related Pension Scheme (SERPS) or State Second Pension (S2P), you were getting before April 2012 is increased by 5.2 per cent.

#### **Over 80 Pension**

Paid if you receive no State Pension or a State Pension of less than £64 40 a week at age 80 as long as residence conditions are met

f64.40

Age addition

£0.25

#### **Graduated Retirement Benefit**

If you reach State Pension age after 5 April 2012, for every £7.50 of graduated contributions paid, you get

£0.1251

# **Statutory Adoption Pay**

Paid for 39 weeks at a weekly rate of £135.45 or 90 per cent of your average gross weekly earnings, if that is less.

# **Statutory Maternity Pay**

Paid for 39 weeks

First 6 weeks are paid at a weekly rate equal to 90 per cent of your average gross weekly earnings with no upper limit.

The remaining 33 weeks are paid at a weekly rate of £135.45 or 90 per cent of your average gross weekly earnings, if that is less.

# **Statutory Paternity Pay**

#### **Statutory Paternity Pay (Ordinary)**

Paid for 2 weeks at a weekly rate of **£135.45** or 90 per cent of your average gross weekly earnings, if that is less.

## **Statutory Paternity Pay (Additional)**

Payable in respect of babies due on or after 3 April 2011. Paid during the mother's/partner's Statutory Maternity Pay, Maternity Allowance or Statutory Adoption pay period only.

Paid at a weekly rate of £135.45 or 90 per cent of your average gross weekly earnings, if that is less.

# **Statutory Sick Pay**

Statutory Sick Pay is paid at a standard weekly rate of **£85.85**.

## Widow's benefits

Widowed Mother's Allowance	£105.95
Widow's Pension (standard rate)	£105.95

£46.62

## **Age-related Widow's Pension**

Vour age

47

Based on your age when your husband dies, or when Widowed Mother's Allowance stops.

If you started getting this after 11 April 1988

<u> </u>	
54	£98.53
53	£91.12
52	£83.70
51	£76.28
50	£68.87
49	£61.45
48	£54.03

46	£39.20
45	£31.79

If you started getting this before 11 April 1988

Your age	
49	£98.53
48	£91.12
47	£83.70
46	£76.28
45	£68.87
44	£61.45
43	£54.03
42	£46.62
41	£39.20
40	£31.79

# **Winter Fuel Payments**

The Winter Fuel Payment is an annual lump sum payment. The qualifying week for 2012/2013 is 17 to 23 September 2012. People must have been born on or before 5 July 1951 and meet the eligibility conditions to qualify for the winter of 2012/13. Rates are based on your circumstances during the qualifying week.

## People aged up to 79

You are the only eligible person in your household	£200
You get Pension Credit, income-based JSA or income-related Employment and	
Support Allowance	£200
There is more than one eligible person in your	

There is more than one eligible person in your household and you are not getting Pension Credit, income-based JSA, income-related ESA **£100** each

You live in a care home, and are not getting Pension Credit, income-based JSA or income-related Employment and Support Allowance £100

## People aged 80 or over

You are the only eligible person in your household	£300
You get Pension Credit	£300
There is more than one person aged 80 or over in your household and you are not getting Pension Credit	£150
You live in a care home and are not getting Pension Credit	£150
You are the only person aged 80 or over, other elig people in your household are aged 79 or below	ible <b>£200</b>

# **Workmen's Compensation Supplementation**

Major Incapacity Allowance	£158.10

Constant Attendance Allowance or Exceptional Severe Disablement Allowance (or both) may be awarded with Major Incapacity Allowance.

Lesser Incapacity Allowance

up to **£58.45** 

# Extra amounts for dependants

#### Dependent adults

For a wife, husband, civil partner (except in the case of State Pension) or a person looking after children if you are receiving any of the following.

State Pension on your own NICs	£61.85
Unemployability Supplement	£58.45
Carer's Allowance	£34.40
Severe Disablement Allowance	£34.60
Long-term Incapacity Benefit	£57.60
Short-term Incapacity Benefit if you are under State Pension age	£44.85
Short-term Incapacity Benefit if you are over State Pension age	£55.45
Dependent children	
With any of the benefits listed above:	
For the oldest child who gets Child Benefit	£8.10
For each other child who gets Child Benefit	£11.35

Not available to new claims starting from 6 April 2003 or later.

# **Earnings rules**

#### Your own earnings

If you get Carer's Allowance, you can earn up to £100 (after certain expenses) before it affects your benefit.

If you get Incapacity Benefit, Severe Disablement Allowance or Employment and Support Allowance, you may be able to earn up to £20 or £95 before it affects your benefit.

If you get State Pension or a Bereavement benefit (including Widow's benefit), you can earn any amount and it does not affect these benefits. But if you also get Income Support, Pension Credit or income-based JSA, anything you earn could reduce these benefits.

#### Other person's earnings

Amounts added for dependent adults.

If a dependent adult lives with you, you will not get extra for them or your benefit will be reduced if they earn more than the amount which applies below.

State Pension	£71.00	
Short-term Incapacity Benefit if you are under State Pension age	£44.85	
Short-term Incapacity Benefit if you are over State Pension age	£55.45	
Long-term Incapacity Benefit	£71.00	
Severe Disablement Allowance	£71.00	
Unemployability Supplement standard rate	£71.00	
One of the above benefits and your extra benefit started before 16 September 1985	£45.09	
Carer's Allowance	£34.40	

If your dependent adult does not live with you, the limits are as follows.

State Pension	£61.85
Short-term Incapacity Benefit if you are under State Pension age	£44.85
Short-term Incapacity Benefit if you are over State Pension age	£55.45
Long-term Incapacity Benefit	£57.60
Unemployability Supplement	£58.45
Severe Disablement Allowance	£34.60
Carer's Allowance	£34.40

## Amounts added for dependent children

This extra benefit may be affected if your husband, wife or civil partner lives with you and is paid more than the following weekly amount:

For one child	£215
For each extra child add the following	
to the amount for one child	£28

## Amounts added for dependants – occupational and personal pensions

For claims since 26 November 1984, an occupational or personal pension paid to your partner counts as earnings for the purposes of the earnings rules for amounts added for dependent adults and dependent children above.

#### Common rules

Some common rules apply to Income Support, Income-based Jobseeker's Allowance, and income-related Employment and Support Allowance.

#### Savings rules (also called capital rules)

The following limits apply

•	Upper limit (income-based JSA,	
	income-related ESA and IS)	£16,000
•	Lower limit (income-based JSA,	
	income-related ESA and IS)	£6,000

For people living in care homes, the following limits apply

•	Upper limit (income-based JSA, income-related ESA and IS)	£16,000
•	Lower limit (income-based JSA, income-related ESA and IS)	£10,000

#### **Income from capital rules**

These are also called tariff income rules. Owning capital may mean you get less benefit.

#### Income-based JSA, income-related ESA and IS

If you have capital over £6,000 up to £16,000. For each £250 or part of £250 of capital you have, your benefit is reduced by £1 a week.

If you have capital of over £16,000. You cannot normally get these benefits.

If you live in a care home, and have capital over £10,000 up to £16,000. For each £250 or part of £250 of capital you have, your benefit is reduced by £1 a week.

# Call charges

Charges were correct as of April 2012.

Calls to 0845 numbers from BT land lines should cost no more than 5p per minute with a 13p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad

Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

If you prefer, you can ask us to call you back. Tell our operator that this is what you want to do and give them your phone number.

#### **Textphones**

Textphones are for people who find it hard to speak or hear clearly. If you do not have a textphone, some libraries and citizens advice bureaus may have one.

We're always looking for ways of improving our leaflets.

If you have any comments or suggestions about this leaflet, email us at: leaflet.feedback@dwp.qsi.gov.uk

This email address is only used for leaflet feedback. We cannot answer questions about your pension or benefit.

# Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of April 2012. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

This information is available in other formats on request.



Phone **0845 731 3233** Textphone **0845 604 0210** 

More information from DWP about benefits and pensions is published online.



For benefits information go to www.direct.gov.uk/benefits



For pensions information go to www.direct.gov.uk/pensions

We aim to provide a high quality of service to all our customers. You can find out more in our customer charter at **www.direct.gov.uk/dwpcharter**