

Benefit and Pension Rates

August 2009

DWP Department for
Work and Pensions

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 or benefits, you may want to check the amounts you get.

This leaflet can help, but it is only a general guide. It provides a list of standard benefits and the basic rates of benefits from August 2009. 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 be able to get, when you apply for a benefit.

Most rates usually change from the first Monday in the new tax year, however some rates change from an earlier date in April (the tax year starts on 6 April). The rates published in this leaflet apply from August 2009.

Key

Throughout this leaflet we refer to certain terms using the key below.

Constant Attendance Allowance	CAA	Income-related Employment and Support Allowance	ESA (IR)
Exceptional Severe Disablement Allowance	ESDA	Contributory Employment and Support Allowance	ESA (C)
General Practitioner	GP	Housing Benefit	HB
Income Support	IS	Council Tax Benefit	CTB
Jobseeker's Allowance	JSA	State Earning Related Pension Scheme	SERPS
National Insurance Contributions	NICs	State Second Pension	S2P
Unemployment Supplement	US		

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Attendance Allowance

Higher rate	£70.35
Lower rate	£47.10

Bereavement benefits

Bereavement Payment (lump-sum)	£2,000.00
Widowed Parent's Allowance	£95.25
Bereavement Allowance (standard rate)	£95.25

Age-related Bereavement Allowance

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

54	£88.58
53	£81.92
52	£75.25
51	£68.58
50	£61.91
49	£55.25
48	£48.58
47	£41.91
46	£35.24
45	£28.58

Carer's Allowance

Carer's Allowance	£53.10
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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	£70.35
Middle rate	£47.10
Lowest rate	£18.65

Mobility component

Higher rate	£49.10
Lower rate	£18.65

Employment and Support Allowance

Single Person ESA(IR) and ESA(C)

Under 25 - assessment phase	£50.95
25 or over	£64.30
Any age - main phase	£64.30

Lone parent ESA(IR) and ESA(C)

Under 18 - assessment phase	£50.95
18 or over	£64.30
Any age - main phase	£64.30

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Couple ESA(IR)¹

Both under 18	£50.95
One 18 or over, the other under 18	£100.95
Both 18 or over	£100.95
Both under 18, with responsibility for a child	£76.90
One under 18, one aged 18-24	£50.95
One under 18, one aged 25 or over	£64.30
Both under 18, main phase	£64.30
One under 18, one 18 or over, main phase	£64.30
Both under 18, responsible for a child, main phase	£100.95

Premiums ESA(IR)²

Pensioner Premium

Single, assessment phase	£65.70
Single, entitled to work-related activity component	£40.20
Single, entitled to support component	£34.85
Couple, assessment phase	£97.50
Couple, entitled to work-related activity component	£72.00
Couple, entitled to support component	£66.65

Severe Disability Premium

Single	£52.85
Couple, one qualifies	£52.85
Couple, both qualify	£105.70
Carer premium	£29.50

Enhanced Disability Premium

Single	£13.40
Couple	£19.30

Components ESA(IR) and ESA(C)

Work-related activity component	£25.50
Support component	£30.85

¹ESA(C) not listed as it is a single person benefit

²Premiums are not awarded in ESA(C)

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Incapacity Benefit

Under State Pension age

Short-term lower rate	£67.75
Short-term higher rate	£80.15
Long-term basic rate	£89.80

Over State Pension age

Short-term lower rate	£86.20
Short-term higher rate	£89.80

Incapacity Age Addition

Lower rate	£6.55
Higher rate	£15.65

Invalidity Allowance

Only applies to claims prior to 13 April 1995

Lower rate	£5.35
Middle rate	£9.10
Higher rate	£15.65

Income Support

Personal allowances

Single person

Aged 16 to 24	£50.95
Aged 25 or over	£64.30

Lone parent

Aged 16 to 17	£50.95
Aged 18 or over	£64.30

Couple

With both people under 18	£50.95
With both people under 18, payable in certain circumstances	£76.90
With one person under 18 and the other aged 18 to 24	£50.95
With one person under 18 and the other aged 25 or over	£64.30
With both people aged 18 or over	£100.95

Dependent children	£56.11
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Premiums

Family	£17.30
Disabled child	£51.24
Carer	£29.50
Severe disability (for each qualifying adult)	£52.85
Pensioner (couple)	£97.50
Disability (single person)	£27.50
Disability (couple)	£39.15
Enhanced Disability Premium (single person)	£13.40
Enhanced Disability Premium (couple)	£19.30
Enhanced Disability Premium (child)	£20.65

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Housing costs – deductions for non-dependants

Aged 18 or over, not in work	£7.40
Aged less than 25 and on IS or income-based JSA or main phase ESA (IR)	nil
Aged 25 and over and on IS or income-based JSA	£7.40
In receipt of State Pension Credit	nil
Full-time student	nil
Aged 18 or over, in paid work and with a gross weekly income (before tax and National Insurance are taken off) of the following:	
Less than £120	£7.40
£120 to £177.99	£17.00
£178 to £230.99	£23.35
£231 to £305.99	£38.20
£306 to £381.99	£43.50
£382 and above	£47.75

Reduction in benefit for people in work who are on strike £34.50

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% to 100%.

Assessed level of disability	Aged 18 and over, or under 18 with dependants	Aged under 18 with no dependants
100%	£143.60	£88.05
90%	£129.24	£79.25
80%	£114.88	£70.44
70%	£100.52	£61.64
60%	£86.16	£52.83
50%	£71.80	£44.03
40%	£57.44	£35.22
30%	£43.08	£26.42
20%	£28.72	£17.61

Maximum life gratuity (lump-sum) £9,540.00

Constant Attendance Allowance

Exceptional rate	£115.00
Intermediate rate	£86.25
Normal maximum rate	£57.50
Part-time rate	£28.75

Industrial Death Benefit

Widow's or widower's pension	
Higher rate	£95.25
Lower rate	£28.58

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Exceptionally Severe Disablement Allowance	£57.50
Unemployability Supplement	
Basic rate	£88.75
Amounts added for early incapacity	
Higher rate	£18.65
Middle rate	£12.00
Lower rate	£6.00
Reduced Earnings Allowance	
Maximum rate	£57.44
Retirement Allowance	
Maximum rate	£14.36
Job Grant	
The Job Grant rates are:	
• £100 for single customers and couples without children	
• £250 for lone parents and couples with children	
Jobseeker's Allowance	
Contribution-based JSA	
Person aged 16 to 24	£50.95
Person aged 25 or over	£64.30
Income-based JSA	
Personal allowances	
Single person	
Aged 16 to 24	£50.95
Aged 25 or over	£64.30
Couple	
With both people aged 16 or 17	£50.95
With both people aged 16 or 17, payable in certain circumstances	£76.90
With one person aged 16 or 17, and one person aged 18 to 24	£50.95
With one person aged 16 or 17, and one person aged 18 to 24 in certain circumstances	£100.95
With one person aged 16 or 17, and one person aged 25 or over	£64.30
With one person aged 16 or 17, and one person aged 25 or over in certain circumstances	£100.95
With both people aged 18 or over	£100.95
Lone parents	
Aged under 18	£50.95
Aged 18 or over	£64.30
Dependent children	£56.11
Premiums	
Family	£17.30
Disabled child	£51.24
Carer	£29.50

Benefit and Pension Rates

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Amount added for severe disability

Single person	£52.85
Couple (where one person qualifies)	£52.85
Couple (where both people qualify)	£105.70

Pensioner

Single person	£65.70
Couple	£97.50

Disability premium

Single person	£27.50
Couple	£39.15

Enhanced disability premium

Single person	£13.40
Couple	£19.30
Child	£20.65

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 . . . £34.50

Maternity Allowance

Paid for 39 weeks at a weekly rate equal to 90% of your average gross weekly earnings up to a maximum of £123.06.

Pension Credit

Guarantee Credit

Single person	£130.00
Couple	£198.45

Amount added for severe disability

Single person	£52.85
Couple (where one person qualifies)	£52.85
Couple (where both people qualify)	£105.70

Amount added for carers £29.50

Savings Credit

Maximum for single people	£20.40
Maximum for couples	£27.03
Threshold for single people	£96.00
Threshold for couples	£153.40

Housing costs – deductions for non-dependants

Amounts are the same as for Income Support.

Benefit and Pension Rates

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All amounts are paid weekly unless otherwise stated

Assumed income

For each £500, or part of £500, of capital (for example, savings and investments) you have above £6,000*, your entitlement is reduced by £1 a week.

If you live in a care home full-time, your entitlement reduces for each £500, or part of £500, of capital you have above £10,000.

* From 2 November 2009, the amount of capital you can have before your entitlement reduces will increase to £10,000 for all customers.

Pneumoconiosis, Byssinosis and Miscellaneous Diseases Benefits Scheme

Total Disablement Allowance £143.60

CAA or ESDA (or both) may be awarded with Total Disablement Allowance.

Partial Disablement Allowance £53.10

Unemployability supplement £88.75

Plus increases for early incapacity (where appropriate)

Higher rate £18.65

Middle rate £12.00

Lower rate £6.00

Severe Disablement Allowance

Severe Disablement Allowance £57.45

Age-related additions

Higher rate £15.65

Middle rate £9.10

Lower rate £5.35

Social Fund

Sure Start Maternity Grant (lump-sum) £500

Funeral Payment specified costs, plus for other

funeral expenses (lump-sum) up to £700

Cold Weather Payment £8.50

Cold Weather Payment for the winter of 2008/2009 £25.00

State Pension

Basic State Pension – rates shown are for full entitlement

Based on your own or late spouse or civil partner's National Insurance

contributions (NICs) £95.25

Based on your husband's NICs £57.05

Over 80 Pension

Paid where person receives no State Pension or less than full entitlement to a basic State Pension at age 80 as long as residence conditions are met

£57.05

Age addition £0.25

Graduated Retirement Benefit

For every £7.50 (man) or £9 (woman) of graduated contributions paid, you get

£0.1153

Any additional pension, also called SERPS or S2P, you were getting before April 2009 will have been increased by 5.0% from April 2009.

Benefit and Pension Rates

August 2009

All amounts are paid weekly unless otherwise stated

Statutory Adoption Pay

Paid for 39 weeks at a weekly rate equal to 90% of your average gross weekly earnings up to a maximum of £123.06.

Statutory Maternity Pay

Paid for 39 weeks.

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

The remaining 33 weeks are paid at a weekly rate equal to 90% of your average gross weekly earnings up to a maximum of £123.06.

Statutory Paternity Pay

Paid for 2 weeks at a weekly rate equal to 90% of your average gross weekly earnings up to a maximum of £123.06.

Statutory Sick Pay

Statutory Sick Pay is paid at a standard weekly rate of £79.15.

Widow's benefits

Widowed Mother's Allowance £95.25

Widow's Pension (standard rate) £95.25

Age-related Widow's Pension

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

If you started getting this after 11 April 1988

Your age

54 £88.58

53 £81.92

52 £75.25

51 £68.58

50 £61.91

49 £55.25

48 £48.58

47 £41.91

46 £35.24

45 £28.58

If you started getting this before 11 April 1988

Your age

49 £88.58

48 £81.92

47 £75.25

46 £68.58

45 £61.91

44 £55.25

43 £48.58

42 £41.91

41 £35.24

40 £28.58

Benefit and Pension Rates

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All amounts are paid weekly unless otherwise stated

Winter Fuel Payments

The Winter Fuel Payment is an annual payment. The qualifying week for 2009/2010 is 21 to 27 September 2009. Rates are based on your circumstances during this qualifying week.

People aged 60 to 79

You are the only eligible person in your household£250

You get Pension Credit or income-based JSA or income-related
Employment and Support Allowance£250

There is more than one eligible person in your household and you
are not getting Pension Credit£125 each

You live in a care home, and are not getting Pension Credit
or income-based JSA or income-related Employment and Support Allowance . .£125

People aged 80 or over

You are the only eligible person in your household£400

You get Pension Credit£400

There is more than one person over 80 in your household and you
are not getting Pension Credit£200

You live in a care home and are not getting Pension Credit
or income-based JSA£200

You are the only person aged 80 or over, others in your
household are aged 60-79£275

Workmen's Compensation Supplementation

Major Incapacity Allowance £143.60

CAA or ESDA (or both) may be awarded with Major Incapacity Allowance.

Lesser Incapacity Allowance up to £53.10

Benefit and Pension Rates – Extra Amounts for Dependants

August 2009

All amounts are paid weekly unless otherwise stated

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 based on your own NICs	£57.05
Unemployability Supplement	£53.10
Carer's Allowance	£31.70
Severe Disablement Allowance	£31.90
Long-term Incapacity Benefit	£53.10
Short-term Incapacity Benefit if you are under State Pension age	£41.35
Short-term Incapacity Benefit if you are over State Pension age	£51.10
Maternity Allowance	£41.35

Dependent children

With any of the benefits listed above:

For the oldest child who gets Child Benefit	£8.20
For each other child who gets Child Benefit	£11.35

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

Benefit and Pension Rates – Earnings Rules

August 2009

All amounts are paid weekly unless otherwise stated

Earnings rules

Your own earnings

If you get Carer's Allowance, you can earn up to £95 (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 £92 before it affects your benefit. Note: These amounts normally change each October.

If you get State Pension or a 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	£64.30
Short-term Incapacity Benefit if you are under State Pension age	£41.35
Short-term Incapacity Benefit if you are over State Pension age.....	£51.10
Long-term Incapacity Benefit.....	£64.30
Maternity Allowance	£41.35
Severe Disablement Allowance.....	£64.30
Unemployability Supplement standard rate.....	£64.30
One of the above benefits and your extra benefit started before 16 September 1985	£45.09
Carer's Allowance	£31.70

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

State Pension	£57.05
Short-term Incapacity Benefit if you are under State Pension age	£41.35
Short-term Incapacity Benefit if you are over State Pension age.....	£51.10
Long-term Incapacity Benefit.....	£53.10
Maternity Allowance	£41.35
Unemployability Supplement	£53.10
Severe Disablement Allowance.....	£31.90
Carer's Allowance	£31.70

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 amounts.

For one child	£195
For each extra child add the following to the amount for one child	£26

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.

Benefit and Pension Rates – Common Rules

August 2009

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Common rules

Some common rules apply to:

- Income Support,
- Income based Jobseeker's Allowance, and
- income-related Employment and Support Allowance.

These rules are set out below.

Savings rules (also called capital rules)

The following limits apply

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

For people living in care homes, the following limits apply

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

Income from capital rules

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

Income-based JSA, IS and income-related ESA

If you have capital over £6,000 up to £16,000

For each £250 of further capital (or part of £250) 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.

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 August 2009. 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 leaflet is available in other formats.

- In Welsh
- In large print

You can get these by:

- calling the Pensioners Information Line on **0845 7 31 32 33**
(from 8am to 8pm Monday to Friday, and 9am to 5pm at weekends)
- visiting our website **www.dwp.gov.uk**, and
- textphone if you have speech or hearing difficulties on **0845 604 0210**.
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 bureaux may have one.
Textphones cannot receive mobile phone text messages.

Call charges

Charges were correct as of the date on the back of this leaflet.

Calls to **0845** numbers from BT land lines should cost no more than 4p per minute with a 3p 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.