

Benefit and Pension Rates

April 2010

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 April 2010. 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 April 2010.

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 Earnings Related Pension Scheme	SERPS
National Insurance Contributions	NICs	State Second Pension	S2P
Unemployment Supplement	US		

Contents

Attendance Allowance	5
-----------------------------------	----------

Bereavement benefits	5
Bereavement Payment (lump-sum)	
Widowed Parent's Allowance	
Bereavement Allowance (standard rate)	
Age-related Bereavement Allowance	

Carer's Allowance	5
Christmas Bonus	5

Disability Living Allowance	5
Care component	
Mobility component	

Employment and Support Allowance	5-6
Single Person ESA(IR) and ESA(C)	
Lone parent ESA(IR) and ESA(C)	
Couple ESA(IR)	
Premiums ESA(IR)	6
Pensioner Premium	
Severe Disability Premium	
Enhanced Disability Premium	
Components ESA(IR) and ESA(C)	6

Incapacity Benefit	7
Under State Pension age	
Over State Pension age	
Incapacity Age Addition	
Invalidity Allowance	7
Income Support	7-8
Personal allowances	
Premiums	
Housing costs – deductions for non-dependants	
Benefit for people in work who are on strike - reduction in benefit	
Industrial Injuries Disablement Benefit	8-9
With dependants	
Without dependants	
Constant Attendance Allowance	
Industrial Death Benefit	
Exceptionally Severe Disablement Allowance	
Unemployability Supplement	
Amounts added for early incapacity	
Reduced Earnings Allowance	
Retirement Allowance	

Contents *continued*

Job Grant	9
Jobseeker's Allowance	9-10
Contribution-based Jobseeker's Allowance	
Income-based Jobseeker's Allowance	
Personal allowances	
Premiums	
Housing costs – deductions for non-dependants	
Benefit for people in work who are on strike - reduction in benefit	

Maternity Allowance	10
----------------------------------	-----------

Pension Credit	10-11
Guarantee Credit	
Savings Credit	
Housing costs – deductions for non-dependants	
Assumed income	
Pneumoconiosis, Byssinosis and Miscellaneous Diseases Benefits Scheme	11
Total Disablement Allowance	
Partial Disablement Allowance	

Severe Disablement Allowance	11
Age-related additions	
Social Fund	11
Sure Start Maternity Grant	
Funeral Payment	
Cold Weather Payment	
State Pension	11-12
Basic State Pension	
Over 80 Pension	
Age addition	
Graduated Retirement Benefit	
Statutory Adoption Pay	12
Statutory Maternity Pay	12
Statutory Paternity Pay	12
Statutory Sick Pay	12

Widow's benefits	12-13
Widowed Mother's Allowance	
Widow's Pension (standard rate)	
Age-related Widow's Pension	
Winter Fuel Payments	13
Qualifying week for 2010/2011	
People aged 60 to 79	
People aged 80 or over	
Workmen's Compensation Supplementation	13
Major Incapacity Allowance	
Lesser Incapacity Allowance	

Extra amounts for dependants	14
Dependent adults	
Dependent children	
Earnings rules	15
Your own earnings	
Other person's earnings	
Amounts added for dependent children	
Amounts added for dependants - occupational and personal pensions	
Common rules	16
Savings rules	
Income from capital rules	

Benefit and Pension Rates

April 2010

All amounts are paid weekly unless otherwise stated

Attendance Allowance

Higher rate	£71.40
Lower rate	£47.80

Bereavement benefits

Bereavement Payment (lump-sum)	£2,000.00
Widowed Parent's Allowance	£97.65
Bereavement Allowance (standard rate)	£97.65

Age-related Bereavement Allowance

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

54	£90.81
53	£83.98
52	£77.14
51	£70.31
50	£63.47
49	£56.64
48	£49.80
47	£42.97
46	£36.13
45	£29.30

Carer's Allowance

Carer's Allowance	£53.90
-----------------------------	--------

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	£71.40
Middle rate	£47.80
Lowest rate	£18.95

Mobility component

Higher rate	£49.85
Lower rate	£18.95

Employment and Support Allowance

Single Person ESA(IR) and ESA(C)

Under 25 - assessment phase	£51.85
25 or over	£65.45
Any age - main phase	£65.45

Lone parent ESA(IR) and ESA(C)

Under 18 - assessment phase	£51.85
18 or over	£65.45
Any age - main phase	£65.45

Benefit and Pension Rates

April 2010

All amounts are paid weekly unless otherwise stated

Couple ESA(IR)¹

Both under 18	£51.85
One 18 or over, the other under 18	£102.75
Both 18 or over	£102.75
Both under 18, with responsibility for a child	£78.30
One under 18, one aged 18-24	£51.85
One under 18, one aged 25 or over	£65.45
Both under 18, main phase	£65.45
One under 18, one 18 or over, main phase	£65.45
Both under 18, responsible for a child, main phase	£102.75

Premiums ESA(IR)²

Pensioner Premium

Single, assessment phase	£67.15
Single, entitled to work-related activity component	£41.20
Single, entitled to support component	£35.75
Couple, assessment phase	£99.65
Couple, entitled to work-related activity component	£73.70
Couple, entitled to support component	£68.25

Severe Disability Premium

Single	£53.65
Couple, one qualifies	£53.65
Couple, both qualify	£107.30
Carer premium	£30.05

Enhanced Disability Premium

Single	£13.65
Couple	£19.65

Components ESA(IR) and ESA(C)

Work-related activity component	£25.95
Support component	£31.40

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

²Premiums are not awarded in ESA(C)

Benefit and Pension Rates

April 2010

All amounts are paid weekly unless otherwise stated

Incapacity Benefit

Under State Pension age

Short-term lower rate	£68.95
Short-term higher rate	£81.60
Long-term basic rate	£91.40

Over State Pension age

Short-term lower rate	£87.75
Short-term higher rate	£91.40

Incapacity Age Addition

Lower rate	£5.80
Higher rate	£15.00

Invalidity Allowance

Only applies to claims prior to 13 April 1995

Lower rate	£5.45
Middle rate	£8.40
Higher rate	£15.00

Income Support

Personal allowances

Single person

Aged 16 to 24	£51.85
Aged 25 or over	£65.45

Lone parent

Aged 16 to 17	£51.85
Aged 18 or over	£65.45

Couple

With both people under 18	£51.85
With both people under 18, payable in certain circumstances	£78.30
With one person under 18 and the other aged 18 to 24	£51.85
With one person under 18 and the other aged 25 or over	£65.45
With both people aged 18 or over	£102.75

Dependent children	£57.57
-------------------------------------	---------------

Premiums

Family	£17.40
Disabled child	£52.08
Carer	£30.05
Severe disability (for each qualifying adult)	£53.65
Pensioner (couple)	£99.65
Disability (single person)	£28.00
Disability (couple)	£39.85
Enhanced Disability Premium (single person)	£13.65
Enhanced Disability Premium (couple)	£19.65
Enhanced Disability Premium (child)	£21.00

Benefit and Pension Rates

April 2010

All amounts are paid weekly unless otherwise stated

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 State Pension Creditnil

In receipt of training allowance, full-time student (including students not working in summer vacation) co-owners, or joint tenants, patients or prisonersnil

Aged less than 25 and on IS or income-based JSA or assessment phase rate ESA (IR)nil

Normally living elsewherenil

A non-dependant in respect of whom a deduction has already been applied in Housing Benefitnil

Aged 25 and over and on IS or income-based JSA£7.40

Any age and in receipt of ESA(IR) at main phase rate£7.40

Aged 18 or over and not in remunerative work£7.40

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£35.00

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% to 100%.

Assessed level of disability	Aged 18 and over, or under 18 with dependants	Aged under 18 with no dependants
100%	£145.80	£89.35
90%	£131.22	£80.42
80%	£116.64	£71.48
70%	£102.06	£62.55
60%	£87.48	£53.61
50%	£72.90	£44.68
40%	£58.32	£35.74
30%	£43.74	£26.81
20%	£29.16	£17.87

Benefit and Pension Rates

April 2010

All amounts are paid weekly unless otherwise stated

Maximum life gratuity (lump-sum) £9,680.00

Constant Attendance Allowance

Exceptional rate £116.80

Intermediate rate £87.60

Normal maximum rate £58.40

Part-time rate £29.20

Industrial Death Benefit

Widow's or widower's pension

Higher rate £97.65

Lower rate £29.30

Exceptionally Severe Disablement Allowance

Allowance £58.40

Unemployability Supplement

Basic rate £90.10

Amounts added for early incapacity

Higher rate £18.65

Middle rate £12.00

Lower rate £6.00

Reduced Earnings Allowance

Maximum rate £58.32

Retirement Allowance

Maximum rate £14.58

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 £51.85

Person aged 25 or over £65.45

Income-based JSA

Personal allowances

Single person

Aged 16 to 24 £51.85

Aged 25 or over £65.45

Couple

With both people aged 16 or 17 £51.85

With both people aged 16 or 17, payable in certain circumstances £78.30

With one person aged 16 or 17, and one person aged 18 to 24 £51.85

With one person aged 16 or 17, and one person aged 25 or over £65.45

With both people aged 18 or over £102.75

Benefit and Pension Rates

April 2010

All amounts are paid weekly unless otherwise stated

Lone parents

Aged under 18	£51.85
Aged 18 or over	£65.45
Dependent children	£57.57

Premiums

Family	£17.40
Disabled child	£52.08
Carer	£30.05

Amount added for severe disability

Single person	£53.65
Couple (where one person qualifies)	£53.65
Couple (where both people qualify)	£107.30

Pensioner

Single person	£67.15
Couple	£99.65

Disability premium

Single person	£28.00
Couple	£39.85

Enhanced disability premium

Single person	£13.65
Couple	£19.65
Child	£21.00

Housing costs – deductions for non-dependants

Amounts are mainly the same as for Income Support.

Benefit for people in work who are on strike - reduction in benefit . . . £35.00

Maternity Allowance

Paid for 39 weeks at a weekly rate equal to 90% of your average gross weekly earnings up to a maximum of £124.88.

Pension Credit

Guarantee Credit

Single person	£132.60
Couple	£202.40

Amount added for severe disability

Single person	£53.65
Couple (where one person qualifies)	£53.65
Couple (where both people qualify)	£107.30

Amount added for carers £30.05

Benefit and Pension Rates

April 2010

All amounts are paid weekly unless otherwise stated

Savings Credit

Maximum for single people	£20.52
Maximum for couples	£27.09
Threshold for single people	£98.40
Threshold for couples	£157.25

Housing costs – deductions for non-dependants

Amounts are the same as for Income Support.

Assumed income

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

Total Disablement Allowance	£145.80
--	---------

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

Partial Disablement Allowance	£53.90
--	--------

Unemployability supplement	£90.10
--------------------------------------	--------

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	£59.45
--	--------

Age-related additions

Higher rate	£15.00
-----------------------	--------

Middle rate	£8.40
-----------------------	-------

Lower rate	£5.45
----------------------	-------

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 2009/10	£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)	£97.65
--------------------------------	--------

Based on your husband's, wife's or civil partner's NICs	£58.50
---	--------

Benefit and Pension Rates

April 2010

All amounts are paid weekly unless otherwise stated

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 £58.50

Age addition £0.25

Graduated Retirement Benefit

If you reach State Pension age after 5 April 2010, for every £7.50 of graduated contributions paid, you get £0.1153

Any additional pension, also called SERPS or S2P, you were getting before April 2010 is not increased from April 2010.

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 £124.88.

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 £124.88.

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 £124.88.

Statutory Sick Pay

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

Widow's benefits

Widowed Mother's Allowance £97.65

Widow's Pension (standard rate) £97.65

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 £90.81

53 £83.98

52 £77.14

51 £70.31

50 £63.47

49 £56.64

48 £49.80

47 £42.97

46 £36.13

45 £29.30

Benefit and Pension Rates

April 2010

All amounts are paid weekly unless otherwise stated

If you started getting this before 11 April 1988

Your age	
49	£90.81
48	£83.98
47	£77.14
46	£70.31
45	£63.47
44	£56.64
43	£49.80
42	£42.97
41	£36.13
40	£29.30

Winter Fuel Payments

The Winter Fuel payment is an annual payment. The qualifying week for 2010/2011 is 20 to 26 September 2010. Rates are based on your circumstances during this qualifying week.

People aged 60 to 79

You are the only eligible person in your household	£200
You get Pension Credit or income-based JSA or income-related Employment and Support Allowance	£200
There is more than one eligible person in your household and you are not getting Pension Credit	£100 each
You live in a care home, and are not getting Pension Credit or 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 over 80 in your household and you are not getting Pension Credit	£150
You live in a care home and are not getting Pension Credit or income-based JSA	£150
You are the only person aged 80 or over, others in your household are aged 60-79	£200

These amounts may be subject to change.

Workmen's Compensation Supplementation

Major Incapacity Allowance	£145.80
<i>CAA or ESDA (or both) may be awarded with Major Incapacity Allowance.</i>	
Lesser Incapacity Allowance	up to £53.90

Benefit and Pension Rates – Extra Amounts for Dependants

April 2010

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

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.

Benefit and Pension Rates – Earnings Rules

April 2010

All amounts are paid weekly unless otherwise stated

Earnings rules

Your own earnings

From 12 April 2010, 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 £93 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	£65.45
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	£65.45
Severe Disablement Allowance	£65.45
Unemployability Supplement standard rate.....	£65.45
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
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	£200
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

April 2010

All amounts are paid weekly unless otherwise stated

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 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.

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 2010. 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 9p 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.