

Benefit and Pension Rates

April 2008

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 2008. 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 2008.

Key

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

Constant Attendance Allowance	CAA
Exceptional Severe Disablement Allowance	ESDA
General Practitioner	GP
Income Support	IS
Jobseeker's Allowance	JSA
National Insurance Contributions	NICs
Unemployability Supplement	US

Contents

A	Attendance Allowance
----------	-----------------------------

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

C	Carer's Allowance Christmas Bonus
----------	--

D	Disability Living Allowance Care component Mobility component
----------	--

I	Incapacity Benefit Under State Pension age Over State Pension age Incapacity Age Addition Invalidity Allowance Income Support Personal allowances Premiums Housing costs – deductions for non-dependants Reduction in benefit for people in work who are on strike Industrial Injuries Disablement Benefit 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*

J

Job Grant

Jobseeker's Allowance

Contribution-based Jobseeker's Allowance

Income-based Jobseeker's Allowance

Personal allowances

Premiums

Housing costs – deductions for non-dependants

Reduction in benefit for people in work who are on strike

M

Maternity Allowance

P

Pension Credit

Guarantee Credit

Savings Credit

Housing costs – deductions for non-dependants

Assumed income

Pneumoconiosis, Byssinosis and

Miscellaneous Diseases Benefits Scheme

Total Disablement Allowance

Partial Disablement Allowance

S

Severe Disablement Allowance

Age-related additions

Social Fund

Sure Start Maternity Grant

Funeral Payment

Cold Weather Payment

State Pension

Basic State Pension

Over 80 Pension

Age addition

Graduated Retirement Benefit

Statutory Adoption Pay

Statutory Maternity Pay

Statutory Paternity Pay

Statutory Sick Pay

W

Widow's benefits

Widowed Mother's Allowance
Widow's Pension (standard rate)
Age-related Widow's Pension

Winter Fuel Payments

Qualifying week for 2008/2009
People aged 60 to 79
People aged 80 or over
Additional payment for Winter 2008/09

Workmen's Compensation Supplementation

Major Incapacity Allowance
Lesser Incapacity Allowance

Extra amounts for dependents

Dependent adults
Dependent children

Earnings rules

Your own earnings
Other person's earnings
Amounts added for dependent children
Occupational and Personal pensions

Common rules

Savings rules
Income from capital rules



Benefit and Pension Rates

April 2008

All amounts are paid weekly unless otherwise stated

Attendance Allowance

Higher rate	£67.00
Lower rate	£44.85

Bereavement benefits

Bereavement Payment (lump sum)	£2,000.00
Widowed Parent's Allowance	£90.70
Bereavement Allowance (standard rate)	£90.70

Age-related Bereavement Allowance

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

54	£84.35
53	£78.00
52	£71.65
51	£65.30
50	£58.96
49	£52.61
48	£46.26
47	£39.91
46	£33.56
45	£27.21

Carer's Allowance

Carer's Allowance	£50.55
-----------------------------	--------

Christmas Bonus

A bonus of £10 is paid with certain benefits.

Disability Living Allowance

Care component

Highest rate	£67.00
Middle rate	£44.85
Lowest rate	£17.75

Mobility component

Higher rate	£46.75
Lower rate	£17.75

Incapacity Benefit

Under State Pension age

Short-term lower rate	£63.75
Short-term higher rate	£75.40
Long-term basic rate	£84.50

Over State Pension age

Short-term lower rate	£81.10
Short-term higher rate	£84.50

Incapacity Age Addition

Lower rate	£8.90
Higher rate	£17.75

Benefit and Pension Rates

April 2008

All amounts are paid weekly unless otherwise stated

Invalidity Allowance

Only applies to claims prior to 13th April 1995

Lower rate	£5.70
Middle rate	£11.40
Higher rate	£17.75

Income Support

Personal allowances

Single person:

aged 16 to 24	£47.95
aged 25 or over	£60.50

Lone parent:

aged 16 to 17	£47.95
aged 18 or over	£60.50

Couple:

with both people under 18	£47.95
with both people under 18, payable in certain circumstances	£72.35
with one person under 18 and the other aged 18 to 24	£47.95
with one person under 18 and the other aged 25 or over	£60.50
with both people aged 18 or over	£94.95

Dependent children	£52.59
--------------------	--------

Premiums

Family	£16.75
Disabled child	£48.72
Carer	£27.75
Severe disability (for each qualifying adult)	£50.35
Pensioner (couple)	£94.40
Disability (single person)	£25.85
Disability (couple)	£36.85
Enhanced Disability Premium (single person)	£12.60
Enhanced Disability Premium (couple)	£18.15
Enhanced Disability Premium (child)	£19.60

Benefit and Pension Rates

April 2008

All amounts are paid weekly unless otherwise stated

Housing costs – deductions for non-dependants

Aged 18 or over, not in work	£7.40
Aged 25 and over and on IS or income-based JSA	£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 £116	£7.40
£116 to £171.99	£17.00
£172 to £222.99	£23.35
£223 to £295.99	£38.20
£296 to £368.99	£43.50
£369 and above	£47.75

Reduction in benefit for people in work who are on strike £32.50

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%	£136.80	£83.85
90%	£123.12	£75.47
80%	£109.44	£67.08
70%	£95.76	£58.70
60%	£82.08	£50.31
50%	£68.40	£41.93
40%	£54.72	£33.54
30%	£41.04	£25.16
20%	£27.36	£16.77

Maximum life gratuity (lump sum) £9,090.00

Constant Attendance Allowance

Exceptional rate	£109.60
Intermediate rate	£82.20
Normal maximum rate	£54.80
Part-time rate	£27.40

Industrial Death Benefit

Widow's or widower's pension	
Higher rate	£90.70
Lower rate	£27.21

Benefit and Pension Rates

April 2008

All amounts are paid weekly unless otherwise stated



Exceptionally Severe Disablement

Allowance £54.80

Unemployability Supplement

Basic rate £84.50

Amounts added for early incapacity

Higher rate £17.75

Middle rate £11.40

Lower rate £5.70

Reduced Earnings Allowance

Maximum rate £54.72

Retirement Allowance

Maximum rate £13.68

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 £47.95

Person aged 25 or over £60.50

Income-based JSA

Personal allowances

Single person:

aged 16 to 24 £47.95

aged 25 or over £60.50

Couple:

with both people aged 16 or 17 £47.95

with both people aged 16 or 17, payable in certain circumstances £72.35

with one person aged 16 or 17, and one person aged 18 to 24 £47.95

with one person aged 16 or 17, and one person aged over 25 £60.50

with both people aged 18 or over £94.95

Lone parents:

aged under 18 £47.95

aged 18 or over £60.50

Dependent children £52.59

J

Benefit and Pension Rates

April 2008

All amounts are paid weekly unless otherwise stated

Premiums

Family	£16.75
Disabled child	£48.72
Carer	£27.75

Amount added for severe disability

Single person	£50.35
Couple (where one person qualifies)	£50.35
Couple (where both people qualify)	£100.70

Pensioner

Single person	£63.55
Couple	£94.40

Disability premium

Single person	£25.85
Couple	£36.85

Enhanced disability premium

Single person	£12.60
Couple	£18.15
Child	£19.60

Housing costs – deductions for non-dependants

Amounts are the same as for Income Support

Reduction in benefit for people in work who are on strike £32.50

Maternity Allowance

Paid for 39 weeks at a weekly rate equal to 90% of your average gross weekly earnings up to a maximum of £117.18.

Pension Credit

Guarantee Credit

Single person	£124.05
Couple	£189.35

Amount added for severe disability

Single person	£50.35
Couple (where one person qualifies)	£50.35
Couple (where both people qualify)	£100.70

Amount added for carers £27.75

Savings Credit

Maximum for single people	£19.71
Maximum for couples	£26.13
Threshold for single people	£91.20
Threshold for couples	£145.80

Benefit and Pension Rates

April 2008

All amounts are paid weekly unless otherwise stated



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 £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.

Pneumoconiosis, Byssinosis and Miscellaneous Diseases Benefits Scheme

Total Disablement Allowance £136.80

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

Partial Disablement Allowance £50.55

Unemployability supplement £84.50

Plus increases for early incapacity (where appropriate)

Higher rate £17.75

Middle rate £11.40

Lower rate £5.70

Severe Disablement Allowance

Severe Disablement Allowance £51.05

Age-related additions

Higher rate £17.75

Middle rate £11.40

Lower rate £5.70

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

Benefit and Pension Rates

April 2008

All amounts are paid weekly unless otherwise stated

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) £90.70

Based on your husband's NICs £54.35

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 £54.35

Age addition £0.25

Graduated Retirement Benefit

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

you get £0.1098

Any additional pension, also called SERPS or S2P, you were getting before April 2008 will have been increased by 3.9% from April 2008.

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 £117.18.

Statutory Maternity Pay

Paid for 39 weeks.

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

The remaining 33 weeks is paid at a weekly rate equal to 90% of your average gross weekly earnings up to a maximum of £117.18.

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 £117.18.

Statutory Sick Pay

If your average gross weekly earnings are £90 a week or more, Statutory Sick Pay is paid at a standard weekly rate of £75.40.

Widow's benefits

Widowed Mother's Allowance £90.70

Widow's Pension (standard rate) £90.70

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 £84.35

53 £78.00

52 £71.65

51 £65.30

50 £58.96

49 £52.61

48 £46.26

47 £39.91

46 £33.56

45 £27.21

Benefit and Pension Rates

April 2008

All amounts are paid weekly unless otherwise stated



If you started getting this before 11 April 1988

Your age

49	£84.35
48	£78.00
47	£71.65
46	£65.30
45	£58.96
44	£52.61
43	£46.26
42	£39.91
41	£33.56
40	£27.21

Winter Fuel Payments

The qualifying week for 2008/2009 is 15 to 21 September 2008. Rates are based on your circumstances during this qualifying week.

People aged 60 to 79

You are the only eligible person in your household (lump sum)	£200
You get Pension Credit or income-based JSA (lump sum)	£200
There is more than one eligible person in your household (lump sum)	£100 each
You live in a care home, and are not getting Pension Credit or income-based JSA (lump sum)	£100

People aged 80 or over

You are the only eligible person in your household (lump sum)	£300
You get Pension Credit (lump sum)	£300
There is more than one person over 80 in your household and you are not getting Pension Credit (lump sum)	£150
You live in a care home and are not getting Pension Credit (lump sum)	£150
You are the only person aged 80 or over, others in your household are aged 60-79	£200

Additional payment for Winter 2008/09

All eligible people will get an additional payment for winter 2008/09

Households with someone aged 60-79 will get an additional	£50
Households with someone aged 80 or over will get an additional	£100

Workmen's Compensation Supplementation

Major Incapacity Allowance	£136.80
CAA or ESDA (or both) may be awarded with Major Incapacity Allowance.	
Lesser Incapacity Allowance	up to £50.55

Benefit and Pension Rates—Extra amounts for dependents

April 2008

All amounts are paid weekly unless otherwise stated

Extra amounts for dependents

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	£54.35
Unemployability Supplement	£50.55
Carer's Allowance	£30.20
Severe Disablement Allowance	£30.40
Long-term Incapacity Benefit	£50.55
Short-term Incapacity Benefit if you are under State Pension age	£39.40
Short-term Incapacity Benefit if you are over State Pension age	£48.65
Maternity Allowance	£39.40

Dependent children

With any of the benefits listed above:

For the oldest child who gets Child Benefit	£8.75
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 2008

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 or Severe Disablement Allowance, you may be able to earn up to £20 or £88.50 before it affects your benefit.

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	£60.50
Short-term Incapacity Benefit if you are under State Pension age	£39.40
Short-term Incapacity Benefit if you are over State Pension age.....	£48.65
Long-term Incapacity Benefit	£60.50
Maternity Allowance	£39.40
Severe Disablement Allowance	£60.50
Unemployability Supplement standard rate.....	£60.50
One of the above benefits and your extra benefit started before 16 September 1985	£45.09
Carer's Allowance	£30.20

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

State Pension	£54.35
Short-term Incapacity Benefit if you are under State Pension age	£39.40
Short-term Incapacity Benefit if you are over State Pension age.....	£46.80
Long-term Incapacity Benefit.....	£50.55
Maternity Allowance	£39.40
Unemployability Supplement.....	£50.55
Severe Disablement Allowance	£30.40
Carer's Allowance	£30.20

Amounts added for dependent children

This extra benefit may be affected if your husband, wife or civil partner lives with you and earns more than the following.

For one child	£185
For each extra child add the following to the amount for one child	£25

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 2008

All amounts are paid weekly unless otherwise stated

Common rules

Some common rules apply to:

- Income Support; and
- Jobseeker's Allowance.

These rules are set out below.

Savings rules (also called capital rules)

The following limits apply

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

For people living in care homes, the following limits apply

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

Income from capital rules

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

Income-based JSA and IS

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 April 2008. 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 Pensions Information Line on **08457 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 **08456 04 02 10**.
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

From 1 August 2007, calls to **0845** numbers from BT land lines should cost no more than 4p per minute with a 6p 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.

