



# SOCIAL SECURITY BENEFIT RATES

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APRIL 2016

(All weekly rates unless otherwise stated)

T = taxable benefits

M = means tested, i.e. the level of income/capital will determine benefits.

## Common rules – capital limits

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For income support (IS), income based jobseeker's allowance (JSA), income-related employment and support allowance (ESA), pension credit (PC), housing benefit (HB) and universal credit (UC) unless otherwise stated.

### Capital rules

Upper limit	£16,000
Upper limit – HB and PC guarantee credit	no limit
Amount disregarded (all benefits except PC and HB for those above qualifying age for guarantee credit)	£6,000
Amount disregarded (PC or HB claimant above qualifying age for PC)	£10,000
Child disregard (not PC, HB or ESA)	£3,000
Amount disregarded (living in a care home)	£10,000

### Income from capital – tariff income

£1 for every complete £250 or part between amount of capital disregarded and capital upper limit.

### Income from capital – tariff income (PC and HB)

Claimant or partner is over guarantee credit qualifying age: £1 for every complete £500 or part between amount of capital disregarded and capital upper limit.

## Common rules – deductions

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For income support (IS), jobseeker's allowance (JSA), employment and support allowance (ESA), pension credit (PC) and housing benefit (HB) unless otherwise stated.

### Deductions for non-dependants

Gross income under £133.00 or not in remunerative work	£14.65
Gross income £133.00–£194.99, in remunerative work	£32.45
Gross income £195.00–£252.99, in remunerative work	£46.20
Gross income £253.00–£337.99, in remunerative work	£75.60
Gross income £338.00–£419.99, in remunerative work	£86.10
Gross income £420.00 or more and in remunerative work	£94.50

## Extra benefits for dependants

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These payments are made in addition to the basic rates of NI and some non-contributory benefits.

### Dependent children

With retirement pension, widowed mother's allowance, widowed parent's allowance, short-term incapacity benefit paid at the higher rate or if beneficiary over pension age, long-term incapacity benefit, carer's allowance, severe disablement allowance or unemployability supplement, you may get £11.35.

### Dependent adults

For a spouse or a person looking after children, you may get with:

State pension on your own NI contributions	£67.50
Long-term incapacity benefit/Unemployability supplement	£61.20
Carer's allowance	£36.55
Severe disablement allowance	£36.75
Short-term incapacity benefit over state pension age	T*£58.90
Short-term incapacity benefit and under state pension age	T£47.65

\* Taxable for higher rate incapacity benefit only.

## Attendance allowance

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Higher rate	£82.30
Lower rate	£55.10

## Benefit cap

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In HB (weekly rate)	
Couples and lone parents	£500.00
Single persons without children	£350.00
In UC (monthly rate)	
Joint claimants and single claimants with children	£2,167.00
Single claimants, no dependent children	£1,517.00

## Bereavement benefit

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Bereavement payment (lump sum)	£2,000.00
Widowed parent's allowance	T£112.55
Bereavement allowance (standard rate)	T£112.55

### Bereavement allowance (age-related) – taxable

54	53	52	51	50	49	48	47	46	45
£104.67	£6.79	£88.91	£81.04	£73.16	£65.28	£57.40	£49.52	£41.64	£33.77

## Carer's allowance

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Carer's allowance	T£62.10
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## Child benefit/guardian allowance

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For eldest qualifying child (couple)	£20.70
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For each other child (couple/lone parent)	£13.70
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Guardian's allowance	£16.55
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## Christmas bonus

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Paid with some benefits, only one bonus for each person.

The qualifying week begins on the first Monday in December

One rate	£10.00
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## Disability living allowance

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### Care component

Highest rate	£82.30
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Middle rate	£55.10
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Lower rate	£21.80
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### Mobility component

Higher rate	£57.45
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Lower rate	£21.80
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## Employment and support allowance

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It is taxable only if contribution-based and not income-based.

### Personal allowances

Single person aged 16–24	£57.90
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Single person aged 25 or over	£73.10
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Couple aged 18 or over (means tested only)	£114.85
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### Components

Work-related activity	£29.05
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Support	£36.20
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## Health costs

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Various forms of help are available see – [www.nhs.uk/NHSEngland/Healthcosts](http://www.nhs.uk/NHSEngland/Healthcosts)

## Housing benefit – M

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The maximum housing benefit (HB) is based on the maximum rent for an individual's eligibility, minus any non-dependant deductions that apply.

The rates used to calculate HB payments are generally the same as the allowances and premiums that make up IS (see below). There are a few exceptions.

### Personal allowances

Single people 16–24	£57.90
Single people 25 or over	£73.10
Lone parents under 18	£57.90
Lone parents 18 or over	£73.10

### Premium

Family (lone parent rate)	£22.20
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### Meals deductions

	Adult	Child (under 16)
Three or more meals a day	£26.85	£13.60
Less than three meals a day	£17.685	£9.00
Breakfast only	£3.30	£3.30

### Service charges for fuel

Heating	£28.80
Hot water	£3.35
Lighting	£2.30
Cooking	£3.35

## Incapacity benefit

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See Employment and Support Allowance for new claimants because of illness or disability under state pension age from 27 October 2008.

Long-term basic rate	T£105.35
Increase for age – lower rate	T£6.20
Increase for age – higher rate	T£11.15
Short-term lower rate – under state pension age	£79.45
Short-term higher rate – under state pension age	T£94.05
Short-term lower rate – over state pension age	£101.10
Short-term higher rate – over state pension age	T£105.35

## Income support (taxable only if on strike) – M

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Personal allowances, premiums and payments to cover certain housing costs together make up the income support (IS) benefit payment. See Employment and Support Allowance for new claimants because of illness or disability under state pension age from 27 October 2008.

### Personal allowances

#### Single people

Aged under 25	£57.90
Aged 25 or over	£73.10

#### Couple

Both aged 18 or over	£114.85
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Where one or both partners are aged under 18, their personal allowance depends on their circumstances.

#### Lone parents

Aged under 18	£57.90
Aged 18 or over	£73.10
Dependent children	£66.90

### Premiums

Family/lone parent	£17.45
Disabled child	£60.06
Carer	£34.60
Pensioner couple	£122.70
Disability	
Single	£32.25
Couple	£45.95
Severe disability – paid for each adult who qualifies	£61.85

### Independent residential care homes and nursing homes

Maximum help with fees depends on type of care provided. Maximum amounts can be increased for care in Greater London.

Relevant sum for strikers	£40.50
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### Industrial death benefit

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Widow's pension – higher rate	T£119.30
Widow's pension – lower rate	T£35.79
Widower's pension	T£119.30

# Industrial injuries disablement benefit

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## Disablement benefit

Disablement	Aged 18 and over, or under 18 with dependants
100%	£168.00
90%	£151.20
80%	£134.40
70%	£117.60
60%	£100.80
50%	£84.00
40%	£67.20
30%	£50.40
20%	£33.60
<b>Maximum life gratuity (lump sum)</b>	£11,150

## Unemployability supplement

Basic rate	£103.85
There are additions for early incapacity	
Higher rate	£21.50
Middle rate	£13.90
Lower rate	£6.95

## Reduced earnings allowance

Maximum rate	£67.20
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## Retirement allowance

Maximum rate	£16.80
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## Constant attendance allowance

Part-time rate	£33.260
Normal maximum rate	£67.20
Intermediate rate	£100.80
Exceptional rate	£134.40

## Exceptionally severe disablement allowance

One rate	£67.20
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## Jobseeker's allowance

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### Contribution-based JSA

Person aged under 25	T£57.90
Person aged 25 or over	T£73.10

### Income-based JSA – M

#### Personal allowances

##### Single people

Aged under 25	T£57.90
Aged 25 or over	T£73.10

##### Couple

Both under 18	T£57.90
Both under 18, higher rate	T£87.50
One under 18, one 18–24	T£57.90
One under 18, one over 25	T£73.10
Both 18 or over	T£114.85

##### Lone parents

Aged under 18	T£57.90
Aged 18 or over	T£73.10
Dependent children	T£66.90

##### Premiums

Amounts are the same as for IS (see above) except

Pensioner single	T£82.50
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Prescribed sum for strikers	£40.50
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## Maternity allowance

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Standard rate	£139.58
MA threshold	£30.00

## Pension credit – M

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### Standard minimum guarantee

Single	£155.60
Couple	£237.55

### Additional amount for severe disability

Single	£61.85
Couple (one qualifies)	£61.85
Couple (both qualify)	£123.70



Additional amount for carers	£34.60
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### **Savings credit**

Threshold – single	£133.82
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Threshold – couple	£212.97
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Maximum – single	£13.07
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Maximum – couple	£14.75
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## **Personal independence payment**

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### **Daily living component**

Enhanced	£82.30
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Standard	£55.10
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### **Mobility component**

Enhanced	£57.45
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Standard	£21.80
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## **Severe disablement allowance**

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Basic rate	£74.65
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### **Age-related additions**

Higher rate	£11.15
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Middle rate	£6.20
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Lower rate	£6.20
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## **State pension**

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### **New state pension**

From April 2016	£115.65
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### **Basic pension**

Based on your own or your late spouse's NI contributions	T£119.30
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Based on your spouse's contributions	T£71.50
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Non-contributory (based on residence)

Full rate	T£71.50
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Over 80 addition	T£0.25
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### **Additional pension**

Based on your NI contributions	0.00%.
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### **Graduated retirement benefit**

Based on your graduated NI contributions paid between April 1961 and April 1975. For every £7.50 (man) or £9 (woman) of graduated contributions paid, you get T13.30p.

## Deferral

Increase on deferral: 0.2% a week simple (i.e. 10.4% a year).

Lump sum alternative: only available if pension deferral lasts at least 12 months. Calculated as foregone payments accumulated at base rate +2%. Fully taxable at pensioner's marginal rate (i.e. not added to income). For those reaching state pension age on or after 6 April 2016, the yearly increase will be 5.8% and there will be no lump sum option.

## Statutory pay

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If your average gross earnings are £112 a week or over:

Adoption	T£139.58
Maternity	T£139.58
Paternity	T£139.58
Shared parental	T£139.58

## Statutory sick pay

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If your average gross earnings are £112 a week or over:

Standard rate	T£88.45
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## Universal credit (monthly rates) – M

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Minimum amount	£0.01
Assumed income from capital	£4.35

### Standard allowance

Single under 25	£251.77
Single 25 or over	£317.82
Joint claimants, both under 25	£395.20
Joint claimants, one or both 25 or over	£498.89

### Child element

First child	£277.08
Second/subsequent child	£231.67

### Disabled child additions

Lower rate	£126.11
Higher rate	£367.92
Limited capability for work element	£126.11
Limited capability for work and work-related activity element	£315.60
Carer element	£150.39

### Childcare element

Maximum for one child	£646.35
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Maximum for two or more children	£1,108.04
Non-dependants' housing cost contributions	£69.37

### **Work allowances**

#### Higher work allowance (no housing element)

Single claimant, no dependent children	nil
Single claimant, one or more children	£397.00
Single claimant, limited capability for work	£397.00
Joint claimant, no dependent children	nil
Joint claimant, one or more children	£397.00
Joint claimant, limited capability for work	£397.00

#### Lower work allowance

Single claimant, no dependent children	nil
Single claimant, one or more children	£192.00
Single claimant, limited capability for work	£192.00
Joint claimant, no dependent children	nil
Joint claimant, one or more children	£192.00
Joint claimant, limited capability for work	£192.00

## **War pensions and armed forces compensation**

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You can find information on the rates of all war pensions, allowances and supplements from the Service Personnel & Veterans Agency – [www.gov.uk/government/organisations/veterans-uk](http://www.gov.uk/government/organisations/veterans-uk)

## **Widow's benefits**

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Widowed mother's allowance	T£112.55
Widow's pension (standard rate)	T£112.55

### **Age-related widow's pension**

The rate depends on your age at the time of your husband's death or when widowed mother's allowance stops. These rates apply if you were receiving age related widow's pension **after** 11 April 1988.

54	T£104.67
53	T£96.79
52	T£88.91
51	T£81.04
50	T£73.16
49	T£65.28
48	T£57.40
47	T£49.52
46	T£41.64

## Winter fuel payments

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Born on or before 5 January 1952	£200.00
Aged 80 or over in the qualifying week in September 2015	£300.00

## Working tax credit (rates per year) – M

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Basic element	£1,960
Additional couple's and lone parent element	£2,010
30 hour element	£810
Disabled worker element	£2,970
Severe disability element	£1,275

### Childcare element

Maximum eligible cost per week	£300
Maximum eligible cost for one child per week	£175
Percentage of eligible costs covered	70%
Family element	£545
Child element	£2,780
Disabled child additional element	£3,140
Severely disabled child additional element	£1,275

### Income thresholds and withdrawal rates

First income threshold	£6,420
First withdrawal rate	41%
First threshold for those entitled to child tax credit only	£16,105
Income rise disregard	£5,000
Income fall disregard	£2,500

Source: Department for Work and Pensions (DWP)

Thank you for your interest in this Essential Guide. For further information or if you would like to discuss any aspect of the guide, please contact us.

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