

Benefits rates and income/savings thresholds

This factsheet provides details of benefit rates and savings thresholds as of April 2012. It is designed to be used in conjunction with various Alzheimer's Society factsheets about benefits and how to apply (see list in 'Further reading' section, below).

Care and mobility benefits

Attendance allowance

Higher rate £77.45 weekly

Lower rate £51.85 weekly

Disability living allowance (personal care component)

Higher rate £77.45 weekly

Middle rate £51.85 weekly

Lower rate £20.55 weekly

Disability living allowance (mobility component)

Higher rate £54.05 weekly

Lower rate £20.55 weekly

NHS-funded nursing care (Registered Nursing Care Contribution)

The standard rate in England remains at £108.70 per week. The high band rate is £149.60.

In Wales the rate may vary from place to place - check with your local health board.

Payment of home care and care home fees

Upper savings threshold in England (above which the person has to pay all their costs) £23,250.

Lower savings threshold in England (below which a person's savings are no longer taken into account, although all other income including benefits and pensions is still counted) £14,250.

In Wales the upper amount is £23,250 (so that if people have savings below £23,250 the local authority will pay for all of their care).

Personal expenses allowance for people in care

£23.50 in England

£24.00 in Wales

Benefits if unable to work

Employment and support allowance

For the first 13 weeks of your claim you will be paid the assessment phase rate.

If aged 25 or over £67.50

If aged 18-24 £56.25

From week 14 onwards you will receive main phase ESA with either a work-related activity component or a support component in addition to your basic rate.

Basic rate £71.00

Work-related activity component £28.15

Support component £34.05

Incapacity benefit

Long-term (after 52 weeks) £99.15 weekly

Statutory sick pay

Standard rate £85.85 weekly (you need to be earning at least £107 a week to qualify)

Carers' needs

Carer's allowance £58.45 weekly (Income threshold is £100 - if your income is £100 a week or more, you are not entitled to claim)

Retirement

Basic pension £107.45 weekly

Pension credit

Standard minimum guarantee

Single person £142.70 weekly

Couple £217.90 weekly

Additional amount for severe disability £58.20 per qualifying person

Additional amount for carers £32.60

Savings credit (maximum payable)

Single person £18.54 weekly

Couple £23.73 weekly

Help for people on a low income

Income support

Available to people over the age of 16 and until they are eligible for pension credit. You need to have capital (savings and other assets) of less than £16,000 to be able to claim.

Personal allowance (if aged over 25) £71.00

Couple (both aged over 18) £111.45

Disability premium £14.80

Severe disability premium £58.20

People entitled to pension credit should claim this instead of Income support

Help with housing costs

Housing benefit

Upper capital limit £16,000 (If pension guarantee credit is being paid, there is no upper capital limit).

Lower capital limit if aged under 60 £6,000

Lower capital limit if aged 60 or over, or permanently residing in a care home £10,000

Winter fuel payments

For a person aged 60 or over living alone, or living with other people who do not qualify for a winter payment £200

For a person receiving pension credit, income-based Jobseeker's allowance (JSA), or income-related Employment and support allowance (ESA) £200. Please note the husband/wife or civil partner living with the person will not be entitled to a payment.

For a couple who both qualify £100 each (£200 in total)

For people aged 80 or over £300 (maximum per household)

To qualify for the winter fuel payment if you live in a care home, you need to have been living there for 13 weeks or more (from the point when people qualify, which is the week beginning with the third Monday in September). Additionally, you must not be receiving income-based Jobseeker's allowance, Pension credit, or income-related Employment and support allowance. If you do qualify, the amount of your payment will be £100, or £150 if aged over 80 years.

Help with NHS costs

NHS benefits

You can qualify if you receive certain benefits or your income is £15,276 or less and you have a valid tax credit exemption certificate, income-related Employment and support allowance or Pension guarantee credit.

NHS low income scheme

You need to have capital under £16,000 (£23,250 if living in a care home) to qualify.

Further reading

For further information about the benefits detailed in this factsheet and how to claim, see the following Alzheimer's Society factsheets:

- [Benefits](#) (413)
- [Paying care home fees](#) (463)
- [When does the local authority pay for care?](#) (469)
- [Council tax](#) (414)

For details of Alzheimer's Society services in your area, visit alzheimers.org.uk/localinfo

For information about a wide range of dementia-related topics, visit alzheimers.org.uk/factsheets

Factsheet 431

Last reviewed: November 2011, updated: April 2012

Next review due: November 2013

Reviewed by: Mary Nash, Independent Welfare Benefits Trainer and Helen Winfield, Wolverhampton City Council Welfare Rights Service

Alzheimer's Society National Dementia Helpline

England, Wales and Northern Ireland: 0300 222 11 22

9.00am-5.00pm Monday-Friday

10.00am-4.00pm Saturday-Sunday

Registered charity no. 296645. A company limited by guarantee and registered in England no. 2115499.