

Benefits rates and income/ savings thresholds

This factsheet provides details of benefits rates and savings thresholds as of April 2014. It is designed to be used in conjunction with various Alzheimer's Society factsheets about benefits and how to apply for them (see list in 'Further reading' section at the end of this factsheet).

Care and mobility benefits

Attendance allowance

Higher rate £81.30 weekly Lower rate £54.45 weekly

Disability living allowance

Personal care component

Higher rate £81.30 weekly
Middle rate £54.45 weekly
Lower rate £21.55 weekly

Mobility component

Higher rate £56.75 weekly Lower rate £21.55 weekly

Personal independence payment

Personal independence payment (PIP) has replaced disability living allowance for all new claims after June 2013.

Daily living component

Enhanced rate £81.30 weekly Standard rate £54.45 weekly

Mobility component

Enhanced rate £56.75 weekly Standard rate £21.55 weekly

Paying for care

NHS-funded nursing care (Registered Nursing Care Contribution)

The standard rate in England is £110.89 per week.

In Wales the rate is £120.55 per week. (This is the rate for 2013/14, which has not been updated.)

In Northern Ireland the rate is £100 per week.

Payment of home care and care home fees

Upper savings threshold in England (above which the person has to pay all their costs) is £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) is £14,250.

In Wales the upper amount is £24,000 (so that if people have savings below £24,000 the local authority will pay for all of their care).

Personal expenses allowance for people in care

£24.40 weekly in England £25 weekly 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 £72.40 weekly If aged 18-24 £57.35 weekly

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 £72.40 weekly Work-related activity component £28.75 weekly Support component £35.75 weekly

Incapacity benefit

Long-term (after 52 weeks) £104.10 weekly

Statutory sick pay

Standard rate £87.55 weekly (you need to be earning at least £111 a week to qualify)

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) £72.40 weekly Couple (both aged over 18) £113.70 weekly

Enhanced disability premium £15.55 weekly Severe disability premium £61.10 weekly

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

Carers' needs

Carer's allowance is £61.35 weekly (income threshold is £102 – if you earn £102 a week or more, you are not entitled to claim).

Retirement

Basic pension is £113.10 weekly.

Pension credit

Standard minimum guarantee Single person £148.35 weekly

Couple £226.50 weekly

Additional amount for severe disability is £61.10 weekly per qualifying person.

Additional amount for carers is £34.20 weekly.

Savings credit (maximum payable)

Single person £16.80 weekly Couple £20.70 weekly

Help with housing costs

Housing benefit

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

Lower capital limit if under the qualifying age for pension credit, guarantee credit is £6,000.

Lower capital limit if above the qualifying age for pension credit, guarantee credit, or permanently residing in a care home is £10,000.

Winter fuel payments for winter 2014/15

This year, for a person born on or before 5 July 1952 living alone, or living with other people who do not qualify for a winter payment, £200 (one-off payment).

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.

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

£300 for people aged 80 or over (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.

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, or receive income-related employment and support allowance or pension credit, 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 (468)
- When does the local authority pay for care? (469)
- **Council tax** (414)

This publication contains information and general advice. It should not be used as a substitute for personalised advice from a qualified professional. Alzheimer's Society does not accept any liability arising from its use. We strive to ensure that the content is accurate and up to date, but information can change over time. Please refer to our website for the latest version and for full terms and conditions.

© Alzheimer's Society, 2014. All rights reserved. Except for personal use, no part of this work may be distributed, reproduced, downloaded, transmitted or stored in any form without the written permission of Alzheimer's Society.

Factsheet 431LP

Last updated: April 2014 Next update due: March 2015

A list of sources is available on request.

Alzheimer's Society National Dementia Helpline

England, Wales and Northern Ireland: **0300 222 11 22**

9am-5pm Monday-Friday 10am-4pm Saturday-Sunday

alzheimers.org.uk

Alzheimer's Society is the UK's leading support and research charity for people with dementia, their families and carers.



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