

### National Living and Minimum Wage

From 1/4/25	Hourly rate
<b>National Living Wage</b>	<b>12.21</b>
For people aged 21+ and not in 1st year of an apprenticeship	
<b>National Minimum Wage</b>	
Age 18-20	<b>10.00</b>
Age 16-17	<b>7.55</b>
Apprentice Rate	<b>7.55</b>

### Pension Credit (PC)<sup>(2)</sup>

Mixed-age couples are excluded from PC from 15/5/19 and must claim UC instead.

	Single	Couple
Standard minimum guarantee	<b>227.10</b>	<b>346.60</b>

<b>Additions:</b>	
<b>Dependent children</b> (from 1/2/19)	
1st child born before 6/4/17	<b>78.10</b>
Subsequent children	<b>67.42</b>

<b>Severe Disability</b> (one qualifies)	<b>82.90</b>	<b>82.90</b>
(both qualify)		<b>165.80</b>

<b>Carer</b> (one qualifies)	<b>46.40</b>	
(both qualify)		<b>92.80</b>

<b>Savings Credit<sup>(6)</sup></b>		
Threshold	<b>198.27</b>	<b>314.34</b>

Maximum Savings Credit	<b>17.30</b>	<b>19.36</b>
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### Residential Care Charges

See page 1 for details of capital limits for means-tested benefits

	£	£
<b>Personal expenses allowance</b>		<b>30.65</b>
<b>Capital limits</b>	Capital limit	Ignored
	<b>23,250</b>	<b>14,250</b>

<b>Savings Disregards</b>	
For people in local authority homes either getting PC Savings Credit <sup>(6)</sup> or would do but for income being too high	
Single person	<b>7.05</b>
Couple	<b>10.60</b>

### Retirement Pension<sup>(2)</sup>

	£ Claimant
Category A	<b>176.45</b>
Category B - D	<b>105.70</b>
New State Pension	<b>230.25</b>
For claimants who reach state pension age on or after 6/4/16	

### Sickness & Incapacity

### Employment and Support Allowance (ESA)<sup>(1)(2)</sup>

As for IS/IBJSA except no disability or child additions and:

<b>Personal allowances</b>	£
Single person (any age on ESA main phase)	<b>92.05</b>
Enhanced disability premium - also included for people receiving ESA support component	

	Single	Couple
Work-related activity component	<b>36.55<sup>(7)</sup></b>	
Support component	<b>48.50</b>	

Pensioner Premiums		
Assessment phase	135.05	201.95
Work-related activity component	98.50	165.40
Support component	86.55	153.45

<b>Permitted Work limits</b> (including for ESA)	
higher rate	<b>195.50</b>
lower rate	<b>20.00</b>

<b>Statutory Sick Pay</b>	
earnings below £125	<b>nil</b>
£125 or more	<b>118.75</b>

### Universal Credit (UC)<sup>(2)</sup>

Standard allowances	Monthly Rates
Single person	£
under 25	<b>316.98</b>
25 and over	<b>400.14</b>
Couple	
both under 25	<b>497.55</b>
One or both 25 or over	<b>628.10</b>
Child elements	
First/eldest child born before 6/4/17	<b>339.00</b>
Other children	<b>292.81<sup>(8)</sup></b>
Disabled child additions	
lower rate	<b>158.76</b>
higher rate	<b>495.87</b>
Limited capability for work element	<b>158.76<sup>(7)</sup></b>
Limited capability for work and work-related activity element (support group)	<b>423.27</b>
Carer element	<b>201.28</b>
Non-dependants' housing costs contribution	<b>93.02</b>
Childcare costs element - 85% of eligible costs up to maximum of:	
one child	<b>1031.88</b>
two or more children	<b>1768.94</b>

Work Allowances		
The lower allowance applies for claimants whose UC includes a housing costs element		
	Higher	Lower
	£	£
Lone parent or couple with dependent children	684	411
Single person or couple with limited capability for work	684	411
Single person	nil	nil

<b>Benefit Cap (Greater London)</b>	
Couple/Lone parent	<b>2,110.25</b>
Single Person	<b>1,413.92</b>

### Notes

- (1) Existing legacy claimants.
- (2) State pension age of 66 is gradually rising to 67 between 2026-28. The lower/upper age limits for claiming pension/working-age benefits also rise accordingly.
- (3) For HB/CTS, no capital limit for people getting PC Guarantee.
- (4) In exceptional cases, couples may be better off swapping who is the claimant (eg people of pension age or receiving SDP). But get advice first to check if this would trigger a UC claim.
- (5) Deductions also apply to housing costs included in IS, IBJSA, PC and ESA(IR).
- (6) Abolished for new claimants reaching state pension age on or after 6/4/16.
- (7) ESA WRAC & UC (limited capability for work element) generally only included for claims made before 3/4/17, but there are exceptions - get advice. Not included in HB if not awarded WRAC in ESA.
- (8) Not included for a 3rd or subsequent child born on or after 6/4/17 unless an exception applies - get advice.
- (9) ESA only.
- (10) Rules also extend WPA & BSP to surviving cohabiting parents with children.
- (11) From 1 April, the CTS scheme changes. Maximum support for working age households is 80%. Earnings and income rules have also changed - visit the council website for more information.

# Benefit rates

April 2025 - March 2026

## For advisers only

This card sets out current benefit and tax credit rates. It does not explain the eligibility criteria or how much claimants may get. Please call our advice line if you need further information.

## Welfare Rights Service Advisers Advice Line

020 8921 6376  
Email: [wrs.ce@royalgreenwich.gov.uk](mailto:wrs.ce@royalgreenwich.gov.uk)  
Textphone: 18001 020 8921 6375

## Universal Support Team

020 8921 3333

Bereavement Benefits<sup>(10)</sup>

£  
**Widowed Parent's Allowance** 150.90  
For deaths before 6/4/17

**Bereavement Support Payment**  
For deaths on or after 6/4/17

without children £  
with dependent children £  
**Lump sum** 2,500 3,500  
**Monthly** 100 350  
(for 18 months)

Capital

Upper limit £  
Ignored £

IS/IBJSA/ESA(IR), Universal Credit (UC), HB/CTS - people under state pension age<sup>(2)</sup> 16,000 6,000

HB/CTS - people who have reached state pension age<sup>(2)</sup> 16,000<sup>(3)</sup> 10,000

Pension Credit No limit 10,000

**In Residential Care**  
HB/IS/IBJSA/UC and ESA(IR) 16,000 10,000

Pension Credit No limit 10,000

£1 per week income (or £4.35 per month for UC) is assumed for every £250\* or part of £250\* between lower and upper capital limit (\*£500 for people who have reached state pension age).

Carers

£  
**Carer's Allowance** 83.30  
earnings limit 196.00

Children

£  
Per child  
**Child Benefit** eldest child 26.05  
other children 17.25  
**Guardian's Allowance** 22.10

Contributory Jobseeker's Allowance<sup>(2)</sup>

£  
Single person: under 25 72.90  
25 or over 92.05

Council Tax Support (CTS)<sup>(11)</sup>

Maximum CTS is 80% of liability for working age claimants from April 2025 (remains 100% for pensioners).

Rates as for Housing Benefit except family premium still included, and:

**Non-dependant deductions**  
CTS reduced by £

Working age  
Aged 18+ and working 16 or more hours per week regardless of earned income. 10.00

On IS/IBJSA/ESA(IR), PC or UC 10.00

Not in work and not receiving a means-tested benefit 10.00

Claimant or partner is registered blind or receiving Attendance Allowance, DLA Care or daily living activity component of PIP nil

Full-time student nil

On ESA(C) or JSA(C) 10.00

All others aged 18+ 10.00

Pensioners  
Working 16 hours or more with a gross weekly income:  
under £266 5.00  
£266 - £462.99 10.20  
£463 - £576.99 12.80  
£577 or more 15.35  
All others 5.00

Pensioner households in any of the situations listed on page 1 or where the non-dependant receives a passported benefit and has no earned income nil

**Second Adult Rebate** Discount  
For pension-age households only

If your second adult's income is:  
Income Support/IBJSA/ESA(IR) or PC 25%  
under £276 15%  
£276 - £358 7.5%

Disability

Higher rate £ Middle rate £ Lower rate £

**Attendance Allowance<sup>(2)</sup>** 110.40 73.90

**Disability Living Allowance (DLA)<sup>(2)</sup>**  
Care component 110.40 73.90 29.20

Mobility component 77.05 29.20

**Personal Independence Payment (PIP)<sup>(2)</sup>**

Enhanced rate £ Standard rate £

Daily living component 110.40 73.90

Mobility component 77.05 29.20

Housing Benefit (HB)<sup>(1)</sup>

As for IS/IBJSA except child additions<sup>(8)</sup> still included, and:

**Rates for ESA claimants** £

Single person/Lone parent (any age on ESA main phase) 92.05

Couple<sup>(4)</sup>

Claimant any age on ESA main phase 144.65

Components:  
Work related activity component (WRAC)<sup>(7)</sup> 36.55  
Support component 48.50

Rates for claimants reaching state pension age<sup>(2)</sup>

Single/Lone parent £ Couple £  
Before 1/4/21 244.40 366.00  
On or after 1/4/21 227.10 346.60

Premiums

Disability - not included where HB claimant receives ESA. Couples should get advice if one of them gets ESA and the other would have qualified for a disability premium  
Enhanced Disability - also included for people receiving ESA support component 19.48

Family Premium for existing claimants or new births before 1/5/16 only 19.48

Lone parent rate (for claims before 6/4/98) 22.20

**Non-dependant deductions<sup>(5)</sup>**  
for people aged 18 or over working 16 hours or more a week with a gross weekly income:

£183 - £265.99 45.15  
£266 - £347.99 62.00  
£348 - £462.99 101.35  
£463 - £576.99 115.45  
£577 or more 126.65

All others earning under £183; on ESA(C) or JSA(C); aged 25+ and on Income Support/IBJSA and not working; or on main phase ESA(IR) - any age 19.65

On PC; under 25 and on IS/IBJSA /assessment phase ESA(IR); or on UC and have no earned income nil

Youth trainees nil

Claimant or partner is registered blind or receiving Attendance Allowance, DLA care component or PIP daily living activity component nil  
Full-time student (Greater London) nil

**Benefit Cap (Greater London)** £

Couple/Lone parent 486.98  
Single person 326.29

Income Disregards

PC/IS/IBJSA/ESA(IR) £ HB/CTS £

Earnings

Single person 5.00 5.00  
Lone parent 20.00 25.00  
Couple 10.00 10.00

Receiving disability or carer premium 20.00 20.00

Some people working 16-30 hours 17.10

Permitted work - higher 195.50<sup>(9)</sup> 195.50

- lower 20.00<sup>(9)</sup> 20.00

Max childcare (1 child) 175.00

Max childcare (2+ children) 300.00

**Maintenance (child)** all all

Benefits

Child Benefit all all

War Pensions 10.00 all

Widowed Parent's Allowance 10.00 15.00

Bereavement Support Payments (monthly payments) all all

Income Support (IS) & income-based Jobseeker's Allowance (IBJSA)<sup>(11)(2)</sup>

**Personal Allowances** £

Single person under 25 72.90  
25 or over 92.05

Lone parent under 18 72.90  
18 or over 92.05

Couple both aged under 18 (maximum) 72.90 or 110.15  
at least one under 18 72.90, 92.05, 110.15 or 144.65

both aged 18 or over 144.65

Dependent children From birth to day before 20th birthday 84.66<sup>(8)</sup>

Premiums

Family Premium 19.48

Disabled Child Premium 81.37

Carer Premium

Single person 46.40

Couple (both qualifying) 92.80

Disability Premium

Single person/Lone parent 43.20

Couple (one or both qualifying) 61.65

Enhanced Disability Premium

Disabled child 32.75

Single person/Lone parent 21.20

Couple 30.25

Severe Disability Premium

Single person/Lone parent 82.90

Couple (one qualifies) 82.90

Couple (both qualify) 165.80

Maternity/Paternity

**Maternity Allowance** £

(or 90% of earnings if lower) 187.18

**\*Statutory Adoption Pay**

Standard rate 187.18

**\*Statutory Maternity Pay**

Higher rate 90% of earnings

Standard rate 187.18

**\*Statutory Paternity Pay**

Standard rate 187.18

**\*Statutory Shared Parental Pay**

187.18

**\*Statutory Parental Bereavement Pay**

187.18

**Sure Start Maternity Grant**

500.00

<sup>\*Earnings threshold</sup> 125.00