



Benefit rates

April 2026 - March 2027

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

Textphone: 18001 020 8921 6375

Bereavement Benefits⁽¹⁰⁾

Widowed Parent's Allowance £
156.65
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 ⁽²⁾	£ 16,000	£ 6,000
HB/CTS - people who have reached state pension age ⁽²⁾	£ 16,000 ⁽³⁾	£ 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

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 £
earnings limit 86.45
204.00

Children

Per child £

Child Benefit eldest child 27.05
other children 17.90

Guardian's Allowance 22.95

Contributory Jobseeker's Allowance⁽²⁾

£

Single person: under 25 £ 75.65
25 or over 95.55

Council Tax Support (CTS)

Maximum CTS is 80% of liability for working age claimants (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 £279	£ 5.20
£279 - £484.99	10.60
£485 - £604.99	13.30
£605 or more	15.95
All others	5.20

Pensioner households in any of the situations listed on page 2 or where the non-dependant receives a passported benefit and has no earned income nil

Second Adult Rebate Discourt
For pension-age households only

If your second adult's income is:

Income Support/IBJSA/ESA(IR) or PC under £289	25%
£289 - £375	15%
	7.5%

Disability

	Higher rate	Middle rate	Lower rate
	£	£	£

Attendance Allowance⁽²⁾ 114.60 76.70

Disability Living Allowance (DLA)⁽²⁾

Care component 114.60 76.70 30.30

Mobility component 80.00 30.30

Personal Independence Payment (PIP)⁽²⁾

	Enhanced rate	Standard rate
	£	£

Daily living component 114.60 76.70

Mobility component 80.00 30.30

Housing Benefit (HB)⁽¹⁾

As for IS/IBJSA except child additions still included, and:

Rates for ESA claimants £

Single person/Lone parent (any age on ESA main phase) 95.55

Couple Claimant any age on ESA main phase 150.15

Components: Work related activity component (WRAC)⁽⁶⁾ 37.95

Support component 50.35

Rates for claimants reaching state pension age⁽²⁾

	Single/Lone parent	Couple
Before 1/4/21	£ 256.00	£ 383.35
On or after 1/4/21	238.00	363.25

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

Family Premium 20.22

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

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

Non-dependant deductions⁽⁴⁾

for people aged 18 or over working 16 hours or more a week with a gross weekly income:

	HB reduced by
£	£

£192 - £278.99 46.85

£279 - £364.99 64.35

£365 - £484.99 105.20

£485 - £604.99 119.85

£605 or more 131.45

All others earning under £192; on ESA(C) or JSA(C); aged 25+ and on Income Support/IBJSA and not working; or on main phase ESA(IR) - any age 20.40

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	20.00	10.00	
Receiving disability or carer premium	20.00	20.00	
Some people working 16-30 hours		17.10	
Permitted work			
- higher	203.50 ⁽⁹⁾	203.50	
- lower	20.00 ⁽⁹⁾	20.00	
Max childcare (1 child)		175.00	
Max childcare (2+ children)		300.00	
Maintenance (child) all	all	all	
Benefits	all	all	
Child Benefit	all	all	
War Pensions	10.00	all	
Widowed Parent's Allowance	10.00	15.00	
Bereavement Support Payments (monthly payments)	all	all	

Premiums	
Family Premium	20.22
Disabled Child Premium	84.46
Carer Premium	
Single person	48.15
Couple (both qualifying)	96.30
Disability Premium	
Single person/Lone parent	44.85
Couple	
(one or both qualifying)	64.00
Enhanced Disability Premium	
Disabled child	33.99
Single person/Lone parent	22.00
Couple	31.40
Severe Disability Premium	
Single person/Lone parent	86.05
Couple (one qualifies)	86.05
Couple (both qualify)	172.10

Maternity/Paternity	
Maternity Allowance	£
(or 90% of earnings if lower)	194.32
*Statutory Adoption Pay	194.32
Standard rate	194.32
*Statutory Maternity Pay	90% of earnings
Higher rate	194.32
Standard rate	194.32
*Statutory Paternity Pay	194.32
Standard rate	194.32
*Statutory Shared Parental Pay	194.32
Standard rate	194.32
*Statutory Parental Bereavement Pay	194.32
Standard rate	194.32
Neonatal care pay	194.32
Sure Start Maternity Grant	500.00
*Earnings threshold	129.00

Income Support (IS) & income-based Jobseeker's Allowance (IBJSA) ⁽¹⁾⁽²⁾	
Personal Allowances	£
Single person under 25	75.65
25 or over	95.55
Lone parent under 18	75.65
18 or over	99.55
Couple both aged under 18 (maximum)	75.65 or 114.35
at least one under 18	75.65, 95.55, 114.35 or 150.15
both aged 18 or over	150.15
Dependent children From birth to day before 20th birthday	87.88

National Living and Minimum Wage	
From 1/4/26	Hourly rate
National Living Wage	£ 12.71
For people aged 21+ and not in 1st year of an apprenticeship	
National Minimum Wage	
Age 18-20	10.85
Age 16-17	8.00
Apprentice Rate	8.00

Pension Credit (PC) ⁽²⁾		
Mixed-age couples are excluded from PC from 15/5/19 and must claim UC instead.	Single	Couple
Standard guarantee	£ 238.00	£ 363.25

Additions:		
Dependent children (from 1/2/19)		
1st child born before 6/4/17	81.07	
Subsequent children	69.98	
Severe Disability (one qualifies)	86.05	86.05
(both qualify)		172.10
Carer (one qualifies)	48.15	
(both qualify)		96.30
Savings Credit⁽⁵⁾		
Threshold	208.07	329.75
Maximum Savings Credit	17.96	20.10

Residential Care Charges		
See page 2 for details of capital limits for means-tested benefits	£	£
Personal expenses allowance		31.80
Capital limits	Capital limit	Ignored
	23,250	14,250

Savings Disregards	
For people in local authority homes either getting PC Savings Credit ⁽⁵⁾ or would do but for income being too high	
Single person	7.30
Couple	11.00

Retirement Pension ⁽²⁾	
Category A	£ Claimant 184.90
Category B - D	110.75
New State Pension	241.30
For claimants who reach state pension age on or after 6/4/16	

Sickness & Incapacity	
Employment and Support Allowance (ESA)⁽¹⁾⁽²⁾	
As for IS/IBJSA except no disability or child additions and:	
Personal allowances	£ 97.75
Single person (any age on ESA main phase)	
Enhanced disability premium - also included for people receiving ESA support component	

	Single	Couple
Work-related activity component	£ 36.55 ⁽⁶⁾	£
Support component	48.50	
Pensioner Premiums		
Assessment phase	142.45	213.10
Work-related activity component	105.90	176.55
Support component	93.95	164.60

Permitted Work limits (including for ESA)	
higher rate	203.50
lower rate	20.00

Statutory Sick Pay ⁽⁷⁾	
	123.25

Universal Credit (UC) ⁽²⁾		
Standard allowances	Monthly Rates	£
Single person under 25		338.58
25 and over		424.90
Couple both under 25		528.34
One or both 25 or over		666.97
Child elements		
First/eldest child born before 6/4/17		351.88
Other children		303.94
Disabled child additions		
lower rate		164.79
higher rate		514.71
Limited capability for work element		158.76
Limited capability for work and work-related activity element		
New claimants from 6/4/26		217.26
Existing or protected claimants		423.27 ⁽⁸⁾
Carer element		209.34
Non-dependants' housing costs contribution		96.55
Childcare costs element - 85% of eligible costs up to maximum of:		
one child		1071.09
two or more children		1836.16
Work Allowances		
The lower allowance applies for claimants whose UC includes a housing costs element	Higher	Lower
	£	£
Lone parent or couple with dependent children	710.00	427.00
Single person or couple with limited capability for work	710.00	427.00
Single person	nil	nil

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

- | Notes | |
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| (1) | Existing legacy claimants. |
| (2) | State pension age of 66 is gradually rising to 67 for people born on or after 6/4/61 starting from April 2026. The lower/upper age limits for claiming pension/working-age benefits also rise accordingly. Check state pension age at GOV.UK/state-pension-age |
| (3) | For HB/CTS, no capital limit for people getting PC Guarantee. |
| (4) | Deductions also apply to housing costs included in IS, IBJSA, PC and ESA(IR). |
| (5) | Abolished for new claimants reaching state pension age on or after 6/4/16. |
| (6) | 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. |
| (7) | Lower earnings limit removed from 6/4/26 |
| (8) | Pre 2026 claimants, or satisfying severe conditions criteria or terminally ill |
| (9) | ESA only. |
| (10) | Rules also extend WPA & BSP to surviving cohabiting parents with children. |