

Benefit and Pension Rates 2020/2021

(Weekly rates unless otherwise shown)	RATES 2019	RATES 2020
ATTENDANCE ALLOWANCE		
higher rate	87.65	89.15
lower rate	58.70	59.70
BEREAVEMENT BENEFIT (for deaths between 11 April 1998 & 5 April 2017)		
Widowed Parents Allowance	119.90	121.95
BEREAVEMENT SUPPORT PAYMENT (for deaths occurring on or after 6 April 2017)		
Standard rate (lump sum)	2500.00	2500.00
Standard rate monthly payments	100.00	100.00
Higher rate (lump sum)	3500.00	3500.00
Higher rate monthly payments	350.00	350.00
BENEFIT CAP - Rates introduced November 2016		
Reduction in annual level of Benefit Cap (Greater London)		
Couples (with or without children) or single claimants with a child of qualifying age	23000.00	23000.00
Single adult households without children	15410.00	15410.00
Reduction in annual level of Benefit Cap (Rest of Great Britain)		
Couples (with or without children) or single claimants with a child of qualifying age	20000.00	20000.00
Single adult households without children	13400.00	13400.00
Monthly equivalent (Greater London)		
Couples (with or without children) or single claimants with a child of qualifying age	1916.67	1916.67
Single adult households without children	1284.17	1284.17
Monthly equivalent (Rest of Great Britain)		
Couples (with or without children) or single claimants with a child of qualifying age	1666.67	1666.67
Single adult households without children	1116.67	1116.67
Weekly equivalent (Greater London)		
Couples (with or without children) or single claimants with a child of qualifying age	442.31	442.31
Single adult households without children	296.35	296.35
Weekly equivalent (Rest of Great Britain)		
Couples (with or without children) or single claimants with a child of qualifying age	384.62	384.62
Single adult households without children	257.69	257.69

CAPITAL LIMITS - rules common to Income Support, income based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Credit, and Housing Benefit, and Universal Credit unless stated otherwise

upper limit	16000.00	16000.00
upper limit - Pension Credit and those getting Housing Benefit and Pension Credit Guarantee Credit	No limit	No limit
Amount disregarded - all benefits except Pension Credit and Housing Benefit for those above the qualifying age for Guarantee Credit	6000.00	6000.00
Amount disregarded - Pension Credit and Housing Benefit for those above the qualifying age for Pension Credit	10000.00	10000.00
Child disregard (not Pension Credit, Employment and Support Allowance nor Housing Benefit)	3000.00	3000.00
Amount disregarded (living in RC/NH)	10000.00	10000.00

Tariff Income

£1 for every £250, or part thereof, between the amount of capital disregarded and the capital upper limit

Tariff income - Pension Credit and Housing Benefit where claimant / partner is over Guarantee Credit qualifying age

£1 for every £500, or part thereof, above or between the amount of capital disregarded and any capital upper limit applicable

CARER'S ALLOWANCE	66.15	67.25
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DEDUCTIONS - rules common to Income Support, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit and Housing Benefit unless stated otherwise

Non-dependant deductions from housing benefit and from IS, JSA(IB), ESA(IR) and Pension Credit

aged 25 and over in receipt of IS and JSA(IB), or any age in receipt of main phase ESA(IR), aged 18 or over, not in remunerative work	15.60	15.85
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aged 18 or over and in remunerative work		
gross income: less than £149	15.60	15.85
gross income: £149 to £216.99	35.85	36.45
gross income: £217 to £282.99	49.20	50.05
gross income: £283 to £376.99	80.55	81.90
gross income: £377 to £468.99	91.70	93.25
gross income: £469 and above	100.65	102.35

Deductions from housing benefit

Service charges for fuel		
heating	32.70	34.30
hot water	3.80	4.00
lighting	2.60	2.75
cooking	3.80	4.00

Amount ineligible for meals		
three or more meals a day		
single claimant	28.55	29.05
each person in family aged 16 or over	28.55	29.05
each child under 16	14.50	14.75
less than three meals a day		
single claimant	19.05	19.35
each person in family aged 16 or over	19.05	19.35
each child under 16	9.55	9.70
breakfast only - claimant and each member of the family	3.55	3.60
Amount for personal expenses (not HB)	25.60	26.05
Third party deductions from IS, JSA(IB), ESA(IR) and Pension Credit for;		
arrears of housing, fuel and water costs	3.70	3.75
Council Tax etc. and deductions for ELDS and ILS.		
Child Maintenance Deduction		8.40
arrears of Community Charge		
court order against claimant	3.70	3.75
court order against couple	5.75	5.85
fine or compensation order		
standard rate	5.00	5.00
lower rate	3.70	3.75
Maximum deduction rates for recovery of overpayments (not JSA(C)/ESA(C))		
ordinary overpayments	11.10	11.25
Fraud Overpayments		
Housing Benefit / CTB only	18.50	18.75
Benefits (not HB or Council Tax)	29.60	30.00
Deductions from JSA(C) and ESA (C)		
Arrears of Comm. Charge & overpayment recovery		
Age 16 - 24	19.30	19.63
Age 25 +	24.36	24.78
Arrears of Council Tax & Fines		
Age 16 - 24	23.16	23.56
Age 25 +	29.24	29.74
Maximum deduction for arrears of Child Maintenance		
Age 16 - 24	19.30	19.63
Age 25 +	24.36	24.78

Dependency Increases

Adult dependency increases for spouse or person looking after children - payable with;

long term Incapacity Benefit	65.20	66.30
Unemployability Supplement.	66.15	67.25

Severe Disablement Allowance	39.10	39.75
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short-term Incapacity Benefit (over state pension age)	62.75	63.80
short-term Incapacity Benefit (under State Pension age)	50.80	51.65

Child Dependency Increases - payable with; State Pension; Widowed Mothers/Parents Allowance; short-term Incapacity benefit - higher rate or over state pension age; long-term Incapacity Benefit; Carer's Allowance; Severe Disablement Unemployability Supplement.	11.35	11.35
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NB - The rate of child dependency increase is adjusted where it is payable for the eldest child for whom child benefit is also paid. The weekly rate in such cases is reduced by the difference (less £3.65) between the ChB rates for the eldest and subsequent children.	8.00	8.00
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DISABILITY LIVING ALLOWANCE

Care Component		
Highest	87.65	89.15
Middle	58.70	59.70
Lowest	23.20	23.60

Mobility Component		
Higher	61.20	62.25
Lower	23.20	23.60

DISREGARDS

Housing Benefit

Earnings disregards		
standard (single claimant)	5.00	5.00
couple	10.00	10.00
higher (special occupations/circumstances)	20.00	20.00
lone parent	25.00	25.00
childcare charges	175.00	175.00
childcare charges (2 or more children)	300.00	300.00
permitted work higher	131.50	140.00
permitted work lower	20.00	20.00
Other Income disregards		
adult maintenance disregard	15.00	15.00
war disablement pension and war widows pension	10.00	10.00
widowed mothers/parents allowance	15.00	15.00
Armed Forces Compensation Scheme	10.00	10.00
student loan	10.00	10.00
student's covenanted income	5.00	5.00
income from boarders (plus 50% of the balance)	20.00	20.00

additional earnings disregard	17.10	37.10*
income from subtenants (£20 fixed from April 08)	20.00	20.00

Income Support, income-based Jobseeker's Allowance,

Income-related Employment and Support Allowance (ESA(IR)) and Pension Credit

Earnings disregards		
standard (single claimant) (not ESA(IR))	5.00	5.00
couple (not ESA(IR))	10.00	10.00
higher (special occupations/circumstances)	20.00	20.00
partner of claimant (ESA(IR))	20.00 (maximum)	20.00 (maximum)
Other Income disregards		
war disablement pension and war widows pension	10.00	10.00
widowed mothers/parents allowance	10.00	10.00
Armed Forces Compensation Scheme	10.00	10.00
student loan (not Pension Credit)	10.00	10.00
student's covenanted income (not Pension Credit)	5.00	5.00
income from boarders (plus 50% of the balance)	20.00	20.00
income from subtenants (£20 fixed from April 08)	20.00	20.00

EARNINGS RULES

Carer's Allowance	123.00	128.00
Limit of earnings from councillor's allowance	131.50	140.00
permitted work earnings limit - higher	131.50	140.00
- lower	20.00	20.00
Industrial Injuries unemployability supplement		
permitted earnings level (annual amount)	6838.00	7280.00

Earnings level at which adult dependency (ADI) increases are affected with:

short-term incapacity benefit where claimant is		
(a) under state pension age	50.80	51.65
(b) over state pension age	62.75	63.80
long term incapacity benefit		
severe disablement allowance, unemployability supplement - payable when dependant		
(a) is living with claimant	73.10	74.35
(b) still qualifies for the tapered earnings rule	45.09	45.09

Earnings level at which ADI is affected when dependant is not living with claimant:

long-term incapacity benefit	65.20	66.30
unemployability supplement	66.15	67.25
severe disablement allowance	39.10	39.75

Earnings level at which child dependency increases are affected

for first child	240.00	245.00
additional amount for each subsequent child	32.00	33.00

Pension income threshold for incapacity benefit	85.00	85.00
Pension income threshold for contributory Employment Support Allowance	85.00	85.00

Rate marked with * has been temporarily increased by The Social Security (Coronavirus) (Further Measures) Regulations 2020/371

EMPLOYMENT AND SUPPORT ALLOWANCE

Personal Allowances

Single		
under 25	57.90	58.90
25 or over	73.10	74.35
lone parent		
under 18	57.90	58.90
18 or over	73.10	74.35
couple		
both under 18	57.90	58.90
both under 18 with child	87.50	89.00
both under 18 (main phase)	73.10	74.35
both under 18 with child (main phase)	114.85	116.80
one 18 or over, one under 18 (certain conditions apply)	114.85	116.80
both over 18	114.85	116.80
claimant under 25, partner under 18	57.90	58.90
claimant 25 or over, partner under 18	73.10	74.35
claimant (main phase), partner under 18	73.10	74.35

Premiums

enhanced disability		
single	16.80	17.10
couple	24.10	24.50
severe disability		
single	65.85	66.95
couple (lower rate)	65.85	66.95
couple (higher rate)	131.70	133.90
carer	36.85	37.50
pensioner		
single with WRAC	65.10	69.85
single with support component	55.60	60.20
single with no component	94.15	99.40
couple with WRAC	111.35	118.85
couple with support component	101.85	109.20
couple with no component	140.40	148.40

Components

Work-related Activity	29.05	29.55
Support	38.55	39.20

HOUSING BENEFIT

Personal allowances

single		
under 25	57.90	58.90
25 or over	73.10	74.35
entitled to main phase ESA	73.10	74.35
lone parent		
under 18	57.90	58.90

18 or over	73.10	74.35
entitled to main phase ESA	73.10	74.35
couple		
both under 18	87.50	89.00
one or both 18 or over	114.85	116.80
claimant entitled to main phase ESA	114.85	116.80
dependent children	66.90	68.27
single / lone parent - state pension age and over	181.00	187.75
couple - state pension age and over	270.60	280.85
for the claimant and the other party to the marriage where one or more of the members of the marriage are state pension age or over	270.60	280.85
for each additional spouse who is a member of the same household as the claimant and one or more of the members of the marriage are state pension age or over	89.60	93.10
Premiums		
family	17.45	17.60
family (lone parent rate)	22.20	22.20
disability		
single	34.35	34.95
couple	48.95	49.80
enhanced disability		
single	16.80	17.10
disabled child	26.04	26.60
couple	24.10	24.50
severe disability		
single	65.85	66.95
couple (lower rate)	65.85	66.95
couple (higher rate)	131.70	133.90
disabled child	64.19	65.52
carer	36.85	37.50
ESA components		
work-related activity	29.05	29.55
support	38.55	39.20
INCAPACITY BENEFIT		
Long-term Incapacity Benefit	112.25	114.15
Short-term Incapacity Benefit (under state pension age)		
lower rate	84.65	86.10
higher rate	100.20	101.90
Short-term Incapacity Benefit (over state pension age)		
lower rate	107.65	109.50
higher rate	112.25	114.15

Increase of Long-term Incapacity Benefit for age		
higher rate	11.90	12.10
lower rate	6.60	6.70

Invalidity Allowance (Transitional)		
higher rate	11.90	12.10
middle rate	6.60	6.70
lower rate	6.60	6.70

INCOME SUPPORT

Personal Allowances		
single		
under 25	57.90	58.90
25 or over	73.10	74.35

lone parent		
under 18	57.90	58.90
18 or over	73.10	74.35

couple		
both under 18	57.90	58.90
both under 18 - higher rate	87.50	89.00
one under 18, one under 25	57.90	58.90
one under 18, one 25 and over	73.10	74.35
both 18 or over	114.85	116.80

dependent children	66.90	68.27
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Premiums

family / lone parent	17.45	17.60
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pensioner (applies to couples only)	140.40	148.40
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disability		
single	34.35	34.95
couple	48.95	49.80

enhanced disability		
single	16.80	17.10
disabled child	26.04	26.60
couple	24.10	24.50

severe disability		
single	65.85	66.95
couple (lower rate)	65.85	66.95
couple (higher rate)	131.70	133.90

disabled child	64.19	65.52
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carer	36.85	37.50
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Relevant sum for strikers	40.50	41.00
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INDUSTRIAL DEATH BENEFIT

Widow's pension		
higher rate	129.20	134.25
lower rate	38.76	40.28
Widower's pension	129.20	134.25

INDUSTRIAL INJURIES DISABLEMENT BENEFIT

Standard rate		
1.00	179.00	182.00
0.90	161.10	163.80
0.80	143.20	145.60
0.70	125.30	127.40
0.60	107.40	109.20
0.50	89.50	91.00
0.40	71.60	72.80
0.30	53.70	54.60
0.20	35.80	36.40
Maximum life gratuity (lump sum)	11880.00	12080.00
Unemployability Supplement	110.65	112.55
increase for early incapacity		
higher rate	22.90	23.30
middle rate	14.70	14.90
lower rate	7.35	7.45
Maximum reduced earnings allowance	71.60	72.80
Maximum retirement allowance	17.90	18.20
Constant attendance allowance		
exceptional rate	143.20	145.60
intermediate rate	107.40	109.20
normal maximum rate	71.60	72.80
part-time rate	35.80	36.40
Exceptionally severe disablement allowance	71.60	72.80

JOBSEEKER'S ALLOWANCE

Contribution based JSA - Personal rates		
under 25	57.90	58.90
25 or over	73.10	74.35
Income-based JSA - personal allowances		
under 25	57.90	58.90
25 or over	73.10	74.35
lone parent		
under 18	57.90	58.90
18 or over	73.10	74.35
couple		
both under 18	57.90	58.90
both under 18 - higher rate	87.50	89.00
one under 18, one under 25	57.90	58.90
one under 18, one 25 and over	73.10	74.35
both 18 or over	114.85	116.80
dependent children	66.90	68.27
Premiums		
family / lone parent	17.45	17.60
pensioner		
single	94.15	99.40
couple	140.40	148.40

disability		
single	34.35	34.95
couple	48.95	49.80
enhanced disability		
single	16.80	17.10
disabled child	26.04	26.60
couple	24.10	24.50
severe disability		
single	65.85	66.95
couple (lower rate)	65.85	66.95
couple (higher rate)	131.70	133.90
disabled child	64.19	65.52
carer	36.85	37.50
Prescribed sum for strikers	40.50	41.00

MATERNITY ALLOWANCE

Standard rate	148.68	151.20
MA threshold	30.00	30.00

PENSION CREDIT

Standard minimum guarantee		
single	167.25	173.75
couple	255.25	265.20
Additional amount for severe disability		
single	65.85	66.95
couple (one qualifies)	65.85	66.95
couple (both qualify)	131.70	133.90
Additional amount for carers	36.85	37.50
Savings credit		
threshold - single	144.38	150.47
threshold - couple	229.67	239.17
maximum - single	13.73	13.97
maximum - couple	15.35	15.62
Children		
First child born before 6 April 2017	63.84	64.82
Subsequent children	53.34	54.32
Disabled child		
Lower rate	29.02	29.52
Higher rate	90.23	92.12
Amount for claimant and first spouse in polygamous marriage	255.25	265.20
Additional amount for additional spouse	88.00	91.45
Non-State Pensions (for Pension Credit purposes)		
Statutory minimum increase to non-state pensions	2.40%	1.70%

PERSONAL INDEPENDENCE PAYMENT

Daily living component		
Enhanced	87.65	89.15
Standard	58.70	59.70
Mobility component		
Enhanced	61.20	62.25
Standard	23.20	23.60

SEVERE DISABLEMENT ALLOWANCE

Basic rate	79.50	80.85
Age-related addition (from Dec 90)		
Higher rate	11.90	12.10
Middle rate	6.60	6.70
Lower rate	6.60	6.70

STATE PENSION**New State Pension**

Full rate	168.60	175.20
Transitional rate below full rate	2.5859%	3.9146%
Protected Payment	2.40%	1.70%
Increments - own (based on deferred new State Pension)	2.40%	1.70%
Increments - inherited (based on deferred old State Pension)	2.40%	1.70%

Old State Pension

Category A or B basic pension	129.20	134.25
Category B (lower) basic pension - spouse or civil partner's insurance	77.45	80.45
Category C or D - non-contributory	77.45	80.45

Additional pension	2.40%	1.70%
Maximum additional pension (own + inherited)	176.41	179.41

Increments to:-

Basic pension	2.40%	1.70%
Additional pension	2.40%	1.70%
Graduated Retirement Benefit (GRB)	2.40%	1.70%
Inheritable lump sum	2.40%	1.70%

Contracted-out Deduction from AP in respect of pre-April 1988 contracted-out earnings	Nil	Nil
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Contracted-out Deduction from AP in respect of contracted-out earnings from April 1988 to 1997	2.40%	1.70%
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Graduated Retirement Benefit (unit)	0.1416	0.1440
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Increase of long term incapacity for age	2.40%	1.70%
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Addition at age 80	0.25	0.25
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Increase of Long-term incapacity for age higher rate	22.90	23.30
lower rate	11.50	11.70

Invalidity Allowance (Transitional) for State Pension recipients higher rate	22.90	23.30
middle rate	14.70	14.90
lower rate	7.35	7.45

STATUTORY ADOPTION PAY

Earnings threshold	118.00	120.00
Standard Rate	148.68	151.20

STATUTORY MATERNITY PAY

Earnings threshold	118.00	120.00
Standard rate	148.68	151.20

STATUTORY PATERNITY PAY

Earnings threshold	118.00	120.00
Standard Rate	148.68	151.20

STATUTORY SHARED PARENTAL PAY

Earnings threshold	118.00	120.00
Standard rate	148.68	151.20

STATUTORY PARENTAL BEREAVEMENT PAY

Earnings threshold	N/A	120.00
Standard rate	N/A	151.20

STATUTORY SICK PAY

Earnings threshold	118.00	120.00
Standard rate	94.25	95.85

UNIVERSAL CREDIT (monthly rates)

Universal Credit Minimum Amount	0.01	0.01
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Universal Credit Amounts

Standard allowance		
Single		

Single under 25	251.77	342.72*
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Single 25 or over	317.82	409.89*
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Couple

Joint claimants both under 25	395.20	488.59*
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Joint claimants, one or both 25 or over	498.89	594.04*
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Child amounts

First child (born prior to 6 April 2017)	277.08	281.25
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First child (born on or after 6 April 2017)/ second child and subsequent child (where an exception or transitional provision applies)	231.67	235.83
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Disabled child additions

Lower rate addition	126.11	128.25
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Higher rate addition	392.08	400.29
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Limited Capability for Work amount	126.11	128.25
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Limited Capability for Work and Work-Related Activity amount	336.20	341.92
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Carer amount	160.20	162.92
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Childcare costs amount

Maximum for one child	646.35	646.35
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Maximum for two or more children	1108.04	1108.04
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Non-dependants' housing cost contributions	73.89	75.15
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Work allowances

Higher work allowance (no housing amount)

One or more dependent children or limited capability for work	503.00	512.00
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Lower work allowance

One or more dependent children or limited capability for work	287.00	292.00
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Assumed income from capital for every £250 or part thereof, between capital disregard and upper capital limit

4.35	4.35
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UC Daily Sanction Reduction Rate

100% sanction reduction rate

Single

Single under 25	8.20	11.20
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Single 25 or over	10.40	13.40
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Couple

Joint claimants both under 25 (per sanctioned claimant)	6.40	8.00
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Joint claimants, one or both 25 or over and one is sanctioned (per sanctioned claimant)	8.20	9.70
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Rates marked with * have been temporarily increased by The Social Security (Coronavirus) (Further Measures) Regulations 2020/371

40% Sanction Reduction Rate		
Single		
Single under 25	3.30	4.50
Single 25 or over	4.10	5.30
Couple		
Joint claimants both under 25 (per sanctioned claimant)	2.50	3.20
Joint claimants, one or both 25 or over (per sanctioned claimant)	3.20	3.90
Third Party Deductions at 5% of UC Standard Allowance (excludes deductions for rent and service charges included in rent)		
Single		
Single under 25	12.59	17.14
Single 25 or over	15.89	20.49
Couple		
Joint claimants both under 25	19.76	24.43
Joint claimants, one or both 25 or over	24.94	29.70
Maximum deductions for Fines	108.35	108.35
Minimum deductions for rent and service charges included in rent at 10% of UC Standard Allowance (10% minimum introduced from Nov 2014)		
Single		
Single under 25	25.18	34.27
Single 25 or over	31.78	40.99
Couple		
Joint claimants both under 25	39.52	48.86
Joint claimants, one or both 25 or over	49.89	59.40
Maximum deductions for rent and service charges included in rent at 20% of UC Standard Allowance (20% maximum introduced from Nov 2014)		
Single		
Single under 25	50.35	68.54
Single 25 or over	63.56	81.98
Couple		
Joint claimants both under 25	79.04	97.72
Joint claimants, one or both 25 or over	99.78	118.81
Overall Maximum deduction Rate at 30% of UC Standard Allowance:		
Single		
Single under 25	100.71	102.82
Single 25 or over	127.13	122.97
Couple		
Joint claimants both under 25	158.08	146.58
Joint claimants, one or both 25 or over	199.56	178.21
Fraud Overpayments, Recoverable Hardship Payments and Administrative Penalties at 30% of UC Standard Allowance		
Single		
Single under 25	100.71	102.82
Single 25 or over	127.13	122.97
Couple		
Joint claimants both under 25	158.08	146.58
Joint claimants, one or both 25 or over	199.56	178.21

Ordinary Overpayments and Civil Penalties at 15% of UC Standard Allowance

Single		
Single under 25	37.77	51.41
Single 25 or over	47.67	61.48
Couple		
Joint claimants both under 25	59.28	73.29
Joint claimants, one or both 25 or over	74.83	89.11

Ordinary Overpayments and Civil Penalties at 25% of UC Standard Allowance if claimant's and/or partner's earnings are over the Work Allowance

Single		
Single under 25	62.94	85.68
Single 25 or over	79.46	102.47
Couple		
Joint claimants both under 25	98.80	122.15
Joint claimants, one or both 25 or over	124.72	148.51

Child Maintenance Deduction 36.40

WIDOW'S BENEFIT

Widowed mother's allowance	119.90	121.95
Widow's pension		
standard rate	119.90	121.95
age-related		
age 54 (49)	111.51	113.41
53 (48)	103.11	104.88
52 (47)	94.72	96.34
51 (46)	86.33	87.80
50 (45)	77.94	79.27
49 (44)	69.54	70.73
48 (43)	61.15	62.19
47 (42)	52.76	53.66
46 (41)	44.36	45.12
45 (40)	35.97	36.59

Note: For deaths occurring before 11 April 1988 refer to age-points shown in brackets.

Note: The Cat C equivalent in Widow's Pension (code: WPE) is still linked to the rate of Category C State Pension. Not relevant to the Order.