

## Proposed benefit and pension rates 2025/2026

weekly rates unless otherwise stated	RATES 2024/25	RATES 2025/26
<b>ATTENDANCE ALLOWANCE</b>		
higher rate	108.55	110.40
lower rate	72.65	73.90
<b>BENEFIT CAP</b>		
Annual level of Benefit Cap (Greater London)		
Couples (with or without children) or single claimants with a child of qualifying age	25323.00	25323.00
Single adult households without children	16967.00	16967.00
Annual level of Benefit Cap (Rest of Great Britain)		
Couples (with or without children) or single claimants with a child of qualifying age	22020.00	22020.00
Single adult households without children	14753.00	14753.00
Monthly equivalent (Greater London)		
Couples (with or without children) or single claimants with a child of qualifying age	2110.25	2110.25
Single adult households without children	1413.92	1413.92
Monthly equivalent (Rest of Great Britain)		
Couples (with or without children) or single claimants with a child of qualifying age	1835.00	1835.00
Single adult households without children	1229.42	1229.42
Weekly equivalent (Greater London)		
Couples (with or without children) or single claimants with a child of qualifying age	486.98	486.98
Single adult households without children	326.29	326.29
Weekly equivalent (Rest of Great Britain)		
Couples (with or without children) or single claimants with a child of qualifying age	423.46	423.46
Single adult households without children	283.71	283.71
<b>BEREAVEMENT BENEFIT (for deaths between 9 April 2001 &amp; 5 April 2017)</b>		
Widowed Parent's Allowance	148.40	150.90
<b>BEREAVEMENT SUPPORT PAYMENT (for deaths occurring on or after 6 April 2017)</b>		
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

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

upper limit	16000.00	16000.00
Amount disregarded	6000.00	6000.00
Child disregard - (not Employment & Support Allowance or Housing Benefit)	3000.00	3000.00
Amount disregarded (living in RC/NH)	10000.00	10000.00

**CAPITAL LIMITS - rules common to Pension Credit and Housing Benefit**

upper limit - Pension Credit and those getting Housing Benefit and Pension Credit Guarantee Credit	No limit	No limit
Amount disregarded - Pension Credit and Housing Benefit for those above the qualifying age for Pension Credit	10000.00	10000.00
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 State Pension age**

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

<b>CARER'S ALLOWANCE</b>	81.90	83.30
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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	19.30	19.65
aged 18 or over and in remunerative work		
gross income: less than £183	19.30	19.65
gross income: £183 to £265.99	44.40	45.15
gross income: £266 to £347.99	60.95	62.00
gross income: £348 to £462.99	99.65	101.35
gross income: £463 to £576.99	113.50	115.45
gross income: £577 and above	124.55	126.65
Deductions from housing benefit		
Service charges for fuel		
heating	35.25	35.25
hot water	4.10	4.10
lighting	2.85	2.85
cooking	4.10	4.10

Amount ineligible for meals		
three or more meals a day		
single claimant	35.35	35.95
each person in family aged 16 or over	35.35	35.95
each child under 16	17.95	18.25
less than three meals a day		
single claimant	23.60	24.00
each person in family aged 16 or over	23.60	24.00
each child under 16	11.80	12.00
breakfast only - claimant and each member of the family	4.30	4.35
Amount for personal expenses (not HB)	31.75	32.30
Third party deductions from IS, JSA(IB), ESA(IR) and Pension Credit for;		
arrears of housing, fuel and water costs	4.55	4.65
Council Tax etc. and deductions for ELDS and ILS.		
Child Maintenance Deduction	8.40	8.40
arrears of Community Charge		
court order against claimant	4.55	4.65
court order against couple	7.15	7.25
fine or compensation order		
standard rate	5.00	5.00
lower rate	4.55	4.65
Maximum deduction rates for recovery of overpayments (not JSA(C)/ESA(C))		
ordinary overpayments	13.65	13.95
Fraud Overpayments		
Housing Benefit / CTB only	22.75	23.25
Benefits (not HB or Council Tax)	36.40	37.20
Deductions from JSA(C) and ESA (C)		
Arrears of Comm. Charge & overpayment recovery		
Age 16 - 24	23.90	24.30
Age 25 +	30.16	30.68
Arrears of Council Tax & Fines		
Age 16 - 24	28.68	29.16
Age 25 +	36.20	36.82
Maximum deduction for arrears of Child Maintenance		
Age 16 - 24	23.90	24.30
Age 25 +	30.16	30.68
Sanction reduction rate for New Style ESA&JSA		
under 25	10.20	10.30
25 and over	12.80	13.10

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Sanction reduction rate for income related ESA&JSA

Personal Allowance  
will be reduced in full  
when customer is  
subject to a sanction

## Dependency Increases

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

long term Incapacity Benefit	80.70	82.05
Unemployability Supplement.	81.90	83.30
Severe Disablement Allowance	48.40	49.20
short-term Incapacity Benefit (over state pension age)	77.70	79.00
short-term Incapacity Benefit (under State Pension age)	62.85	63.90

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

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

## DISABILITY LIVING ALLOWANCE

Care Component		
Highest	108.55	110.40
Middle	72.65	73.90
Lowest	28.70	29.20
Mobility Component		
Higher	75.75	77.05
Lower	28.70	29.20

## 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	183.50	195.50
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	17.10
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	151.00	196.00
Limit of earnings from councillor's allowance	183.50	195.50
permitted work earnings limit - higher	183.50	195.50
- lower	20.00	20.00
Industrial Injuries unemployability supplement permitted earnings level (annual amount)	9542.00	10166.00

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

short-term incapacity benefit where claimant is		
(a) under state pension age	62.85	63.90
(b) over state pension age	77.70	79.00

long term incapacity benefit severe disablement allowance, unemployability supplement - payable when dependant		
(a) is living with claimant	90.50	92.05
(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	80.70	82.05
unemployability supplement	81.90	83.30
severe disablement allowance	48.40	49.20

Pension income threshold for incapacity benefit	85.00	85.00
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pension income threshold for contributory employment & support allowance	85.00	85.00
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## EMPLOYMENT AND SUPPORT ALLOWANCE

### Personal Allowances

Single		
under 25	71.70	72.90
25 or over	90.50	92.05
lone parent		
under 18	71.70	72.90
18 or over	90.50	92.05
couple		
both under 18	71.70	72.90
both under 18 with child	108.30	110.15
both under 18 (main phase)	90.50	92.05
both under 18 with child (main phase)	142.25	144.65
one 18 or over, one under 18 (certain conditions apply)	142.25	144.65
both over 18	142.25	144.65
claimant under 25, partner under 18	71.70	72.90
claimant 25 or over, partner under 18	90.50	92.05
claimant (main phase), partner under 18	90.50	92.05

### Premiums

enhanced disability		
single	20.85	21.20
couple	29.75	30.25
severe disability		
single	81.50	82.90
couple (lower rate)	81.50	82.90
couple (higher rate)	163.00	165.80
carer	45.60	46.40
pensioner		
single with work-related activity component	91.70	98.50
single with support component	79.95	86.55
single with no component	127.65	135.05
couple with work-related activity component	154.75	165.40
couple with support component	143.00	153.45
couple with no component	190.70	201.95

### Components

Work-related Activity	35.95	36.55
Support	47.70	48.50

## HOUSING BENEFIT

### Personal Allowances

single		
under 25	71.70	72.90
25 or over	90.50	92.05
entitled to main phase ESA	90.50	92.05
lone parent		
under 18	71.70	72.90

18 or over	90.50	92.05
entitled to main phase ESA	90.50	92.05
couple		
both under 18	108.30	110.15
one or both 18 or over	142.25	144.65
claimant entitled to main phase ESA	142.25	144.65
dependent children	83.24	84.66
single / lone parent - state pension age or over	235.20	244.40
couple - state pension age or over	352.00	366.00
single / lone parent - reached state pension age on or after 1 April 2021	218.15	227.10
couple - both reached state pension age on or after 1 April 2021	332.95	346.60
for the claimant and the other party to the marriage where one or more members of the marriage are state pension age or over	352.00	366.00
for each additional spouse who is a member of the same household as the claimant and one or more of the members are state pension age or over	116.80	121.60
If the claimant is a member of a polygamous marriage and all of the members of the marriage have attained pensionable age on or after 1 April 2021		
For the claimant and the other party to the marriage	332.95	346.60
For each additional spouse who is a member of the same household as the claimant	114.80	119.50
Premiums		
family	19.15	19.48
family (lone parent rate)	22.20	22.20
disability		
single	42.50	43.20
couple	60.60	61.65
enhanced disability		
single	20.85	21.20
disabled child	32.20	32.75
couple	29.75	30.25
severe disability		
single	81.50	82.90
couple (lower rate)	81.50	82.90
couple (higher rate)	163.00	165.80
disabled child	80.01	81.37
carer	45.60	46.40
ESA components		
work-related activity	35.95	36.55
support	47.70	48.50
<b>INCAPACITY BENEFIT</b>		
Long-term Incapacity Benefit	138.90	141.25
Short-term Incapacity Benefit (under state pension age)		
lower rate	104.85	106.65
higher rate	124.00	126.10
Short-term Incapacity Benefit (over state pension age)		
lower rate	133.25	135.50
higher rate	138.90	141.25

Increase of Long-term Incapacity Benefit for age		
higher rate	14.70	14.95
lower rate	8.15	8.30

Invalidity Allowance (Transitional)		
higher rate	14.70	14.95
middle rate	8.15	8.30
lower rate	8.15	8.30

#### **INCOME SUPPORT**

Personal Allowances		
single		
under 25	71.70	72.90
25 or over	90.50	92.05

lone parent		
under 18	71.70	72.90
18 or over	90.50	92.05

couple		
both under 18	71.70	72.90
both under 18 - higher rate	108.30	110.15
one under 18, one under 25	71.70	72.90
one under 18, one 25 and over	90.50	92.05
both 18 or over	142.25	144.65

dependent children	83.24	84.66
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#### **Premiums**

family / lone parent	19.15	19.48
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pensioner (applies to couples only)	190.70	201.95
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disability		
single	42.50	43.20
couple	60.60	61.65

enhanced disability		
single	20.85	21.20
disabled child	32.20	32.75
couple	29.75	30.25

severe disability		
single	81.50	82.90
couple (lower rate)	81.50	82.90
couple (higher rate)	163.00	165.80

disabled child	80.01	81.37
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carer	45.60	46.40
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Relevant sum for strikers	50.00	51.00
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#### **INDUSTRIAL DEATH BENEFIT**

Widow's pension		
higher rate	169.50	176.45
lower rate	50.85	52.94
Widower's pension	169.50	176.45



**INDUSTRIAL INJURIES DISABLEMENT BENEFIT**

Standard rate		
1.00	221.50	225.30
0.90	199.35	202.77
0.80	177.20	180.24
0.70	155.05	157.71
0.60	132.90	135.18
0.50	110.75	112.65
0.40	88.60	90.12
0.30	66.45	67.59
0.20	44.30	45.06
Maximum life gratuity (lump sum)	14700.00	14950.00
Unemployability Supplement	137.00	139.35
increase for early incapacity		
higher rate	28.40	28.90
middle rate	18.20	18.50
lower rate	9.10	9.25
Maximum reduced earnings allowance	88.60	90.12
Maximum retirement allowance	22.15	22.53
Constant attendance allowance		
exceptional rate	177.40	180.40
intermediate rate	133.05	135.30
normal maximum rate	88.70	90.20
part-time rate	44.35	45.10
Exceptionally severe disablement allowance	88.70	90.20

**JOBSEEKER'S ALLOWANCE**

Contribution based JSA - Personal Rates		
under 25	71.70	72.90
25 or over	90.50	92.05
Income-based JSA - Personal Allowances		
under 25	71.70	72.90
25 or over	90.50	92.05
lone parent		
under 18	71.70	72.90
18 or over	90.50	92.05
couple		
both under 18	71.70	72.90
both under 18 - higher rate	108.30	110.15
one under 18, one under 25	71.70	72.90
one under 18, one 25 and over	90.50	92.05
both 18 or over	142.25	144.65
dependent children	83.24	84.66
Premiums		
family / lone parent	19.15	19.48
pensioner		
single	127.65	135.05
couple	190.70	201.95

disability		
single	42.50	43.20
couple	60.60	61.65
enhanced disability		
single	20.85	21.20
disabled child	32.20	32.75
couple	29.75	30.25
severe disability		
single	81.50	82.90
couple (lower rate)	81.50	82.90
couple (higher rate)	163.00	165.80
disabled child	80.01	81.37
carer	45.60	46.40
Prescribed sum for strikers	50.00	51.00

#### **MATERNITY ALLOWANCE**

Standard rate	184.03	187.18
MA threshold	30.00	30.00

#### **PENSION CREDIT**

Standard minimum guarantee		
single	218.15	227.10
couple	332.95	346.60
Additional amount for severe disability		
single	81.50	82.90
couple (one qualifies)	81.50	82.90
couple (both qualify)	163.00	165.80
Additional amount for carers	45.60	46.40
Savings credit		
threshold - single	189.80	198.27
threshold - couple	301.22	314.34
maximum - single	17.01	17.30
maximum - couple	19.04	19.36
Children		
First child born before 6 April 2017	76.79	78.10
Subsequent children	66.29	67.42
Disabled child		
Lower rate	35.93	36.54
Higher rate	112.21	114.12
Amount for claimant and first spouse in polygamous marriage	332.95	346.60
Additional amount for additional spouse	114.80	119.50
Non-State Pensions (for Pension Credit purposes)		
Statutory minimum increase to non-state pensions	6.70%	1.70%

#### **PERSONAL INDEPENDENCE PAYMENT**

Daily living component		
Enhanced	108.55	110.40
Standard	72.65	73.90
Mobility component		
Enhanced	75.75	77.05
Standard	28.70	29.20

**SEVERE DISABLEMENT ALLOWANCE**

Basic rate	98.40	100.05
Age-related addition (from Dec 90)		
Higher rate	14.70	14.95
Middle rate	8.15	8.30
Lower rate	8.15	8.30

**STATE PENSION****New State Pension**

Full rate	221.20	230.25
Transitional rate below full rate	8.5112%	4.0913%
Protected Payment	6.70%	1.70%
Increments - own (based on deferred new State Pension)	6.70%	1.70%
Increments - inherited (based on deferred old State Pension)	6.70%	1.70%

**Old State Pension**

Category A or B basic pension	169.50	176.45
Category B (lower) basic pension - spouse or civil partner's insurance	101.55	105.70
Category C or D - non-contributory	101.55	105.70
Additional pension	6.70%	1.70%
Maximum additional pension (own + inherited)	218.39	222.10

## Increments to:-

Basic pension	6.70%	1.70%
Additional pension	6.70%	1.70%
Graduated Retirement Benefit (GRB)	6.70%	1.70%
Inheritable lump sum	6.70%	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	3.00%	1.70%
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Graduated Retirement Benefit (unit)	0.1753	0.1783
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Increase of long term incapacity for age	6.70%	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	28.40	28.90
lower rate	14.20	14.45

Invalidity Allowance (Transitional) for State Pension recipients		
higher rate	28.40	28.90
middle rate	18.20	18.50
lower rate	9.10	9.25

**STATUTORY ADOPTION PAY**

Earnings threshold	123.00	125.00
Standard Rate	184.03	187.18

**STATUTORY MATERNITY PAY**

Earnings threshold	123.00	125.00
Standard rate	184.03	187.18

**STATUTORY PATERNITY PAY**

Earnings threshold	123.00	125.00
Standard Rate	184.03	187.18

**STATUTORY SHARED PARENTAL PAY**

Earnings threshold	123.00	125.00
Standard rate	184.03	187.18

**STATUTORY PARENTAL BEREAVEMENT PAY**

Earnings threshold	123.00	125.00
Standard rate	184.03	187.18

**STATUTORY SICK PAY**

Earnings threshold	123.00	125.00
Standard rate	116.75	118.75

**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	311.68	316.98
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Single 25 or over	393.45	400.14
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## Couple

Joint claimants both under 25	489.23	497.55
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Joint claimants, one or both 25 or over	617.60	628.10
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## Child amounts

First child (born prior to 6 April 2017)	333.33	339.00
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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)	287.92	292.81
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## Disabled child additions

Lower rate addition	156.11	158.76
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Higher rate addition	487.58	495.87
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Limited Capability for Work amount	156.11	158.76
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Limited Capability for Work and Work-Related Activity amount	416.19	423.27
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Carer amount	198.31	201.68
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## Childcare costs amount

Maximum for one child	1014.63	1031.88
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Maximum for two or more children	1739.37	1768.94
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Non-dependants' housing cost contributions	91.47	93.02
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## Work allowances

## Higher work allowance (no housing amount)

One or more dependent children or limited capability for work	673.00	684.00
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Lower work allowance		
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One or more dependent children or limited capability for work	404.00	411.00
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## UC Daily Reduction

## 100% reduction rate

## Single

Single under 25	10.20	10.40
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Single 25 or over	12.90	13.10
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## Couple

Joint claimants both under 25 (per sanctioned claimant)	8.00	8.10
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Joint claimants, one or both 25 or over and one is sanctioned (per sanctioned claimant)	10.10	10.30
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## 40% reduction rate

Single		
Single under 25	4.00	4.10
Single 25 or over	5.10	5.20
Couple		
Joint claimants both under 25 (per sanctioned claimant)	3.20	3.20
Joint claimants, one or both 25 or over (per sanctioned claimant)	4.00	4.10
For payments of arrears - Third Party Deductions at 5% of UC Standard Allowance (excludes deductions for rent and service charges included in rent)		
Single		
Single under 25	15.58	15.85
Single 25 or over	19.67	20.01
Couple		
Joint claimants both under 25	24.46	24.88
Joint claimants, one or both 25 or over	30.88	31.41
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	31.17	31.70
Single 25 or over	39.35	40.01
Couple		
Joint claimants both under 25	48.92	49.76
Joint claimants, one or both 25 or over	61.76	62.81
Maximum deductions for for rent and service charges included in rent at 15% of UC standard allowance (previously 20%).		
Single		
Single under 25	62.34	47.55
Single 25 or over	78.69	60.02
Couple		
Joint claimants both under 25	97.85	74.63
Joint claimants, one or both 25 or over	123.52	94.22
Overall maximum deduction rate at 15% of UC standard allowance (previously 25%).		
Single		
Single under 25	77.92	47.55
Single 25 or over	98.36	60.02
Couple		
Joint claimants both under 25	122.31	74.63
Joint claimants, one or both 25 or over	154.40	94.22
Fraud Overpayments, Recoverable Hardship Payments and Administrative Penalties at 15% of UC standard allowance (previously 25%)		
Single		
Single under 25	77.92	47.55
Single 25 or over	98.36	60.02
Couple		
Joint claimants both under 25	122.31	74.63
Joint claimants, one or both 25 or over	154.40	94.22

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

Single		
Single under 25	46.75	47.55
Single 25 or over	59.02	60.02
Couple		
Joint claimants both under 25	73.38	74.63
Joint claimants, one or both 25 or over	92.64	94.22

Ordinary Overpayments and Civil Penalties at 15% of UC Standard Allowance if claimant's or partner's earnings are over the Work Allowance (previously 25%)

Single		
Single under 25	77.92	47.55
Single 25 or over	98.36	60.02
Couple		
Joint claimants both under 25	122.31	74.63
Joint claimants, one or both 25 or over	154.40	94.22
transitional SDP element (if LCWRA element included in the award)	140.97	143.37
transitional SDP element (if LCWRA element not included in the award)	334.81	340.50
transitional SDP element (joint claimants & higher SDP rate payable)	475.79	483.88

**Payable from 14 February 2024**

transitional SDP element additional amount for EDP - single	89.63	91.15
transitional SDP element additional amount for EDP – couple	128.04	130.22
transitional SDP element additional amount for DP – single	183.52	186.64
transitional SDP element additional amount for DP – couple	262.48	266.94
transitional SDP element additional amount for disabled children	188.86	192.07

**Child Maintenance Deduction**

	36.40	36.40
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**CAPITAL LIMIT - Universal Credit**

Upper limit	16000.00	16000.00
Amount disregarded	6000.00	6000.00
Assumed income from capital for every £250 or part thereof, between capital disregard and upper capital limit	4.35	4.35

**WIDOW'S BENEFIT**

Widowed mother's allowance	148.40	150.90
Widow's pension		
standard rate	148.40	150.90
age-related		
age 54	138.01	140.34
53	127.62	129.77
52	117.24	119.21
51	106.85	108.65
50	96.46	98.09
49	86.07	87.52
48	75.68	76.96
47	65.30	66.40
46	54.91	55.83
45	44.52	45.27