BENEFIT RATES 2026/27

MAXIMUM UNIVERSAL CREDIT

(monthly figures)

Single Standard Allowance		
under 25		£338.58
25 or over		£424.90
Couple Standard Allowance		
both under 25		£528.34
one or both 25+		£666.97
Child Element		£303.94
Higher amount for 1st born if born before 6.4.17		£351.88
Disabled Child Element		
low		£164.79
high		£514.71
LCW Element *Abolished from April 2017 unless protected*		£158.76
LCWRA Element	low	£217.26
High LCWRA rate where: 'pre-2026 claimant', 'terminally ill', or meet the 'severe conditions criteria'- see website for more details.	high	£429.80
Carer Element		£209.34

Childcare Element 85% of monthly eligible childcare up to the max of:
one child: £1071.09 two+: £1836.16
Will change at some point during 2026: extra amount for each additional child in childcare.

Transitional Element^:
TSDPE: £148.82/£353.44/£502.27 plus (where entitled):
DP:£193.73/£277.08 EDP:£94.61/£135.17 CDE:£199.37
Managed Migration: Varies
^Note: can be eroded or lost altogether. (See website for more details)

(monthly figures)

	Low	High*
WORK ALLOWANCE	£427	£710

Entitled if award includes a Child Element, or claimant (either in a couple) has LCW/LCWRA
** Applies where no Housing Costs Element is included in the UC award, unless this is due to the claimant living in 'temporary accommodation'.*

Earnings taper 55%

DISREGARDED INCOME *(not an exhaustive list—see website)*

Bereavement Support Payment
Child Benefit, Child Maintenance, Fostering Allowance
Lodger income
PIP/ADP / DLA / CDP / AFIP / Constant AA / AA/PADP
War Pension / War Widow's Pension

SAVINGS: Limit of £16,000.
£4.35/month per £250 or part of above £6,000

BENEFIT CAP	**Inside Greater London**	**Outside Greater London**
Single people	£1413.92	£1229.42
Couples & lone parents	£2110.25	£1835.00
Earnings threshold		£881.00

i.e. excluded if in any Assessment Period, earnings above this level

HOUSING COSTS ELEMENT

(monthly figures)

LHA or Eligible rent x no. of weeks charged / 12,
less Bedroom Tax reduction if social housing
less Housing Costs Contribution *(non-dep deduction)*

Bedroom Tax reduction

One 'spare' bedroom	14% of eligible rent
Two+ 'spare' bedrooms	25% of eligible rent

Housing Costs Contribution

Unless one of the below apply	£96.55
Non-dep aged under 21	Nil
Non-dep responsible for child under 5	Nil
Non-dep on daily living PIP/ADP	Nil
Non-dep on mid to high care DLA/CDP	Nil
Non-dep on AFIP, Constant AA or AA/PADP	Nil
Non-dep on Pension Credit	Nil
Non-dep on Carers Allowance/CSP	Nil
Claimant on daily living PIP/ADP, mid or high care DLA, CDP, AFIP, Constant AA, AA/PADP or certified blind or sight impaired	Nil

Note: Couple non-deps treated as two single people

RENT ARREARS DEDUCTIONS—TPDs
Minimum: 10% of applicable Standard Allowance
Maximum: 15% of applicable Standard Allowance

UNIVERSAL CREDIT

HOUSING BENEFIT ALLOWANCES & PREMIUMS

Single		
Under 25, or under 18 if lone parent		£75.65
unless in WRAG / Support Group		£95.55
Otherwise under State Pension age		£95.55
State Pension age	before 1.4.21:	£256.00
	otherwise:	£238.00
Couples		
Both aged under 18, or		£114.35
In WRAG / Support Group		£150.15
At least one aged 18 or over		£150.15
At least one SP age (HB SPC Age Regs only)		£383.35
Both SP age on or after 1.4.21		£363.25
Children		£87.88
Family		
Not for new claims from 1.5.16		£20.22
ESA Component (under SP age)		
Work related activity *abolished from April 2017 unless protected*		£37.95
Support		£50.35
Disability (under SP age)		
Single		£44.85
Couple		£64.00
Enhanced Disability (*under SP age)		
*Single £22.00 / *Couple £31.40 / Child £33.99		
Severe Disability		£86.05
Disabled Child		£84.46
Carer		£48.15

EARNING DISREGARDS

One from:	
Single parent	£25.00
WRAG/Support	£20.00
Disability or Carer Premium	£20.00
Couple	£10.00
Single	£5.00
plus:	
16/30 hour earnings disregard	£17.10
100% childcare up to: £175 one child / £300 2+	
plus, from 5.10.26, if working age and living in 'specified' or 'temporary' accommodation:	
Single under 25	£61.41
Single 25+	£77.73
Couple both under 18	£97.33
Couple both under 25	£61.53
Couple at least one 25+	£119.70
Permitted earnings	£20 / £203.50

DISREGARDED INCOME

PIP/ADP / DLA / CDP / AFIP	All
Constant AA / AA/PADP	All
Child Benefit and Child Maintenance	All
Fostering Allowance	All
Bereavement Support Payment	All
Lodger Income	£20
War Pension	£10/All
Widowed Parent's Allowance	£15.00

SAVINGS: Limit of £16,000 unless on GPC
Working age Regulations apply:
£1/week per £250 or part of above £6,000
State Pension age Regulations apply:
£1/week per £500 or part of above £10,000

NON-DEPENDANT DEDUCTIONS

Claimant or partner on:	
PIP/ADP daily living, or DLA/CDP care (any rate), or Attendance Allowance/PADP or Constant AA, or AFIP or certified blind	Nil
Non-dependant:	
Temporary stay / on remand / in prison	Nil
Non-dep on Pension Credit	Nil
Non-dep aged 16-17	Nil
Non-dep aged 18-24 on:	
Universal Credit with no 'earned income'	Nil
Non-dep full time student *(summer hols must not be working 16hr+/wk)*	Nil
Non-dep in Armed Forces on operations	Nil

Non-dep working 16hr+ / wk, gross income =	
Under £192	£20.40
£192 - £278.99	£46.85
£279 - £364.99	£64.35
£365 - £484.99	£105.20
£485 - £604.99	£119.85
£605 or over	£131.45
Non-dep in any other situation	£20.40

HB OVERPAYMENT RECOVERY RATES

Standard: £14.40 Fraud: £24.00
(plus 1/2 basic earnings disregard if working)

BEDROOM TAX REDUCTION

One 'spare' bedroom	14% of eligible rent
Two+ 'spare' bedrooms	25% of eligible rent

BENEFIT CAP	**Inside GL**	**Outside GL**
Single people	£326.29	£283.71
Couples & lone parents	£486.98	£423.46

HOUSING BENEFIT

INCOME-RELATED ESA

As Housing Benefit except:

Couple, one under 18	£77.52/ £97.75/ £153.61
or during main phase	£97.75/ £153.61
Work related activity^	£36.55
Support	£48.50

Pensioner Premium
(couples only—instead of higher personal allowance)

Couple (no component)	£213.10
Couple (WRAG component)	£176.55
Couple (Support component)	£164.60

PENSION CREDIT

Standard Amount	
Single	£238.00
Couple	£363.25
Carer	£48.15
Severe Disability	£86.05
Child	£69.98
Higher amount for 1st born if born before 6.4.17	£81.07
Disabled Child	
Low/high	£37.93 / £118.

SAVINGS PENSION CREDIT
New claims limited to certain claimants

Threshold:	Single	£208.07	Couple	£329.75
Maximum:	Single	£17.96	Couple	£20.10

OLD STATE PENSION*		**NEW STATE PENSION***	
Basic	£184.90	Basic	£241.30

**exact amount depends on NI contributions*

CARER'S ALLOWANCE~	£86.45
SCOTTISH CARER SUPPORT PAYMENT~	£86.45
SCOTTISH ADDITIONAL PERSON PAYMENT	£10.40
SCOTTISH CARER SUPPLEMENT	£11.70

~earnings after certain deductions below £204.00/week

CHILD BENEFIT eldest £27.05 other £17.90

GUARDIAN'S ALLOWANCE £22.95

SCOTTISH CHILD PAYMENT £28.20

BEREAVEMENT SUPPORT PAYMENT £350/£100 a month

WIDOWED PARENT'S ALLOWANCE maximum £156.65

SMP/SAP - 90% of wage for first 6 weeks, then £194.32 week or 90% of wage (whichever is lower)

SPP/SSPP/SPBP/SNCP - £194.32 week or 90% of wage (whichever is lower)

MATERNITY ALLOWANCE - If employed: £194.32 or 90% of wage (whichever is lower). If self-employed: up to £194.32

STATUTORY SICK PAY £123.25

OTHER KEY BENEFITS

New Style JSA

Under 25	£75.65
Age 25+	£95.55

New Style ESA

Assessment phase	
Under 25	£75.65
< 18 lone parent	£75.65
Age 25+	£95.55
18+ lone parent	£95.55
Main phase	£95.55
plus WRAG^	£37.95
or Support	£50.35

PIP / ADP

Daily Living	
Standard	£76.70
Enhanced	£114.60
Mobility	
Standard	£30.30
Enhanced	£80.00
AFIP	£194.60

DLA / CDP

Care
Low: £30.30 Mid: £76.70
High: £114.60
Mobility
Low: £30.30 High:£80.00

ATTENDANCE ALLOWANCE
Low: £76.70 High: £114.60

ucnotes HousingSystems

www.housingsystems.co.uk

Assume weekly figures unless otherwise stated