

# Benefit Rates 2024 - 2025



## HOUSING BENEFIT FUEL DEDUCTIONS

Heating	£35.25
Hot Water	£ 4.10
Lighting	£ 2.85
Cooking	£ 4.10
All fuel	£46.30
Fuel charge deductions for one room:	
Heating & hot water and /or lighting	£21.10
Cooking	£ 4.10

Where fuel etc provided, these deductions only apply where the charge is not specified by landlord / claimant.

## MEAL DEDUCTIONS

Breakfast only (claimant and each member of family)	£ 4.30
Less than 3 meals a day:	
Single claimant	£23.60
Each person in family aged 16 or over	£23.60
Each child under 16	£11.80
Three or more meals a day:	
Single claimant	£35.35
Each person in family aged 16 or over	£35.35
Each child under 16	£17.95

Where meals are provided with a charge in the rent, the above meal deductions always apply, regardless of the actual charge specified by the landlord / claimant.

## HOUSING BENEFIT WAGES DISREGARDS, one from:

Single Parent	£25.00
Claimant or partner: in WRAG/Support Group or Disability Premium or Carers Premium (only applies where carer is working)	£20.00
Couple	£10.00
Single Person	£ 5.00
Plus where applicable:	
16 / 30 hour disregard <small>special rules apply - please see website</small>	£17.10
100% childcare up to (1 child / 2+)	£175 / £300
Permitted Earnings <small>special rules apply - please see website</small>	£20 / £183.50
OTHER DISREGARDS	
PIP/ADP, DLA/CDP, AFIP, AA, Constant AA	All
Child Benefit & Child Maintenance	All
Fostering Allowance	All
Bereavement Support Payment	All
Lodger income	£20.00
War Pension	£10/All
Widowed Parent's Allowance	£15.00
SSP, SMP, SAP, SPP, SSPP, SPBP	as wages
Student Loan	£10.00
State Pension age only: Child Tax Credit	All

## HOUSING BENEFIT NON-DEPENDANT DEDUCTIONS

Claimant or partner on: PIP/ADP daily living, or DLA/CDP care (any rate), or Attendance Allowance, or CAA, or Armed Forces Independence Payment or registered blind or severely sight impaired	Nil
Circumstances of 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: IR-ESA not in WRAG or Support Group, or IS / IB-JSA or 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 £176	£ 19.30
£176 - £255.99	£ 44.40
£256 - £333.99	£ 60.95
£334 - £444.99	£ 99.65
£445 - £553.99	£113.50
£554 or over	£124.55
Non-dep in any other situation (including if off work sick or on maternity leave)	£ 19.30

## HOUSING BENEFIT State Pension Age Regulations

PERSONAL ALLOWANCES (weekly figures)	
Single	
Turned State Pension age before 1.4.21	£235.20
Turned State Pension age on or after 1.4.21	£218.15
Couple	
One or both turned State Pension age before 1.4.21	£352.00
Both State Pension age on or after 1.4.21	£332.95
Child (generally where Child Benefit is in payment) <small>No additional child allowance for child born on or after 6th April 2017 where two or more already included in award unless special rules apply - see website for more details.</small>	£ 83.24
PREMIUMS (weekly figures)	
Family (Note: Not for new claims from 1st May 2016, or those who have not been on HB with child since 30th April 2016)	£ 19.15
Severe Disability**	
Single	£ 81.50
Couple (one qualifies)	£ 81.50
Couple (both qualify)	£163.00
<small>**Complicated rules - please see website</small>	
Disabled Child	£ 80.01
Enhanced Disability (Child)	£ 32.20
Carer	£ 45.60

## HOUSING BENEFIT Working Age Regulations

PREMIUMS (weekly figures)	
Family (Note: Not for new claims from 1st May 2016 or those who have not been on HB with a child since 30th April 2016)	£ 19.15
ESA Component	
Work related activity (WRAG)*	£ 35.95
Support	£ 47.70
<small>*Abolished from 3rd April 2017 unless protected -see website for more details.</small>	
Disability	
Single	£ 42.50
Couple	£ 60.60
Enhanced Disability	
Single	£ 20.85
Couple	£ 29.75
Severe Disability**	
Single	£ 81.50
Couple - one qualifies	£ 81.50
Couple - both qualify	£163.00
<small>**Complicated rules - please see website</small>	
Disabled Child	£ 80.01
Enhanced Disability (Child)	£ 32.20
Carer	£ 45.60

## HOUSING BENEFIT Working Age Regulations

PERSONAL ALLOWANCES (weekly figures)	
Single	
Under 25, or	£ 71.70
In WRAG / Support Group	£ 90.50
Aged 25 - State Pension age*	£ 90.50
Lone Parent	
Under 18, or	£ 71.70
In WRAG / Support Group	£ 90.50
Aged 18 - State Pension age*	£ 90.50
Couples	
Both aged under 18, or	£108.30
One in WRAG / Support Group	£142.25
At least one aged 18 or over**	£142.25
Children (generally where Child Benefit is in payment)	
For each dependent child under 20 (No additional child allowance for child born on or after 6th April 2017 where two or more already included in award unless special rules apply - see website for more details.)	£ 83.24
<small>* State Pension age is currently 66.</small>	
<small>** HB will come to an end where the older member of a couple reaches State Pension age except where the younger member is the main claimant of IR-ESA, Income Support or IB-JSA. HB can continue for as long as they remain entitled to that benefit.</small>	

PRIVATE SECTOR OCCUPANCY RULES: Maximum HB restricted to applicable Local Housing Allowance for size of property needed (shared accommodation rate - 4 beds).

CAPITAL: Max £16,000. Deemed income of: £1/wk per £250 (or part of) over £6,000.

CAPITAL: Max £16,000, unless on Guarantee Pension Credit Deemed income of: £1/wk per £500 (or part of) over £10,000.

SOCIAL SECTOR OCCUPANCY RULES: BEDROOM TAX - unless excluded, reduce eligible rent by: 14% if one 'spare' bedroom, 25% if two+ 'spare' bedrooms.

BENEFIT CAP		
Couples & single parents	Inside G.London	£486.98
	Outside G.London	£423.46
Single people, no children		£326.29
Unless excluded—see website		£283.71

HB OVERPAYMENT RECOVERY RATES:  
Standard £13.65 (plus 1/2 basic wages disregard if working)  
Fraud £22.75

## UNIVERSAL CREDIT

(monthly figures)

### MAXIMUM UNIVERSAL CREDIT

#### Standard Allowance

Single under 25	£311.68
Single 25 or over	£393.45
Couple both under 25	£489.23
Couple one or both 25+	£617.60

#### Child Element

Higher amount included for 1st child if born before 6.4.17

£333.33

Note: No additional child element for child born on or after 6th April 2017 where two or more already included in award unless special rules apply - see website for more details.

£287.92

#### Disabled Child Element

low	£156.11
high	£487.58

#### Limited Capability for Work Element

Element abolished from 3rd April 2017 unless protected

£156.11

#### Limited Capability for Work Related Activity Element

£416.19

#### Carer Element

£198.31

#### Childcare Element

85% of monthly eligible childcare up to a max of:

one child £1014.63 two+ children £1739.37

#### Transitional Element^:

Transitional SDP Element: £140.97/ £334.81/ £475.79

Plus if entitled:  
DP: £183.52/£262.48 EDP: £89.63/£128.04 CDP:£188.86

Managed Migration Transitional Element: Varies

<sup>^</sup>Note: Fixed in 1st AP, can then be eroded or lost altogether

Figures correct at time of going to press March '24  
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## UNIVERSAL CREDIT

(monthly figures)

### WORK ALLOWANCE

Only applicable if claimant/partner either:  
- is responsible for a child / qualifying young person, or  
- has LCW / LCWRA

Low £404  
(gets HCE or lives in 'temporary accommodation')

High £673

(no HCE including those living in 'specified accommodation')

Earnings taper 55%

Statutory Payments eg SSP, treated as earnings

### SAVINGS

Max £16,000  
£4.35/month income per £250 (or part of) above £6,000

### DISREGARDED INCOME

PIP / ADP / DLA / CDP / AFIP / Constant AA / AA

Child Benefit & Child Maintenance

Fostering Allowance

Bereavement Support Payment

Lodger income

War Pension / War Widows Pension

### BENEFIT CAP

Unless excluded—see website

Couples & single parents	£2110.25	£1835.00
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Single people, no children	£1413.92	£1229.42
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Entitlement can be reduced by income / deductions.  
For more information on how Universal Credit  
is calculated please see the website.

## UNIVERSAL CREDIT

(monthly figures)

### HOUSING COSTS ELEMENT

Monthly rent less Housing Costs Contribution

#### SOCIAL SECTOR: monthly rent =

Eligible rent x no. of weeks charged divided by 12, less  
Bedroom Tax (unless excluded) - reduce eligible rent by:  
14% if one 'spare' bedroom, 25% if two+ 'spare' bedrooms.

#### PRIVATE SECTOR: monthly rent =

Restricted to applicable Local Housing Allowance for size  
of property needed (shared accommodation rate to 4 beds).

#### Housing Costs Contributions (Non-dep deduction)

Unless one of the below apply £91.47

Non-dep aged under 21 Nil

Non-dep responsible for child under 5 Nil

Non-dep on daily living PIP/ADP,CAA or AFIP Nil

Non-dep on mid or high care DLA/CDP or AA Nil

Non-dep on Pension Credit Nil

Non-dep on Carers Allowance Nil

Non-dep who is a 'prisoner' Nil

Claimant on daily living PIP/ADP, mid or  
high care DLA/CDP, AFIP, CAA, AA, or  
certified as severely sight impaired or blind Nil

Note: Couple non-dependants treated as two single people.

### DEDUCTIONS

Once assessed the DWP can deduct up to 25% of the  
claimant's Standard Allowance for various debts.

Please see website to find out more.

For more information on our services  
please see the website.

## PENSION CREDIT

(weekly figures)

### Guarantee Pension Credit

Single £218.15

Couple £332.95

Severe Disability single £ 81.50

Couple - one qualifies £ 81.50

Couple - both qualify £163.00

Carer £ 45.60

Child (if not getting Child Tax Credit) £ 66.29

For eldest if born before 6th April 2017 £ 76.79

Disabled Child (if not getting Child Tax Credit) low £ 35.93

high £112.21

### Savings Pension Credit

New claims limited to certain claimants- please see website for more details.

Threshold: single £189.80

couple £301.22

Maximum: single £ 17.01

couple £ 19.04

### Not a member yet?

We provide information, commentary and advice on  
Universal Credit, Housing Benefit and other benefit matters.  
Our website has detailed information, standard letters,  
flowcharts, mapping tools and calculators to help you give  
accurate advice.

Please contact us for a free trial.

Email: info@ucnotes.co.uk

Entitlement can be reduced by income / savings.  
For more information on how Pension Credit  
is calculated please see the website.

## TAX CREDITS

(annual figures)

### Max Working Tax Credit

Basic £2,435

Couple/lone parent £2,500

30 hour £1,015

Disabled worker £3,935

Severe disability £1,705

Weekly childcare

70% of eligible charges up

to a maximum of:

one child £ 175

2+ children £ 300

WTC threshold £7,955

### Max Child Tax Credit

Family\* £ 545

Child\*\* £3,455

Disabled child £4,170

Sev. Disabled child £1,680

\*Abolished from April 2017 unless protected - see website for more details.

\*\*No additional child element for child born on or after 6th April 2017 where two or more already included in award unless special rules apply - see website for more details.

CTC threshold £19,995

### Both:

Withdrawal rate 41%

Income rise disregard £2,500

Income fall disregard £2,500

### IMPORTANT:

The figures given for the means-tested benefits ie  
HB, UC, Tax Credits, PC, IS, IB-JSA and IR-ESA, are the  
figures used when working out how much someone may  
be entitled to. Their actual award could depend on their  
income and savings.

www.ucnotes.co.uk  
www.housingsystems.co.uk

## INCOME SUPPORT

INCOME-BASED JOBSEEKERS ALLOWANCE

(weekly figures)

As Housing Benefit except:

Couple, one under 18, other 18-24 £71.70 / £142.25

Couple, one under 18, other 25+ £71.70 / £142.25

Pensioner Premium  
(NOTE: no Disability / Enhanced Disability Premium)

included where mixed age couple# £190.70

# For more about mixed age couples - see website

### INCOME-RELATED EMPLOYMENT AND SUPPORT ALLOWANCE

(weekly figures)

As Housing Benefit except:

Couple, one under 18, other 18+ £71.70 / £90.50 / £142.25

or during main phase £90.50 / £142.25

No Disability Premium - replaced in main phase by:

Work Related Activity Group Component^, or £ 35.95

Support Component £ 47.70

<sup>^</sup>Abolished from 3rd April 2017 unless protected - see website for more details.

Pensioner Premium  
(NOTE: no Enhanced Disability Premium)

included where mixed age couple# £190.70\*

\* Amount reduced by any WRAG or Support Component

# For more about mixed age couples - see website

ARREARS DIRECT / DIRECT DEDUCTION RATE: £4.55

## OTHER KEY BENEFITS

(weekly figures)

### Attendance Allowance

low £72.65

high £108.55

### New-Style JSA

Under 25 £ 71.70

Age 25+ £ 90.50

### Disability Living Allowance /Child Disability Payment (S)

Care low £ 28.70

mid £ 72.65

high £108.55

Care low £ 28.70

mid £ 72.65

high £108.55

Mobility low £ 28.70

high £75.75

### PIP / Adult Disability Payment (S)

\*Abolished from April 2017 unless protected- see website for more details.

Daily Living Standard £ 72.65

Enhanced £108.55

Mobility Standard £ 28.70

Enhanced £ 75.75

Armed Forces IP £184.30

### Carers Allowance / Carer Support Payment (S)

£ 81.90

### Carers Allowance Supplement (S)

£288.60 paid bi-annually

Child Benefit eldest £ 25.60

other £16.95

### Scottish Child Payment (S)

£ 26.70

### Guardian's Allowance:

£ 21.75

### Contributory/New-Style ESA

Assessment phase:

Under 25 £ 71.70

Age 25+ £ 90.50

Main phase:

Work related\* £ 35.95

or Support £ 47.70

### Old State Pension\*\*

Basic £169.50

### New State Pension\*\*

Full rate £221.20

\*\*Exact amount depends on NI contributions etc

### SSP

£116.75

### SMP / SAP

90% of wage for first 6 weeks, then the lesser of: £184.03 / 90% average wages

### SPP / SSPP / SPBP

the lesser of: £184.03 / 90% average wages

### Maternity Allowance

the lesser of: £184.03 / 90% average wages

### Bereavement Support Payment

£350/ £100 a month

### Widowed Parent's Allow

£148.40

(S) = Scotland