HOUSING BENEFIT
Working Age Regulations

PERSONAL ALLOWANCES (weekly figures)

Single	
Under 25, or	£ 75.65
In WRAG / Support Group	£ 95.55
Aged 25 - State Pension age*	£ 95.55
Lone Parent	
Under 18, or	£ 75.65
In WRAG / Support Group	£ 95.55
Aged 18 - State Pension age*	£ 95.55
Couples	
Both aged under 18, or	£114.35
One in WRAG / Support Group	£150.15
At least one aged 18 or over	£150.15
Child *(generally where Child Benefit is in payment)*	£ 87.88

** State Pension age is increasing—check gov.uk*

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

HOUSING BENEFIT
Working Age Regulations

PREMIUMS (weekly figures)

Family	£ 20.22
Note: Not for new claims from 1st May 2016 or those who have not been on HB with a child since 30th April 2016	
ESA Component	
Work related activity (WRAG)*	£ 37.95
Support	£ 50.35

**Abolished from 3rd April 2017 unless protected -see website for more details.*

Disability	
Single	£ 44.85
Couple	£ 64.00
Enhanced Disability	
Single	£ 22.00
Couple	£ 31.40
Severe Disability**	
Single	£ 86.05
Couple - one qualifies	£ 86.05
Couple - both qualify	£172.10

***Complicated rules - please see website*

Disabled Child	£ 84.46
Enhanced Disability (Child)	£ 33.99
Carer	£ 48.15

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

HOUSING BENEFIT
State Pension Age Regulations

PERSONAL ALLOWANCES (weekly figures)

Single	
Turned State Pension age before 1.4.21	£256.00
Turned State Pension age on or after 1.4.21	£238.00
Couple	
One or both turned State Pension age before 1.4.21	£383.35
Both State Pension age on or after 1.4.21	£363.25
Child *(generally where Child Benefit is in payment)*	£ 87.88

PREMIUMS (weekly figures)

Family	£ 20.22
Note: Not for new claims from 1st May 2016, or those who have not been on HB with child since 30th April 2016	
Severe Disability**	
Single	£ 86.05
Couple - one qualifies	£ 86.05
Couple - both qualify	£172.10
Disabled Child	£ 84.46
Enhanced Disability (Child)	£ 33.99
Carer	£ 48.15

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

HOUSING BENEFIT
NON-DEPENDANT DEDUCTIONS

Claimant or partner on: Daily living PIP/ADP, or AFIP, or DLA / CDP (any rate), or CAA, or Attendance Allowance/PADP, 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: Universal Credit with no 'earned income', or IR-ESA not in WRAG or Support Group	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 (including if off work sick or on maternity leave)	£ 20.40

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

HOUSING BENEFIT
EARNINGS DISREGARDS

All Claimants - one from:

Single Parent	£25.00
Disability	£20.00
Working Carer	£20.00
Couple	£10.00
Single	£5.00

Plus if working age:

Single under 25	£61.41
Single 25 or over	£77.73
Couple both <18	£97.33
Couple both <25	£61.53
Couple one or both 25+	£119.70

Plus where applicable:	
16 / 30 hour disregard	£17.10
100% childcare up to (1 child / 2+)	£175 / £300
Permitted Earnings (special rules apply - please see website)	£20 / £203.50

OTHER DISREGARDS

PIP/AD, AFIP, DLA/CDP, AA/PADP, Constant AA	All
Child Benefit & Guardians Allowance	All
Child Maintenance	All
Fostering Allowance (includingkinshipcare/SG 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, SNCP	as wages
Student Loan	£10.00

BENEFIT CAP: unless excluded

	Inside G.London	Outside G.London
Couples & single parents	£486.98	£423.46
Single people, no children	£326 .29	£283 .71

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)	£ 4.50
Less than 3 meals a day:	
Single claimant	£24.90
Each person in family aged 16 or over	£24.90
Each child under 16	£12.45
Three or more meals a day:	
Single claimant	£37.30
Each person in family aged 16 or over	£37.30
Each child under 16	£18.95

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.

HB OVERPAYMENT RECOVERY RATES:
Standard £14.40 } (plus 1/2 basic wages disregard
Fraud £24.00 } if working)

Benefit Rates 2026 - 2027



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UNIVERSAL CREDIT
(monthly figures)

MAXIMUM UNIVERSAL CREDIT

Standard Allowance	
Single under 25	£338.58
Single 25 or over	£424.90
Couple both under 25	£528.34
Couple one or both 25+	£666.97
Child Element	
For eldest if born before 6th April 2017	£351.88
	£303.94
Disabled Child Element	
low	£164.79
high	£514.71
LCW Element *Element abolished from 3rd April 2017 unless protected*	£158.76
LCWRA Element	£217.26
protected / high~	£429.80

~ If 'pre-2026 claimant', 'terminally ill' or meet 'severe conditions criteria'

Carer Element	£209.34
Childcare Element	

85% of monthly eligible childcare up to a max of:
one child £1071.09 two+ children# £1836.16
 # limit to be lifted sometime in 2026/27 - see website for further details

Transitional Element^:	
Transitional SDP Element:	£148.82/ £353.44/ £502.27

Plus if entitled
DP: £193.73/£277.08 EDP: £94.61/£135.17 DCE: £199.37

Managed Migration Transitional Element:	Varies

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

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

Unless one of the below applies	£96.55
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	Nil
Non-dep on AA/PADP	Nil
Non-dep on Pension Credit	Nil
Non-dep on Carers Allowance / CSP	Nil
Non-dep is a 'prisoner'	Nil
Claimant on daily living PIP/ADP, mid or high care DLA / CDP, AFIP, CAA, AA/PADP, or certified as severely sight impaired or blind	Nil

DEDUCTIONS

Once assessed the DWP can deduct up to 15% of the claimant's Standard Allowance for various debts.
Please see website to find out more.

Sanction Daily Deduction Rates (sometimes lower - see website)
Single : 25+ £13.90 / u25 £11.10
Couple: 1 sanctioned - one/both 25+ £10.90 / both u25 £8.60

UNIVERSAL CREDIT
(monthly figures)

WORK ALLOWANCE - deducted from wages

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

Low (gets HCE or lives in 'temporary accommodation')	£427
High (no HCE including those living in 'specified accommodation')	£710

Earnings taper 55%

SSP, SMP, SAP, SPP, SSPP, SPBP, SNCP 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/PADP
Child Benefit, Guardians Allowance & Child Maintenance
Fostering Allowance (including kinship care / SG Allowance)
Bereavement Support Payment
Lodger income
War Pension / War Widow's Pension

BENEFIT CAP Unless excluded—see website

	Inside Greater London	Outside Greater London
Couples & single parents	£2110.25	£1835.00
Single people, no children	£1413.92	£1229.42

For more information on how Universal Credit is calculated please see the website.

PENSION CREDIT
(weekly figures)

Guarantee Pension Credit		
Single		£238.00
Couple		£363.25
Severe Disability	single	£ 86.05
	Couple - one qualifies	£ 86.05
	Couple - both qualify	£172.10
Carer		£ 48.15
Child (For eldest if born before 6th April 2017)		£ 81.07
		£ 69.98
Disabled Child	low	£ 37.93
	high	£118.46
Savings Pension Credit		

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

Threshold:	single	£208.07
	couple	£329.75
Maximum:	single	£ 17.96
	couple	£ 20.10

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

For more information on how Pension Credit is calculated please see the website.

INCOME-RELATED EMPLOYMENT AND SUPPORT ALLOWANCE
(weekly figures)

As Housing Benefit except:	
Couple, one under 18, other 18+	£77.52 / £97.75 / £153.61
or during main phase	£97.75 / £153.61
No Disability Premium - replaced in main phase by:	
WRAG Component^	£36.55
Support Component	£48.50

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

Pensioner Premium (couples only - instead of higher personal allowance)	£213.10*

** Amount reduced by any WRAG or Support Component*

NOTE: To be abolished during 2026 after any remaining IR-ESA claimants have been moved onto UC / had their IR-ESA award closed.

ARREARS DIRECT / DIRECT DEDUCTION RATE: £4.80

CONTRIBUTORY & STATUTORY BENEFITS
(weekly figures unless otherwise stated)

New-Style JSA	
Under 25	£ 75.65
Age 25+	£ 95.55
Contributory/New-Style ESA	
Assessment phase:	
Under 25	£ 75.65
Age 25+	£ 95.55
Main phase:	£ 95.55
WRAG Component*	£ 37.95
Support Component	£ 50.35

**Abolished from April 2017 unless protected*

Old State Pension**	
Basic	£184.90
New State Pension**	
Full rate	£241.30

***Exact amount depends on NI contributions etc*

SSP	£123.25
SMP / SAP	90% of wage for first 6 weeks, then the lesser of: £194.32 / 90% average wages
SPP / SSPP /SPBP / SNCP	the lesser of: £194.32 / 90% average wages
Maternity Allowance	the lesser of: £194.32 / 90% average wages
Bereavement Support Payment	£350 / £100 a month
Widowed Parent's Allowance (this is the basic maximum amount - exact award could be less)	£156.65

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DISABILITY & CHILD RELATED BENEFITS
(weekly figures unless otherwise stated)

Attendance Allowance	low	£ 76.70
	high	£114.60
Personal Independence Payment		
Daily Living	standard	£ 76.70
	enhanced	£114.60
Mobility	standard	£ 30.30
	enhanced	£ 80.00
Armed Forces Independence Payment		£194.60
Disability Living Allowance		
Care	low	£ 30.30
	mid	£ 76.70
	high	£114.60
Mobility	low	£ 30.30
	high	£ 80.00
Carers Allowance (earnings threshold £204)		£ 86.45
Child Benefit	eldest £ 27.05	other £17.90
Guardian's Allowance:		£ 22.95

SCOTTISH BENEFITS

Pension Age Disability Payment (PADP) see AA above	
Scottish Adult Disability Living Allowance see DLA above	
Adult Disability Payment (ADP) see PIP above	
Child Disability Payment (CDP) see DLA above	
Carer Support Payment (earnings threshold £204)	£ 86.45
Carers Supplement £ 11.70	**Additional Person** £10.40
Scottish Child Payment	£ 28.20

For more information about these benefits please see the website.

Figures correct at time of going to print March '26
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