

National Living and Minimum Wage

From 1/4/24	Hourly rate
National Living Wage	11.44
For people aged 21+ and not in 1st year of an apprenticeship	
National Minimum Wage	
Age 18-20	8.60
Age 16-17	6.40
Apprentice Rate	6.40

Pension Credit (PC)⁽²⁾

Mixed-age couples are excluded from PC from 15/5/19 and must claim UC instead.

	Single	Couple
Standard minimum guarantee	218.15	332.95

Additions:

Dependent children (from 1/2/19)	
1st child born before 6/4/17	76.79
Subsequent children	66.29

Severe Disability (one qualifies)	81.50	81.50
(both qualify)	163.00	

Carer (one qualifies)	45.60	
(both qualify)	91.20	

Savings Credit⁽⁷⁾	
Threshold	189.80 301.22

Maximum Savings Credit	17.01	19.04
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Residential Care Charges

See page 1 for details of capital limits for means-tested benefits

	£	£
Personal expenses allowance		30.15
Capital limits	Capital limit	Ignored
	23,250	14,250

Savings Disregards

For people in local authority homes either getting PC Savings Credit⁽⁷⁾ or would do but for income being too high

Single person	6.95
Couple	10.40

Retirement Pension⁽²⁾

	£ Claimant
Category A	169.50
Category B - D	101.55
New State Pension	221.20
For claimants who reach state pension age on or after 6/4/16	

Sickness & Incapacity

Employment and Support Allowance (ESA)⁽¹⁾⁽²⁾

As for IS/IBJSA except no disability or child additions and:

Personal allowances	£
Single person (any age on ESA main phase)	90.50
Enhanced disability premium - also included for people receiving ESA support component	

	Single	Couple
	£	£

Work-related activity component	35.95⁽⁸⁾
Support component	47.70

Pensioner Premiums	
Assessment phase	127.65 190.70
Work-related activity component	91.70 154.75
Support component	79.95 143.00

Permitted Work limits

(including for ESA)	
higher rate	183.50
lower rate	20.00

Statutory Sick Pay

earnings below £123	nil
£123 or more	116.75

Universal Credit (UC)⁽²⁾

Standard allowances

	Monthly Rates
	£
Single person under 25	311.68
25 and over	393.45
Couple both under 25	489.23
One or both 25 or over	617.60
Child elements	
First/eldest child born before 6/4/17	333.33
Other children	287.92⁽⁹⁾
Disabled child additions	
lower rate	156.11
higher rate	487.58

Limited capability for work element	156.11⁽⁸⁾
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Limited capability for work and work-related activity element (support group)	416.19
Carer element	198.31

Non-dependants' housing costs contribution	91.47
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Childcare costs element - 85% of eligible costs up to maximum of:	
one child	1014.63
two or more children	1739.37

Work Allowances

The lower allowance applies for claimants whose UC includes a housing costs element

	Higher	Lower
	£	£

Lone parent or couple with dependent children	673	404
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Single person or couple with limited capability for work	673	404
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Single person	nil	nil
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Benefit Cap (Greater London)

Couple/Lone parent	2,110.25
Single Person	1,413.92

Working Tax Credit (WTC)⁽¹⁾

	Yearly
	£
Basic element	2,435
Couple/Lone parent element	2,500
30 hour element	1,015
Disabled worker element	3,935
Severe disability element	1,705
Childcare element	
70% of eligible weekly childcare costs up to a maximum payment of:	
one child	122.50
two or more children	210
Income threshold	
WTC only	7,955

Notes

- (1) Existing legacy claimants.
 - (2) State pension age of 66 is gradually rising to 67 between 2026-28. The lower/upper age limits for claiming pension/working-age benefits also rise accordingly.
 - (3) For HB/CTS, no capital limit for people getting PC Guarantee.
 - (4) Only one paid per family.
 - (5) In exceptional cases, couples may be better off swapping who is the claimant (eg people of pension age or receiving SDP). But get advice first to check if this would trigger a UC claim.
 - (6) Deductions also apply to housing costs included in IS, IBJSA, PC and ESA(IR).
 - (7) Abolished for new claimants reaching state pension age on or after 6/4/16.
 - (8) ESA WRAC & UC (limited capability for work element) generally only included for claims made before 3/4/17, but there are exceptions - get advice. Not included in HB if not awarded WRAC in ESA.
 - (9) Not included for a 3rd or subsequent child born on or after 6/4/17 unless an exception applies - get advice.
 - (10) Only included for children born before 6/4/17.
- (11) ESA only.
(12) New rules extend WPA & BSP to surviving cohabiting parents with child(ren).

Benefit rates

April 2024 - March 2025

For advisers only

This card sets out current benefit and tax credit rates. It does not explain the eligibility criteria or how much claimants may get. Please call our advice line if you need further information.

Welfare Rights Service Advisers Advice Line

020 8921 6376

Email: wrs.ce@royalgreenwich.gov.uk

Textphone: 18001 020 8921 6375

Universal Support Team

020 8921 3333

Bereavement Benefits^(1,2)

	£	
Widowed Parent's Allowance	148.40	
<i>For deaths before 6/4/17</i>		
Bereavement Support Payment		
<i>For deaths on or after 6/4/17</i>		
	without children	with dependent children
Lump sum	£ 2,500	£ 3,500
Monthly	100	350
<i>(for 18 months)</i>		

Capital

	Upper limit	Ignored
	£	£
IS/IBJSA/ESA(IR), Universal Credit (UC), HB/CTS - people under state pension age ⁽²⁾	16,000	6,000
HB/CTS - people who have reached state pension age ⁽²⁾	16,000⁽³⁾	10,000
Pension Credit	No limit	10,000
In Residential Care		
HB/IS/IBJSA/UC and ESA(IR)	16,000	10,000
Pension Credit	No limit	10,000
<i>£1 per week income (or £4.35 per month for UC) is assumed for every £250* or part of £250* between lower and upper capital limit (*£500 for people who have reached state pension age).</i>		

Carers

	£	
Carer's Allowance	81.90	
earnings limit	151.00	

Children

	£	
	Per child	
Child Benefit eldest child	25.60	
other children	16.95	
Guardian's Allowance	21.75	
	Per year	
Child Tax Credit (CTC)⁽¹⁾		
Family element ^{(4) (10)}	545	
Child element ⁽⁹⁾	3,455	
Disabled child	4,170	
Severely disabled child	1,680	
Income threshold: CTC only	19,995	

Contributory Jobseeker's Allowance⁽²⁾

	£	
Single person: under 25	71.70	
25 or over	90.50	

Council Tax Support (CTS)

Maximum CTS is 100% of liability
Rates as for Housing Benefit except family premium still included, and:

	CTS reduced by	
	£	£
Non-dependant deductions		
Working age		
Aged 18+ and working 16 or more hours per week regardless of earned income.	5.00	
On IS/IBJSA/ESA(IR), PC or UC where no earned income	nil	
On Work Based Learning for Young People	nil	
Claimant or partner is registered blind or receiving Attendance Allowance, DLA Care or daily living activity component of PIP	nil	
Full-time student	nil	
On ESA(C) or JSA(C); and all others aged 18+	5.00	

Pensioners

	£	
Working 16 hours or more with a gross weekly income:		
under £256	4.90	
£256 - £444.99	10.05	
£445 - £553.99	12.60	
£554 or more	15.10	
All others	4.90	
Second Adult Rebate	Discount	
If your second adult's income is:		
Income Support/IBJSA/ESA(IR) or PC	25%	
under £265	15%	
£265 - £344	7.5%	

Disability

	Higher rate	Middle rate	Lower rate
	£	£	£

Attendance Allowance⁽²⁾	108.55	72.65
Disability Living Allowance (DLA)⁽²⁾		
Care component	108.55	72.65
Mobility component	75.75	28.70
Personal Independence Payment (PIP)⁽²⁾		
	Enhanced rate	Standard rate
	£	£
Daily living component	108.55	72.65
Mobility component	75.75	28.70

Housing Benefit (HB)⁽¹⁾

As for IS/IBJSA except child additions⁽⁹⁾ still included, and:

	£	
Rates for ESA claimants		
Single person/Lone parent (any age on ESA main phase)	90.50	
Couple ⁽⁵⁾		
Claimant any age on ESA main phase	142.25	
Components:		
Work related activity component (WRAC) ⁽⁸⁾	35.95	
Support component	47.70	

Rates for claimants reaching state pension age⁽²⁾

	Single	Couple
	£	£
Before 1/4/21	235.20	352.00
On or after 1/4/21	218.15	332.95

Premiums

Disability - not included where HB claimant receives ESA. Couples should get advice if one of them gets ESA and the other would have qualified for a disability premium	
Enhanced Disability - also included for people receiving ESA support component	19.15
Family Premium for existing claimants or new births before 1/5/16 only	
Lone parent rate (for claims before 6/4/98)	22.20

Non-dependant deductions⁽⁴⁾

for people aged 18 or over working 16 hours or more a week with a gross weekly income:	
	HB reduced by
	£
£176 - £255.99	44.40
£256 - £333.99	60.95
£334 - £444.99	99.65
£445 - £553.99	113.50
£554 or more	124.55

All others earning under £176; on ESA(C) or JSA(C); aged 25+ and on Income Support/IBJSA and not working; or on main phase ESA(IR) - any age	19.30
On PC; under 25 and on IS/IBJSA /assessment phase ESA(IR); or on UC and have no earned income	nil
Youth trainees	nil

Claimant or partner is registered blind or receiving Attendance Allowance, DLA care component or PIP daily living activity component	nil
Full-time student (Greater London)	nil
Benefit Cap (Greater London)	£
Couple/Lone parent	486.98
Single person	326.29

Income Disregards

	PC/IS/IBJSA/ESA(IR)	HB/CTS
	£	£
Earnings		
Single person	5.00	5.00
Lone parent	20.00	25.00
Couple	10.00	10.00
Receiving disability or carer premium	20.00	20.00
Some people working 16-30 hours		17.10
Permitted work		
- higher	183.50⁽¹¹⁾	183.50
- lower	20.00⁽¹¹⁾	20.00
Max childcare (1 child)		175.00
Max childcare (2+ children)		300.00

Maintenance (child)	all	all
Benefits		
Child Benefit	all	all
War Pensions	10.00	all
Widowed Parent's Allowance	10.00	15.00
Bereavement Support Payments (monthly payments)	all	all

Tax Credits only	£	
Annual income rise disregard	2,500	
In-year income fall disregard	2,500	

Income Support (IS) & income-based Jobseeker's Allowance (IBJSA)^{(1),(2)}

	£	
Personal Allowances		
Single person under 25	71.70	90.50
25 or over		
Lone parent under 18	71.70	90.50
18 or over		

Couple both aged under 18 (maximum)	71.70 or 108.30
at least one under 18	71.70, 90.50, 108.30 or 142.25
both aged 18 or over	142.25

Dependent children	
From birth to day before 20th birthday	83.24⁽⁹⁾

Premiums

Family Premium	19.15
Disabled Child Premium	80.01
Carer Premium	
Single person	45.60
Couple (both qualifying)	91.20
Disability Premium	
Single person/Lone parent	42.50
Couple (one or both qualifying)	60.60
Enhanced Disability Premium	
Disabled child	32.20
Single person/Lone parent	20.85
Couple	29.75
Severe Disability Premium	
Single person/Lone parent	81.50
Couple (one qualifies)	81.50
Couple (both qualify)	163.00

Maternity/Paternity

Maternity Allowance	£
(or 90% of earnings if lower)	184.03
*Statutory Adoption Pay	
Standard rate	184.03
*Statutory Maternity Pay	
Higher rate	90% of earnings
Standard rate	184.03
*Statutory Paternity Pay	
Standard rate	184.03
*Statutory Shared Parental Pay	184.03
*Statutory Parental Bereavement Pay	
Sure Start	184.03
Maternity Grant	500.00
<i>*Earnings threshold</i>	123.00