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Department for Work & Pensions

Policy paper

Proposed benefit and pension rates 2027 to 2028

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> Weekly rates, unless otherwise stated.

Attendance Allowance

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Higher rate	114.60	118.60
Lower rate	76.70	79.40

Benefit cap

Annual level of benefit cap (Greater London)	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Couples (with or without children) or single claimants with a child of qualifying age	25,323.00	25,323.00
Single adult households without children	16,967.00	16,967.00

Annual level of benefit cap (rest of Great Britain)	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Couples (with or without children) or single claimants with a child of qualifying age	22,020.00	22,020.00
Single adult households without children	14,753.00	14,753.00

Monthly equivalent (Greater London)	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Couples (with or without children) or single claimants with a child of qualifying age	2,110.25	2,110.25
Single adult households without children	1,413.92	1,413.92

Monthly equivalent (rest of Great Britain)	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Couples (with or without children) or single claimants with a child of qualifying age	1,835.00	1,835.00
Single adult households without children	1,229.42	1,229.42

Weekly equivalent (Greater London)	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
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)	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
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

Bereavement

Bereavement benefit (for deaths between 9 April 2001 and 5 April 2017)	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Widowed Parent's Allowance	156.65	162.15

Bereavement support payment (for deaths occurring on or after 6 April 2017)	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Standard rate (lump sum)	2,500.00	2,500.00
Standard rate monthly payments	100.00	100.00
Higher rate (lump sum)	3,500.00	3,500.00
Higher rate monthly payments	350.00	350.00

Capital limits

Rules common to Income Support (IS), income-related Employment and Support Allowance (ESA IR) and Housing Benefit (HB) unless otherwise stated	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Upper limit	16,000.00	16,000.00
Amount disregarded	6,000.00	6,000.00
Child disregard - (not ESA or HB)	3,000.00	3,000.00
Amount disregarded (living in residential care or nursing home (RC/NH))	10,000.00	10,000.00

Rules common to Pension Credit and Housing Benefit	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Upper limit - Pension Credit and those getting HB and Pension Credit Guarantee	No limit	No limit

Rules common to Pension Credit and Housing Benefit	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Credit		
Amount disregarded - Pension Credit and HB for those above the qualifying age for Pension Credit	10,000.00	10,000.00
Amount disregarded (living in RC/NH)	10,000.00	10,000.00

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 HB 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.

Carer’s Allowance

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Carer’s Allowance	86.45	89.50

Deductions

Rules common to IS, Jobseeker's Allowance (JSA), ESA, Pension Credit and HB unless stated otherwise	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Non-dependant deductions from HB and from IS, ESA IR and Pension Credit, or aged 25 and over in receipt of IS, or any age in receipt of main phase ESA IR, aged 18 or over, not in remunerative work	20.40	21.10

Aged 18 or over and in remunerative work	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Gross income: less than £199	20.40	21.10
Gross income: £199 to £289.99	46.85	48.50
Gross income: £290 to £378.99	64.35	66.60
Gross income: £379 to £503.99	105.20	108.90
Gross income: £504 to £628.99	119.85	124.05
Gross income: £629 and above	131.45	136.05

Deductions from HB - service charges for fuel	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
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 – 3 or more meals a day	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single claimant	37.30	38.60

Amount ineligible for meals – 3 or more meals a day	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Each person in family aged 16 or over	37.30	38.60
Each child under 16	18.95	19.60

Amount ineligible for meals – less than 3 meals a day	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single claimant	24.90	25.75
Each person in family aged 16 or over	24.90	25.75
Each child under 16	12.45	12.90
Breakfast only - claimant and each member of the family	4.50	4.65

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Amount for personal expenses (not HB)	33.55	34.70

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Third-party deductions from IS, ESA IR and Pension Credit for arrears of housing, fuel and water costs, Council Tax and so on, and deductions for Eligible Loan Deduction Scheme (ELDS) and Integration Loans Scheme (ILS)	4.80	4.95

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Child Maintenance Deduction	8.40	8.40

Arrears of Community Charge	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Court order against claimant	4.80	4.95
Court order against couple	7.55	7.80

Fine or compensation order	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Standard rate	5.00	5.00
Lower rate	4.80	4.95

Maximum deduction rates for recovery of overpayments (not JSA/contribution-based ESA (ESA C)	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Ordinary overpayments	14.40	14.85

Fraud overpayments	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
HB/Council Tax Benefit (CTB) only	24.00	24.75
Benefits (not HB or Council Tax)	38.40	39.60

Deductions from JSA and ESA C – arrears of Comm. Charge and overpayment recovery	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Age 16 to 24	25.21	26.10
Age 25 and over	31.85	32.96

Deductions from JSA and ESA C – arrears of Council Tax and fines	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Age 16 to 24	30.26	31.32
Age 25 and over	38.22	39.56

Maximum deduction for arrears of Child Maintenance	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Age 16 to 24	25.21	26.10
Age 25 and over	31.85	32.96

Sanction reduction rate for New Style ESA and JSA	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Under 25	10.70	11.10
25 and over	13.60	14.00

Sanction reduction rate for income related ESA and 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:	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Long-term Incapacity Benefit	85.15	88.15
Unemployability Supplement	86.45	89.50
Severe Disablement Allowance	51.05	52.85
Short-term Incapacity Benefit (over State Pension age)	82.00	84.85
Short-term Incapacity Benefit (under State Pension age)	66.35	68.65

Child Dependency Increases - payable with;	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
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

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
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 Child Benefit rates for the eldest and subsequent children.	8.00	8.00

Disability Living Allowance

Disability Living Allowance - Care Component	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Highest	114.60	118.60
Middle	76.70	79.40
Lowest	30.30	31.35

Disability Living Allowance - Mobility Component	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Higher	80.00	82.80
Lower	30.30	31.35

Disregards

Housing Benefit

Earnings disregards	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Standard (single claimant)	5.00	5.00
Couple	10.00	10.00
Higher (special occupations/circumstances)	20.00	20.00

Earnings disregards	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
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	203.50	211.50
Permitted work lower	20.00	20.00

Other Income disregards	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
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, Jobseeker's Allowance, income-related Employment and Support Allowance and Pension Credit

Earnings disregards	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
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	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
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

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Carer’s Allowance	204.00	212.00
Limit of earnings from councillor’s allowance	203.50	211.50
Permitted work earnings limit - higher	203.50	211.50
Permitted work earnings limit - lower	20.00	20.00

Industrial Injuries unemployability supplement	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Permitted earnings level (annual amount)	10582.00	10998.00

Earnings level at which adult dependency increases (ADI) are affected with:	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Short-term incapacity benefit where claimant is under State Pension age	66.35	68.65
Short-term incapacity benefit where claimant is over State Pension age	82.00	84.85

Long-term incapacity benefit, severe disablement allowance, unemployability supplement - payable when dependant:	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Is living with claimant	95.55	98.90

Long-term incapacity benefit, severe disablement allowance, unemployability supplement - payable when dependant:	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
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:	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Long-term incapacity benefit	85.15	88.15
Unemployability supplement	86.45	89.50
Severe disablement allowance	51.05	52.85

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Pension income threshold for incapacity benefit	85.00	85.00
Pension income threshold for contributory ESA	85.00	85.00

Employment and Support Allowance

Contributory ESA – Personal Allowances

Single	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Under 25	75.65	78.30
25 or over	95.55	98.90

Lone parent	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Under 18	75.65	78.30
18 or over	95.55	98.90

Components	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Work-related Activity	37.95	39.30
Support	50.35	52.10

Income related ESA - Personal Allowances

Single	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Under 25	77.52	81.52
25 or over	97.75	102.93

Lone parent	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Under 18	77.52	81.52
18 or over	97.75	102.93

Couple	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Both under 18	77.52	81.52
Both under 18 with child	117.00	123.17
Both under 18 (main phase)	97.75	102.93
Both under 18 with child (main phase)	153.61	161.74

Couple	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
One 18 or over, one under 18 (certain conditions apply)	153.61	161.74
Both over 18	153.61	161.74
Claimant under 25, partner under 18	77.52	81.52
Claimant 25 or over, partner under 18	97.75	102.93
Claimant (main phase), partner under 18	97.75	102.93

Income related ESA - Premiums

Enhanced disability	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single	22.00	22.77
Couple	31.40	32.50

Severe disability	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single	86.05	89.07
Couple (lower rate)	86.05	89.07
Couple (higher rate)	172.10	178.13
Carer	48.15	49.85

Pensioner	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single with work-related activity component (WRAC)	105.90	111.85
Single with support component	93.95	99.50
Single with no component	142.45	148.40
Couple with WRAC	176.55	185.45
Couple with support component	164.60	173.10
Couple with no component	213.10	222.00

Components	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Work-related Activity	36.55	36.55
Support	48.50	48.92

Housing Benefit

Personal Allowances

Single	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Under 25	75.65	78.30
25 or over	95.55	98.90
Entitled to main phase ESA	95.55	98.90

Lone parent	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Under 18	75.65	78.30
18 or over	95.55	98.90
Entitled to main phase ESA	95.55	98.90

Couple	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Both under 18	114.35	118.35
One or both 18 or over	150.15	155.40
Claimant entitled to main phase ESA	150.15	155.40

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Dependent children	87.88	90.96

State Pension age	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single/lone parent - State Pension age or over	256.00	265.90
Couple - State Pension age or over	383.35	398.20
Single/lone parent - reached State Pension age on or after 1 April 2021	238.00	247.30
Couple - both reached State Pension age on or after 1 April 2021	363.25	377.40

State Pension age	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
For the claimant and the other party to the marriage where one or more members of the marriage are State Pension age or over	383.35	398.20
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	127.35	132.30

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	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
For the claimant and the other party to the marriage	363.25	377.40
For each additional spouse who is a member of the same household as the claimant	125.25	130.10

Premiums

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Family	20.22	20.93
Family (lone parent rate)	22.20	22.20

Disability	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single	44.85	46.40
Couple	64.00	66.25

Enhanced disability	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single	22.00	22.75
Disabled child	33.99	35.18
Couple	31.40	32.50

Severe disability	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single	86.05	89.05
Couple (lower rate)	86.05	89.05
Couple (higher rate)	172.10	178.10

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Disabled child	84.46	87.42

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Carer	48.15	49.85

ESA components	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Work-related activity	37.95	39.30
Support	50.35	52.10

Incapacity Benefit

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Long-term Incapacity Benefit	146.60	151.75

Short-term Incapacity Benefit (under State Pension age)	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Lower rate	110.70	114.55
Higher rate	130.90	135.50

Short-term Incapacity Benefit (over State Pension age)	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Lower rate	140.65	145.55
Higher rate	146.60	151.75

Increase of Long-term Incapacity Benefit for age	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Higher rate	15.50	16.05
Lower rate	8.60	8.90

Invalidity Allowance (Transitional)	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Higher rate	15.50	16.05
Middle rate	8.60	8.90
Lower rate	8.60	8.90

Income Support

Personal Allowances

Single	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Under 25	75.65	78.30
25 or over	95.55	98.90

Lone parent	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Under 18	75.65	78.30
18 or over	95.55	98.90

Couple	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Both under 18	75.65	78.30
Both under 18 - higher rate	114.35	118.35
One under 18, one under 25	75.65	78.30
One under 18, one 25 and over	95.55	98.90
Both 18 or over	150.15	155.40

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Dependent children	87.88	90.96

Premiums

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Family/lone parent	20.22	20.93
Pensioner (applies to couples only)	213.10	222.00

Disability	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single	44.85	46.40
Couple	64.00	66.25

Enhanced disability	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single	22.00	22.75
Disabled child	33.99	35.18
Couple	31.40	32.50

Severe disability	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single	86.05	89.05
Couple (lower rate)	86.05	89.05
Couple (higher rate)	172.10	178.10

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Disabled child	84.46	87.42

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Carer	48.15	49.85

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Relevant sum for strikers	53.00	55.00

Industrial Death Benefit

Widow’s pension	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Higher rate	184.90	192.10
Lower rate	55.47	57.63
Widower’s pension	184.90	192.10

Industrial Injuries Disablement Benefit

Standard rate	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
1.00	233.90	242.10
0.90	210.51	217.89
0.80	187.12	193.68
0.70	163.73	169.47
0.60	140.34	145.26

Standard rate	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
0.50	116.95	121.05
0.40	93.56	96.84
0.30	70.17	72.63
0.20	46.78	48.42

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Maximum life gratuity (lump sum)	15,520.00	16,060.00

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Unemployability Supplement	144.65	149.70

Increase for early incapacity	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Higher rate	30.00	31.05
Middle rate	19.20	19.90

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Maximum reduced earnings allowance	93.56	96.84

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Maximum retirement allowance	23.39	24.21

Constant Attendance Allowance	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Exceptional rate	187.20	193.80
Intermediate rate	140.40	145.35
Normal maximum rate	93.60	96.90
Part-time rate	46.80	48.45

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Exceptionally Severe Disablement Allowance	93.60	96.90

Jobseeker’s Allowance

Personal Rates	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Under 25	75.65	78.30
25 or over	95.55	98.90

Maternity Allowance

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Standard rate	194.32	201.11
MA threshold	30.00	30.00

Pension Credit

Standard minimum guarantee	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single	238.00	247.30
Couple	363.25	377.40

Additional amount for severe disability	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single	86.05	89.05
Couple (one qualifies)	86.05	89.05
Couple (both qualify)	172.10	178.10

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Additional amount for carers	48.15	49.85

Savings credit	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Threshold - single	208.07	216.32
Threshold - couple	329.75	342.74

Savings credit	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Maximum - single	17.96	18.59
Maximum - couple	20.10	20.80

Children	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
First child born before 6 April 2017	81.07	83.91
Subsequent children	69.98	72.43

Disabled child	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Lower rate	37.93	39.26
Higher rate	118.46	122.61

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Amount for claimant and first spouse in polygamous marriage	363.25	377.40
Additional amount for additional spouse	125.25	130.10

Non-State Pensions (for Pension Credit purposes)	Rates 2026 to 2027	Rates 2027 to 2028
Statutory minimum increase to non-state pensions	3.80%	3.50%

Personal Independence Payment

Daily living component	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Enhanced	114.60	118.60
Standard	76.70	79.40

Mobility component	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Enhanced	80.00	82.80
Standard	30.30	31.35

Severe Disablement Allowance

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Basic rate	103.85	107.50

Age-related addition (from Dec 1990)	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Higher rate	15.50	16.05
Middle rate	8.60	8.90
Lower rate	8.60	8.90

State Pension

New State Pension	Rates 2026 to 2027 (£ or %)	Rates 2027 to 2028 (£ or %)
Full rate	241.30	250.70
Transitional rate below full rate	4.7991%	3.8956%
Protected Payment	3.80%	3.50%
Increments - own (based on deferred new State Pension)	3.80%	3.50%
Increments - inherited (based on deferred old State Pension)	3.80%	3.50%

Old State Pension	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Category A or B basic pension	184.90	192.10
Category B (lower) basic pension - spouse or civil partner’s insurance	110.75	115.05
Category C or D - non-contributory	110.75	115.05

	Rates 2026 to 2027 (£ and %)	Rates 2027 to 2028 (£ and %)
Additional pension	3.80%	3.50%
Maximum additional pension (AP) (own + inherited)	230.54	238.61

Increments to:	Rates 2026 to 2027	Rates 2027 to 2028
Basic pension	3.80%	3.50%
Additional pension	3.80%	3.50%

Increments to:	Rates 2026 to 2027	Rates 2027 to 2028
Graduated Retirement Benefit (GRB)	3.80%	3.50%
Inheritable lump sum	3.80%	3.50%

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Contracted-out deduction from AP in respect of pre-April 1988 contracted-out earnings	Nil	Nil

	Rates 2026 to 2027	Rates 2027 to 2028
Contracted-out Deduction from AP in respect of contracted-out earnings from April 1988 to 1997	3.00%	3.00%

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Graduated Retirement Benefit (unit)	0.1851	0.1916

	Rates 2026 to 2027	Rates 2027 to 2028
Increase of long-term incapacity for age	3.80%	3.50%

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Addition at age 80	0.25	0.25

Increase of long-term incapacity for age	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Higher rate	30.00	31.05
Lower rate	15.00	15.55

Invalidity Allowance (Transitional) for State Pension recipients	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Higher rate	30.00	31.05
Middle rate	19.20	19.90
Lower rate	9.60	9.95

Statutory Adoption Pay

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Earnings threshold	129.00	133.00
Standard rate	194.32	201.11

Statutory Maternity Pay

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Earnings threshold	129.00	133.00
Standard rate	194.32	201.11

Statutory Neonatal Care Pay

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Earnings threshold	129.00	133.00
Standard Rate	194.32	201.11

Statutory Paternity Pay

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Earnings threshold	129.00	133.00
Standard Rate	194.32	201.11

Statutory Shared Parental Pay

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Earnings threshold	129.00	133.00
Standard rate	194.32	201.11

Statutory Parental Bereavement Pay

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Earnings threshold	129.00	133.00
Standard rate	194.32	201.11

Statutory Sick Pay

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Standard rate	123.25	127.55

Universal Credit (monthly rates)

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Universal Credit (UC) minimum amount	0.01	0.01

UC amounts - standard allowance

Single	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single under 25	338.58	353.87
Single 25 or over	424.90	443.21

Couple	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Joint claimants both under 25	528.34	551.11
Joint claimants, one or both 25 or over	666.97	695.71

Child amounts	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
First child (born prior to 6 April 2017)	351.88	364.20
First child (born on or after 6 April 2017) / subsequent children	303.94	314.58

Disabled child additions	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Lower rate addition	164.79	170.56
Higher rate addition	514.71	532.72

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Limited Capability for Work amount	158.76	158.76

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Limited Capability for Work and Work-Related Activity amount	217.26	217.26
Limited Capability for Work and Work-Related Activity amount (pre-2026 claimant, severe conditions criteria claimant or claimant who is terminally ill)	429.80	441.41

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Carer amount	209.34	216.67

Childcare costs amount[footnote 1]	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Maximum for one child	1,071.09	1,108.58
Maximum for 2 or more children	1836.16	1900.43

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Non-dependants' housing cost contributions	96.55	99.93

Work allowances	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Higher work allowance (no housing amount), one or more dependent children or limited capability for work	710.00	735.00
Lower work allowance, one or more dependent children or limited capability for work	427.00	442.00

UC daily reduction – 100% reduction rate

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single under 25	11.10	11.60
Single 25 or over	13.90	14.50

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Joint claimants both under 25 (per sanctioned claimant)	8.60	9.00
Joint claimants, one or both 25 or over and one is sanctioned (per sanctioned claimant)	10.90	11.40

UC daily reduction – 40% reduction rate

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single under 25	4.40	4.60
Single 25 or over	5.50	5.80
Joint claimants both under 25 (per sanctioned claimant)	3.40	3.60
Joint claimants, one or both 25 or over (per sanctioned claimant)	4.30	4.50

For payments of arrears - third-party deductions at 5% of UC Standard Allowance (excludes deductions for rent and service charges included in rent)

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single under 25	16.93	17.69
Single 25 or over	21.25	22.16

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Joint claimants both under 25	26.42	27.56
Joint claimants, one or both 25 or over	33.35	34.79

Minimum deductions for rent and service charges included in rent at 10% of UC Standard Allowance (10% minimum introduced from Nov 2014)

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single under 25	33.86	35.39
Single 25 or over	42.49	44.32
Joint claimants both under 25	52.83	55.11
Joint claimants, one or both 25 or over	66.70	69.57

Maximum deductions for for rent and service charges included in rent at 15% of UC standard allowance (previously 20%)

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single under 25	50.79	53.08
Single 25 or over	63.74	66.48

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Joint claimants both under 25	79.25	82.67
Joint claimants, one or both 25 or over	100.05	104.36

Overall maximum deduction rate at 15% of UC standard allowance (previously 25%)

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single under 25	50.79	53.08
Single 25 or over	63.74	66.48
Joint claimants both under 25	79.25	82.67
Joint claimants, one or both 25 or over	100.05	104.36

Fraud overpayments, Recoverable Hardship Payments and Administrative Penalties at 15% of UC standard allowance (previously 25%)

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single under 25	50.79	53.08
Single 25 or over	63.74	66.48
Joint claimants both under 25	79.25	82.67

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Joint claimants, one or both 25 or over	100.05	104.36

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

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single under 25	50.79	53.08
Single 25 or over	63.74	66.48
Joint claimants both under 25	79.25	82.67
Joint claimants, one or both 25 or over	100.05	104.36

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%)

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single under 25	50.79	53.08
Single 25 or over	63.74	66.48
Joint claimants both under 25	79.25	82.67

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Joint claimants, one or both 25 or over	100.05	104.36

Transitional Severe Disability Premium (SDP) element

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Transitional SDP element (if Limited Capability for Work and Work Related Activity (LCWRA) element included in the award)	148.82	154.03
Transitional SDP element (if LCWRA element not included in the award)	353.44	365.81
Transitional SDP element (joint claimants and higher SDP rate payable)	502.27	519.85

Transitional SDP element additional amount for Enhanced Disability Premium (EDP)	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single	94.61	97.92
Couple	135.17	139.90

Transitional SDP element additional amount for Disability Premium (DP)	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Single	193.73	200.51
Couple	277.08	286.78

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Transitional SDP element additional amount for disabled children	199.37	206.35

Child Maintenance

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Child Maintenance Deduction	36.40	36.40

Capital Limit – UC

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Upper limit	16,000.00	16,000.00
Amount disregarded	6,000.00	6,000.00
Assumed income from capital for every £250 or part thereof, between capital disregard and upper capital limit	4.35	4.35

Widow’s Benefit

	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Widowed mother's allowance	156.65	162.15

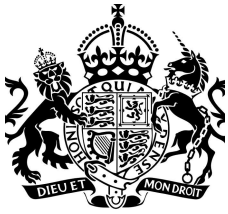
Widow's pension	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Standard rate	156.65	162.15

Age-related	Rates 2026 to 2027 (£)	Rates 2027 to 2028 (£)
Age 54	145.68	150.80
Age 53	134.72	139.45
Age 52	123.75	128.10
Age 51	112.79	116.75
Age 50	101.82	105.40
Age 49	90.86	94.05
Age 48	79.89	82.70
Age 47	68.93	71.35
Age 46	57.96	60.00
Age 45	47.00	48.65

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1. The rates set out in this table for the childcare element of Universal Credit are up-rated figures for the maximum amounts currently in force. As announced in the Child Poverty Strategy, the Government is replacing the maximum amount for two or more children with a maximum amount that increases for each additional child beyond the first. The up-rated amounts in 2027 to 2028 will be based on this new structure. This table will be updated accordingly once the relevant regulations for that change have been laid.





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