

MEANS-TESTED BENEFITS

(All figures weekly amount unless stated otherwise)

Universal Credit (monthly)

Capital max. £16,000 / disregard £6,000

Single Standard allowance

Under 25 £316.98

25+ £400.14

Couple Standard allowance

Both under 25 £497.55

One or both 25+ £628.10

Child element** £292.81**/£339.00*

*Higher amount 1st child only if born before 6/4/17.

**No child element for child born after 6th April 2017 if two or more children already included in award unless exempt.

Disabled Child element

Low £158.76

High £495.87

Limited Capability Work £158.76 (pre 04/17only)

Limited Capability Work-Related Activity
£423.27

Carer element £201.68

Childcare costs 85% monthly eligible childcare costs up to max of one child £1031.88; two or more children up to £1768.94

Transitional SDP Element

£143.37/£340.50/ £483.88

Transitional UC Element varies as based on individual circumstances at time of managed migration to UC.

Work allowance only applies if claimant has child or LCW/LCWRA -

Low rate if UC includes Housing Costs - £411

High rate applies if no Housing Cost Element in UC (unless in temp. accommodation) £684

Earnings taper 55%

Benefit cap (monthly)

Couples/families £1,835.00 Single £1,229.42.

Earnings Threshold £846

Housing Costs

Universal Credit can include a Housing Cost element for working age claimants with a Rent liability.

Bedroom Tax deduction if applicable.

1 spare Bedroom 14% deduction.

2 or more spare Bedrooms 25% deduction.

UC Non-Dependent Deduction 21yrs+ £93.02

For more information regarding help with Rent see [Sefton.gov.uk Help with rent](http://Sefton.gov.uk/Help-with-rent).

*Universal Credit has replaced new claims for means tested in and out of work benefits for working-age applicants. Existing claimants of legacy benefits will receive a 'Migration Notice' from DWP informing them of when they need to claim Universal Credit, and the date payment of Legacy Benefits will cease if no claim for UC is made.

Income-Related Employment and Support Allowance

Single person under 25 *£72.90/92.05

25+ £92.05

Lone parent under 18 *£72.90/92.05

18+ £92.05

Couple

One or both under 18 *£72.90/£92.05/£144.65

Both 18+ £144.65

*Lower amount if in 'assessment phase'.

Components

WRAG (pre 3/4/17) - £36.55

Support Group £48.50

Premiums

Carer premium £46.40

Enhanced disability premium

Single £21.20

Couple £30.25

Severe disability premium £82.90

Pensioner

Single with work-related activity £98.50

Single with support component £86.55

Single with no component £135.05

Couple with work-related activity £165.40

Couple with support component. £153.45

Couple with no component £201.95

Income Support / Income-Based Job Seekers Allowance (JSA)

Single person - under 25 £72.90

25+ £92.05

Lone parent - under 18 £72.90

18+ £92.05

Couple - both 18+ £144.65

Premiums (as for Income-related ESA except):

Disability Single £43.20 Couple £61.65

Pensioner

Single (Income-based JSA only) £135.05

Couple *£201.95

*Pensioner premium reduced if entitled ESA component.

Pension Credit

Disregard capital £10,000 ; No upper limit

Standard Minimum Guarantee

Single £227.10

Couple £346.60

Premiums

Severe disability premium £82.90

Couple (if both qualify) £165.80

Carers £46.40

Children -

First child born before 6/4/17 £78.10

Any other child £67.42

Disabled child lower rate £36.54

higher rate £114.12

Savings Credit

Threshold

Single £198.27 Couple £314.34

Maximum Saving credit

Single £17.30 Couple £19.36

For help with Council Tax please see

[Sefton.gov.uk Discounts and exemption.](https://sefton.gov.uk/Discounts-and-exemption)

NON-MEANS TESTED BENEFITS

(All figures weekly unless stated otherwise)

Child Benefit Only or eldest child £26.05

Each subsequent child £17.25

Guardians Allowance £22.10

Maternity Allowance (standard) £187.18

Employer Paid Benefits –

Statutory Sick Pay £118.75

Statutory Maternity/Adoption Pay

(90% of wage for first 6 weeks - then 33 wks

90% of wage or £187.18 whichever is lower)

Statutory neonatal Care/Statutory Paternity Pay /Shared Paternity Pay/Statutory

Parental Bereavement /Maternity Allowance

(90% of wage or £187.18 whichever is lower)

New-Style JSA

Age 16-24 £72.90

25+ £92.05

New-Style ESA

Assessment phase Under 25 £72.90

Aged 25+. £92.05

Main phase £92.05

Support Component £48.50

*Work Related Activity Component £36.55
(claims pre 04/17 only)*

State Retirement Pension (basic rate)

Category A £176.45

(exact amount based on NI contributions)

New State Pension (applies if reach Pension

age after 6/4/16) £230.25

Personal Expenses Allowance

Residential/Nursing Homes £30.65

Bereavement Support Payment

Higher payment £3,500, then £350 month

Lower payment £2,500, then £100 month

Attendance Allowance

Higher rate £110.40

Lower rate £73.90

Disability Living Allowance

Care component Low Rate £29.20

Middle Rate £73.90

High Rate £110.40

Mobility component Low Rate £29.20

High rate £77.05

Personal Independence Payment

Daily Living component Standard £73.90

Enhanced £110.40

Mobility component Standard £29.20

Enhanced £77.05

Carers Allowance

£83.30

Earnings Limit (weekly Net) £196

Benefit Rates

April 2025 – 2026

This leaflet is intended to be a brief guide only.
if you require more information please contact:

Benefit Advice Line

Tel: 0151 934 3660

Monday, Tuesday, Thursday,
and Friday

10.00am to 12.30pm.

welfarerights.advice@sefton.gov.uk

Sefton Council Welfare Rights Team provides
free and confidential advice on all aspects of the
Welfare Benefit System to Sefton Residents.

Published by:

**Sefton Council Benefit Advice Team -
Communities**

An Accessible Version of this information is
available from Sefton Councils website:

[Sefton.gov.uk](https://sefton.gov.uk) and [search for benefits.](#)