

DMG Chapter 77: Conditions of entitlement, membership of the household and normal amount payable

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Introduction 77001 - 77003

Scope of this Chapter

77001 SPC is a SS benefit¹ that was introduced on 6.10.03². It is made up of

- 1.** a GC, to ensure a minimum level of income for people who have reached the qualifying age (see DMG 77330) **and**
- 2.** a SC which, from age 65, provides an additional amount for pensioners who have low or modest savings and income (see DMG 77350167).

Note 1: See DMG 77031 for guidance on qualifying age.

Note 2: From 6.12.18³ a person must be at least pensionable age⁴ (see DMG Chapter 75) to be entitled to a SC.

1 SPC Act 02, s 1(1); 2 SPC Regs, reg 1(1); 3 Pensions Act 07, s 13(3); 4 SPC Act 02, s 3(1)

77002 This Chapter contains basic guidance on SPC and explains

- 1.** the conditions of entitlement for SPC
- 2.** how to establish membership of the same household
- 3.** how to calculate the normal amount of SPC payable.

77003 For guidance on

- 1.** the additional amounts of GC that may be awarded - see DMG Chapter 78
- 2.** the special rules that apply when calculating how much SPC to pay
 - 2.1** to members of polygamous marriages - see DMG Chapter 78
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77004 The following paragraphs explain the meaning of terms used throughout DMG Volumes 13 and 14 for SPC.

Care home - England

77005 In England, an establishment is a care home¹ if it provides accommodation, together with nursing or personal care, for people who

- 1.** are or have been ill **or**
- 2.** have or have had a mental disorder **or**
- 3.** are disabled or infirm **or**

4. are or have been dependent on alcohol or drugs.

1 SPC Regs, reg 1(2); Care Standards Act 2000, s 3

77006 An establishment is not a care home if¹ it is

1. a hospital **or**

2. an independent clinic.

1 Care Standards Act 2000, s 3(3)

Care home - Wales and Scotland

77007 In Wales and Scotland, an establishment is a care home if it is accommodation in which a care home service is provided¹. That is, a service that provides accommodation, together with nursing, personal care, or personal support for people by reason of their vulnerability or need.

1 SPC Regs, reg 1(2); Regulation of Care (Scotland) Act 2001, s 2,
Regulation and Inspection of Social Care (Wales) Act 2016 s.2

77008 An establishment is not a care home if¹ it is

1. a hospital **or**

2. a public, independent or grant-aided school **or**

3. an independent hospital **or**

4. a private psychiatric hospital **or**

5. an independent clinic **or**

6. an independent medical agency.

1 Regulation of Care (Scotland) Act 2001, s 2(3) & (5),
Regulation and Inspection of Social Care (Wales) Act 2016 Sch 1

Child

77009 Child means¹ a person under the age of 16.

Note: There is no need for the person to be receiving education for this definition to apply.

1. SPC Regs, Sch IIA(2); SS CB Act 92, s 137(1)

Claimant

77010 Claimant means¹ a person who claims SPC.

1 SPC Act 02, s 17(1)

Close relative

77011 A close relative is¹

1. a parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, step-parent, stepson, stepdaughter, brother, sister, **or**
2. if any of the preceding persons is one member of a couple, the other member of that couple; **and**
3. similar relationships arising through civil partnerships²

1 SPC Regs, reg 1(2); 2 CP Act 04, s 246

77012 “Brother” and “sister” includes half-brother and half-sister. A child who is adopted becomes a child of the adoptive parents and the brother or sister of any other child of those parents. The adopted child stops being the child of, or the brother or sister of any children of, the natural parents. Whether an adopted person is a close relative of another person depends on the legal relationship not the blood relationship¹

1 R(SB) 22/87

Couple

77013 Couple means¹

1. two people who are married to, or civil partners of, each other and are members of the same household; **or**
2. two people who are not married to, or civil partners of, each other but are living together as if they were a married couple or civil partners.

1 SPC Regs Reg 1(2)

Note 1: A person under the age of 16 cannot be a member of a couple. This is because a person under 16 is a child and is not able to marry or enter into a civil partnership.

Independent hospital

77014 An Independent hospital¹ is one which is not a health service hospital.

1 National Health Service Act 2006, s 275; Care Standards Act 2000, s 2;
Regulation of Care (Scotland) Act 2001, s 2(5)(a) & (b)

Partner

77015 In SPC a member of a couple is referred to as a partner and both members are referred to as partners¹

1 SPC Regs, reg 1(3)

Polygamous marriages

77016 A polygamous marriage case is one in which¹

1. a person (the person in question) is a husband or wife by virtue of a marriage entered into in a country which permits polygamy **and**
2. either party to the marriage has for the time being any spouse additional to the other party **and**
3. the
 - 3.1 person in question **and**
 - 3.2 other party to the marriage **and**
 - 3.3 additional spouseare members of the same household.

Note 1: The DM should obtain evidence of the marriage, if a claimant declares more than one spouse.

Note 2: See DMG 77140 et seq where one or more members of a polygamous marriage are mixed-age.

1 SPC Act 02, s 12(1)

Spouse

77017 Spouse should be given its normal everyday meaning. That is a person to whom another person is married.

Young person

77018 Young person

1. means¹ a person who is a

1.1 child **or**

1.2 qualifying young person **but**

2. does not include a person who²

2.1 is entitled to JSA(IB) or IS **or**

2.2 would be entitled to JSA(IB) or IS, if another member of the family were not entitled to the same benefit³.

1 JSA Regs, reg 76; IS (Gen) Regs, reg 14; 2 JSA Regs, reg 76(2); IS (Gen) Regs, reg 14(2);

3 SS A Act 92, s 1(1)

Qualifying young person

77019 A qualifying young person is a person who has reached the age of 16 but not the age of 20

1. up to, but not including, 1 September that next follows their 16th birthday¹**and**

2. up to, but not including, 1 September that next follows their 19th birthday where they are enrolled on, or accepted for

2.1 approved training **or**

2.2 a course of education

2.2.a which is not advanced education

2.2.b at a school, college or other establishment that is approved by the Secretary of State
and

2.2.c where they spend on average more than twelve hours a week during term time in receiving tuition, taking examinations or practical work or supervised study².

1 SPC Regs, reg 4A(1)(a); 2 SPC Regs, reg 4A(1)(b)

77020 Where the young person is aged 19, he or she must have started the education or training or been enrolled on or accepted for it before reaching that age¹.

77021 A person shall be treated as undertaking a course of FTE during the period between the end of one course and the start of another where the person is accepted for or enrolled on the latter course.

77022 Where a child or qualifying young person turns 16 or 19 on 31 August the period described at DMG 77018.1. and 2. will end on that same day.

77023 Any person who falls within DMG 77018 above is not a qualifying young person if they are receiving UC, JSA, IS or ESA¹.

Example

Sue and Wendy are 18 year old twins and in education. Wendy has a child and gets UC and is therefore not a qualifying young person. Sue is a qualifying young person.

Approved training

77024 Approved training means training arranged under prescribed legislation¹ and approved by the Secretary of State².

1 Employment and Training Act 1973, s 2(1); Enterprise and New Towns (Scotland) Act 1990, s 2(3); 2 SPC Regs, reg 4A(4); UC Regs, reg 5

Interruptions

77025 Up to the age of 20, where a person's education or training has been interrupted and immediately before it was interrupted they were a qualifying young person under the conditions above, they will remain a qualifying young person for the duration of the interruption.

77026 Subject to the exception in DMG 77026 below, the condition in DMG 77024 above will only apply where the period of interruption is

1. one of up to six months duration, even if it began before the person was 16, but only to the extent that it is considered to be reasonable in the opinion of the HMRC Commissioners **and**

2. due to illness or disability and for a period that is considered reasonable in the opinion of the HMRC Commissioners¹.

77027 Where the period of interruption is immediately followed by a period during which the person

- 1.** has provision made to undertake non approved training **or**
- 2.** is receiving advanced education **or**
- 3.** is receiving education by virtue of his employment or any office held

then they will not satisfy the condition in DMG 77025 above¹.

1 CHB (Gen) Regs, reg 6(4)

Reasonable cause

77028 Examples of reasonable cause for interruption include

- 1.** individual holidays, other than official holidays, during term-time
- 2.** temporary closure of the educational establishment during term-time
- 3.** authorized absence following contact with an infectious disease
- 4.** illness or disability (mental or physical)
- 5.** absence due to illness or death in the family
- 6.** disruption of normal transport with no reasonable alternative available
- 7.** change of educational establishment
- 8.** authorized absences to follow a course of study elsewhere, for example
 - 8.1** to study at home for an examination **or**
 - 8.2** a field course **or**
 - 8.3** an educational cruise.

Determining claims

77029 Where, in determining an SPC claim, a determination falls to be made as to whether the GC may be awarded without any additional amounts that may be applicable for

- 1.** housing costs¹**or**
- 2.** the severely disabled²

that determination may be made even if there is not enough evidence to include these amounts.

1 SS CS (D&A) Regs, reg 13(1); 2 reg 13(3)

77030 The award may then be revised or superseded if further evidence is received after the claim or question has been determined¹. See DMG Chapters 03 and 04 for guidance on revision and supersession.

1 SS CS (D&A) Regs, regs 3 & 6

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77031 A claimant is entitled to SPC if they¹

- 1.** are in GB **and**
- 2.** have reached the qualifying age **and**
- 3.** satisfy the conditions to get a GC or SC **and**
- 4.** are not a member of a
 - 4.1** couple where the other member is entitled to SPC **or**
 - 4.2** mixed-age couple (see DMG 77035 and 77140)
 - 4.3** polygamous marriage (see DMG 77016) where the other party to the marriage or the additional spouse are members of the same household and entitled to SPC (but see DMG 77140 et seq) **and**
- 5.** have made a valid claim² **and**
- 6.** where relevant, their partner, satisfy the NI provisions (see DMG Chapter 02)³.

1 SPC Act 02, s 1(2) & 4(1) & (1A); SPC Regs, Sch III, para 1(3); 2 SS A Act 92, s 1(1) & (4); 3 s 1(1A)

Being in Great Britain

77032 DMs should follow the guidance on GB and temporary absence from GB (see DMG Chapter 07) when deciding this question.

Qualifying age

77033 Qualifying age¹ means

1. for a woman - pensionable age **or**
2. for a man - the age which would be pensionable age for a woman born on the same date as the man.

Note: See DMG Chapter 74 for guidance on pensionable age.

1 SPC Act 02, s 1(6)

Couple

77034 DMs should follow the guidance at DMG 77013 when deciding if the claimant is a member of a couple.

Mixed-age couple

77035 For the purposes of entitlement to SPC, a mixed-age couple is one where one member has reached the qualifying age and the other has not. This definition includes a polygamous marriage where at least one party to the polygamous marriage has reached the qualifying age and at least one party has not¹.

Note 1: This definition applies only to new claims to SPC from 15.5.19. Savings provisions have effect as though the exclusion of mixed-age couples from SPC had not come into force². So a member of a mixed-age couple who was entitled to SPC or pension age HB or both on 14.5.19, continues to be so entitled on or after 15.5.19. The savings provisions cease to have effect to a member of a mixed-age couple on or after 15.5.19 when that person is no longer entitled to SPC or pension age HB as part of the same mixed-age couple.

Note 2: For detailed guidance on the treatment of mixed-age couples where a claimant who has reached the SPC qualifying age would otherwise not be entitled to SPC or UC, see DMG 77140 et seq.

1 WR Act 12 (Commencement No. 31 etc.) Order, art 2(2); 2 art 4

Guarantee credit

77041 To get a GC a claimant should have¹

1. no income **or**
2. income that does not exceed their AMG.

1 SPC Act 02, s 2(1)

Appropriate minimum guarantee

77042 DMs should follow the guidance at DMG 77333 et seq to work out the AMG.

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Savings credit

77051 To get a SC a claimant should¹

1. to satisfy the first condition

1.1 have attained pensionable age before 6.4.16 and have attained the age of 65 before, on or after that date **or**

1.2 be a member of a couple, where the other member of that couple falls within DMG 77051 **1.1** above **and**

2. to satisfy the second condition, have

2.1 QI that is more than the SCT **and**

2.2 an income which, after the calculation at DMG 77370 et seq, allows amount A to be greater than amount B.

Note 1: Amounts A and B are explained at DMG 77370 et seq.

Note 2: From 6.12.18² a person must be at least pensionable age³ (see DMG Chapter 75) to be entitled to a SC.

1 SPC Act 02, s 3(1) & (2); 2 Pensions Act 07, s 13(3); 3 SPC Act 02, s 3(1)

Savings credit in polygamous marriages

77052 If the SPC claimant is in a polygamous marriage (see DMG 77016) to get a SC¹

1. the claimant or the other party to the marriage or the additional spouse should be at least age 65 **and**

2. the claimant should have

2.1 QI that is more than the SCT **and**

2.2 an income which, after the calculation at DMG 77370 et seq, allows amount A to be greater than amount B.

Note: From 6.12.18² at least one member of the polygamous marriage must be at least pensionable age³ (see DMG Chapter 75).

1 SPC Act 02, s 3(2); SPC Regs, Sch III, para 1(2); 2 Pensions Act 07, s 13(3); 3 SPC Act 02, s 3(1)

Qualifying income and savings credit threshold

77053 DMs should follow the guidance at DMG 77173 et seq when working out QI and the SCT.

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77100 Membership of the household is relevant when

1. deciding the amount of SPC that can be awarded to a claimant **and**

2. calculating the claimant's

2.1 income **and**

2.2 earnings **and**

2.3 capital.

77101 The following paragraphs give guidance on when people should be treated as being, or not being, members of the same household.

Meaning of household

77102 Household has no specific legal meaning and so should be given its normal everyday meaning.

That is a domestic establishment containing the essentials of home life¹. Household may refer to people held together by a particular kind of tie, even if temporarily separated². People living in one dwelling (for example a house, flat or caravan) do not necessarily live together in the same household.

1 R(SB) 4/83; 2 Santos v. Santos [1972] All ER 246

Example

Andy and Aniza are estranged and continue to live in the same house. They do not financially support each other or share domestic and social activities. One partner is reluctant to leave until a satisfactory financial agreement has been reached with the other partner. They each have separate households.

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Who may be members of the claimant's household

77115 The claimant's household may include

1. the claimant
2. the claimant's partner
3. any additional spouse in a polygamous marriage case.

This applies even if any of these people are temporarily living apart¹, for example to work or visit relatives.

Note: See DMG 77140 for guidance on mixed-age couples.

1 SPC Regs, reg 5(2); Sch III, para 1(8)

Members of a multiple relationship

77116 There is no special rule to cover multiple relationships. If the claimant is

1. **married to one but not all** of the other members of the relationship - the DM should treat any unmarried member as a claimant who has no partner
2. **not married to any** of the members - the DM should treat each member of the relationship as a claimant who has no partner. This is because when a claimant has a relationship similar to marriage with two or more people, none of them can form an unmarried couple.

Example 1

Alan, Bronwyn and Carol live in the same household but are not married to each other. Alan who is aged 65, claims SPC and states that he is in a multiple relationship with both Bronwyn and Carol. He is treated as a claimant who has no partner and is awarded SPC as a person who has no partner. Bronwyn and Carol are also treated as claimants who have no partner.

Example 2

Alan, Bronwyn and Carol live in the same household. Alan is married to Bronwyn but in his claim for SPC states that he is also in a relationship with Carol. Alan is treated as a member of a couple with his wife Bronwyn and is awarded SPC as a claimant who has a partner. Carol is treated as a claimant who has no partner.

People treated as not being members of the household

77117 A person should be treated as not being a member of the same household as the claimant if

1. that person is living away from the claimant **and**

1.1 does not intend to resume living with the claimant¹**or**

1.2 is likely to be away for more than 52 weeks² (unless DMG 77119 applies) **or**

2. that person, or the claimant, is permanently in a care home³, independent hospital **or**

3. that person, the claimant, or both of them are

3.1 detained in a special hospital in England and Wales, or a state hospital in Scotland⁴**or**

3.2 detained in custody⁵

3.2.a awaiting trial or sentencing **or**

3.2.b serving a sentence imposed by a court **or**

3.3 on temporary release from custody⁶ (home leave) **or**

4. the claimant is abroad and their entitlement to SPC cannot continue for any period during their temporary absence from GB⁷ (see DMG Chapters 07 and 78)

5. that person is absent from GB⁸, other than in the circumstances described at DMG 77118, 77119 or 77120

6. a person subject to immigration control⁹ (see DMG Chapters 07 and 78).

1 SPC Act, s 17(2)(a); SPC Regs. reg 5(1)(a)(i); 2 reg 5(1)(a)(ii); 3 reg 5(1)(b); 4 reg 5(1)(c)(i); 5 reg 5(1)(c)(ii); 6 reg 5(1)(c)(iii); 7 reg 5(1)(d); 8 reg 5(1)(f); 9 reg 5(1)(h); Immigration & Asylum Act 1999, s 115(9)

77118 A person is treated as being a member of the claimant's household whilst temporarily absent from GB¹ if the absence is no longer than

1. 4 weeks where the absence is not expected to exceed 4 weeks²**or**

2. 8 weeks³ where DMG paragraph 77119 applies **or**

3. 26 weeks⁴ where DMG paragraph 77120 applies

1 SPC Regs, reg 5(1)(f); 2 reg 5(1A)(a); 3 reg 5(1A)(b); 4 reg 5(1A)(c);

77119 The temporary absence can be 8 weeks where

1. the absence is not expected to exceed 8 weeks **and**

2. the absence is in connection with the death of

2.1 a child or qualifying young person who normally lives with the person **or**

2.2 a close relative of the person, their partner or a child or qualifying young person normally living with the person **and**

3. the Secretary of State considers that it would be unreasonable to expect the person to return to GB within the first 4 weeks¹

1 SPC Regs, reg 5(1B)

77120 The temporary absence can be up to 26 weeks where the absence is not expected to exceed 26 weeks and is solely in connection with

1. the person undergoing

1.1 treatment for an illness or physical or mental impairment by, or under the supervision of, a qualified practitioner **or**

1.2 medically approved convalescence or care as a result of treatment for an illness or physical or mental impairment provided that the person had that illness or disability before leaving GB **or**

2. the person accompanying their partner, or a child or qualifying young person for whom they are normally living where that partner, child or qualifying young person is undergoing

2.1 treatment for an illness or physical or mental impairment by or under the supervision of a qualified practitioner **or**

2.2 medically approved convalescence or care as a result of treatment for an illness or physical or mental impairment provided the partner child or qualifying young person had that illness or disability before leaving GB¹

77121 Where both partners or all members of a polygamous marriage are permanently in

1. a care home, independent hospital **or**
2. sheltered accommodation

the normal rules as to whether they are members of the same household apply (see DMG 77128 et seq). Each case should be decided on its facts.

Exception

77122 Even if the person living away is likely to be away for more than 52 weeks, as in DMG 77117 **1.2**, they may be treated as a member of the claimant's household if

1. that person
 - 1.1 intends to resume living with the claimant **and**
 - 1.2 has no control over the length of the absence **and**
2. the absence is unlikely to last substantially more than 52 weeks¹.

1 SPC Regs, reg 5(1)(a)(ii)

77123 Substantially has no specific legal meaning and so should be given its normal everyday meaning. That is, in this context, of large size or amount. DMs should note that this exception only applies if the claimant and absent person have previously been members of the same household, notwithstanding that that household may have been abroad and the intention must not be conditional.

Example 1

Blair is claiming SPC. He and his wife Isobel live in the same household. Isobel is involved in a road accident and is admitted to hospital. She needs prolonged treatment and rehabilitation and is expected to be in hospital about 14 months. The DM treats her as part of Blair's household during her absence.

Example 2

Angela is claiming SPC having recently returned from Italy where she had been living with her partner Toni. Toni will come and join her in a months time. Angela and Toni are not members of the same household (although they would be if Angela was claiming IS).

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Care homes, independent hospital

77128 Where one of a couple is permanently in a care home or independent hospital (see DMG 77005 et seq), that person is treated as not being a member of the same household as their partner (see DMG 77117 2.). But both partners, or all members of a polygamous marriage, may be permanently in a care home or independent hospital. In such a case the DM must decide whether the partners, or members of the polygamous marriage, are nevertheless members of the same household.

77129 Whether people are members of the same household is a question of fact and degree. But for people to be members of the same household they have to share a domestic establishment. A domestic establishment requires a reasonable level of independence and responsibility for the occupants.

77130 DMs should establish all the facts of the particular case and may find it useful to consider the following issues¹

1. Do the partners or members of the polygamous marriage decide how their days will be structured? For example do they decide (even by default) at what time to get up, have meals, go to bed etc?
2. Do they decide how the accommodation they live in is to be arranged? For example, do they decide which room is to be the dining room, the living room etc?
3. Can they decide who can come and stay with them, and for how long?
4. Can they insist that other people do not enter their accommodation without permission?
5. Can they decide the decor and furnishing of their accommodation?
6. Do they have some facilities for preparing food and making tea, coffee and other hot drinks?
7. Do they have responsibility for running the household? For example, are they responsible for getting repairs done, replacing domestic appliances or buying food?

Note: The list of questions above is not definitive or exhaustive. None of these facts on their own are decisive.

1 R(IS) 1/99

Example 1

Bill and Agnes are husband and wife. They move into a care home when they become too infirm, physically, to look after themselves.

They share rooms furnished with their own furniture and other people need permission to enter those rooms. They have their own television set and telephone. They choose to have their evening meals in the communal dining room and have to pay extra for those meals. But they prepare all other meals in their own small kitchen and eat them in their own dining area.

Bill and Agnes are members of the same household.

Example 2

Liam and Mary are husband and wife. Liam has had a severe stroke and Mary has heart problems and arthritis. Liam needs more care than Mary can give him so he goes into a care home. Two years later Mary goes into the same care home because her health has deteriorated. She and Liam have separate rooms and are billed separately by the home. Liam and Mary are not members of the same household. They do not have a domestic establishment in the care home.

Example 3

Pierre and Annette are husband and wife. Both suffer from senile dementia and go into a care home to be cared for. Although they share a room, they do not understand that they are husband and wife. They are each billed separately by the nursing home. Pierre and Annette are not members of the same household.

Sheltered accommodation

77131 The elderly and infirm sometimes live in what is known as sheltered accommodation. That is separate self-contained accommodation with a warden or

nurse to keep an eye on the occupants. Where both partners or all members of a polygamous marriage are permanently in such sheltered accommodation they are members of the same household.

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Definitions

Meaning of mixed-age

77140 For the purposes of whether members of a couple are members of the same household, mixed-age, whether for a couple or a marriage, means where one member has reached the qualifying age and the other member has not¹. This includes a polygamous marriage where at least one party to the marriage has reached the SPC qualifying age and at least one party has not².

Note 1: This is a different definition of mixed-age couple from that for the purposes of entitlement to the SPC savings credit which remains as it is (see DMG 77350).

Note 2: See DMG 77033 for the meaning of qualifying age.

1 SPC Regs, reg 5(6)(b); 2 reg 5(6)(c)

Meaning of polygamous marriage

77141 A polygamous marriage is one

1. during which a party to the marriage is married to more than one person **and**
2. which took place under the laws of a country that permits polygamy¹.

1 SPC Regs, reg 5(6)(d)

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Membership of the household

77150 Normally claimants are excluded from claiming SPC where they are a member of a mixed-age couple¹ – see DMG 77031 and 77035. See also DMG 77035 **Note 1** for savings where the exclusion does not apply. The guidance at DMG 77160 – 77184 applies where² a claimant who has reached the qualifying age would otherwise not be entitled to SPC or UC because they are

1. excluded from SPC as a member of a mixed-age couple **and**

2. not entitled to UC as

2.1 joint claimants with a partner **or**

2.2 a single claimant

in one of the cases in DMG 77160 or 77180.

1 SPC Act 02, s 4(1A); 2 SPC Regs, reg 5(3) & (4)

77151 Where the claimant falls within one of those cases, the UC rules for treatment of couples or effective dates apply, enabling the claimant who has reached the qualifying age to claim SPC from the first date from which those rules apply¹.

1 SPC Regs, reg 5(5); UC Regs, reg 3(3), (4) & (6);
UC, PIP, JSA & ESA (D&A) Regs, reg 23(1), 35(1) & Sch 1 para 20

77152 - 77159

UC treatment of couple rules

77160 The first case is where the claimant is not entitled to UC because they have reached the qualifying age and under UC rules they are¹

1. a member of a couple who may only make a claim for UC as a single person due to the other member of the couple being in one or more of the following categories²

1.1 under 18 **or**

1.2 not in GB **or**

1.3 a prisoner **or**

1.4 a member of a religious order **or**

1.5 a PSIC **or**

2. a party to a polygamous marriage who is

2.1 treated as a couple where the other party has also reached the qualifying age **or**

2.2 treated as a single person by virtue of not being treated as part of a couple³ **or**

3. a member of a couple where the other member is temporarily absent from the claimant's household and that absence is expected to exceed or does exceed 6 months⁴.

Note: See ADM Chapter E2 for guidance on members of the benefit unit.

1 SPC Regs, reg 5((4)(a); 2 UC Regs, reg 3(3); 3 reg 3(4); 4 reg 3(6)

77161 For the purposes of SPC, unless any of the exceptions in DMG 77117 - 77130 apply, the mixed-age couple, including parties to a polygamous marriage, would normally be treated as members of the same household, and therefore excluded from claiming SPC¹. Instead, the UC rules apply so that, from the date on which any of the circumstances in DMG 77160 apply, the claimant may claim SPC². See DMG 77162 - 77164 for further details.

Note: See DMG 77100 – 77131 for detailed guidance on membership of the household.

1 SPC Regs, reg 5(1)-(2); reg 5(5)

77162 - 77169

Polygamous marriage

77170 Where the claimant is treated as a member of a couple as in DMG 77160 **2.1**, they are treated as members of the same household as each other, but not as members of the same household as the other parties to the polygamous marriage¹.

1 SPC Regs, reg 5(4)(a)(ii) & (5)(a); UC Regs, reg 3(4)

Example

Ravi, Imina and Kara are a polygamous unit, who make a claim for SPC. Ravi and Imina's marriage was the earliest and, as they are both over the qualifying age, they are able to make a claim for SPC and pension age HB as a couple. However, as Kara has not reached the qualifying age, she has to make a claim for UC as a single claimant. Once Kara reaches the qualifying age, Ravi, Imina and Kara will be entitled to SPC as a polygamous unit.

77171 Where the claimant is treated as single as in DMG 77160 **2.2**, they are treated as not being members of the same household as the other parties to the polygamous marriage¹.

1 SPC Regs, reg 5(4)(a)(ii) & (5)(b); UC Regs, reg 3(4)

Example

Ravi, Imina and Kara are a polygamous unit. Ravi and Imina are both over the qualifying age, while Kara is not. Kara's marriage was the earliest, and she and Ravi are able to make a claim for UC as a mixed-age couple. As Imina has reached the qualifying age, she can make a claim for SPC as a single claimant. Once Kara reaches the qualifying age, Ravi, Imina and Kara will be entitled to claim SPC as a polygamous unit.

Claimant treated as single

77172 Where the claimant is treated as single as in DMG 77160 **1.** or **3.**, they are treated as not being members of the same household as the other member of the couple¹.

1 SPC Regs, reg 5(4)(a)(i), (ii) & (5)(b); UC Regs, reg 3(3) & (5)

Example

Andy and Gemma are a mixed-age couple claiming UC. Gemma moves into their daughter's home to help care for their grandchild while her daughter recovers from an operation. When it becomes clear she will be absent from her normal home for more than 6 months, they cease to be treated as a couple for UC. As Andy is over the qualifying age, he cannot remain on UC as a single claimant but can claim SPC and pension age HB as a single person until Gemma returns home.

77173 - 77179

UC entitlement as mixed-age couple ends: effective date rules

77180 The second case is where entitlement to UC as joint claimants who are members of a mixed-age couple ends due to a change of circumstances (see DMG 77182 - 77184) which for the purposes of UC takes effect from the first day of the assessment period. This is earlier than the date that change normally takes effect for the purposes of SPC, i.e. the date of the change, leaving a gap in entitlement to either UC or SPC.

77181 For the purposes of SPC, the change takes effect from the day after UC entitlement ends rather than the date the change occurs. This allows claims for SPC to be made from the day after the last day for which UC was awarded¹. See DMG 77182 - 77184 for further details.

1 SPC Regs, reg 5(5)

Separation or bereavement

77182 Where the claimant who has reached the qualifying age is no longer a member of a mixed-age couple due to separation, divorce or bereavement, the claimant is treated as single from the date UC entitlement ends¹ (see DMG 77183) rather than from the date that the couple separated or the younger member of the couple died.

1 SPC Regs, reg 5(4)(b)(i) & (5)

77183 UC entitlement normally ends from the first day of the assessment period in which the couple separates, is treated as separated or divorces¹. In bereavement cases, the surviving member of the couple may remain entitled to UC for up to two assessment periods after the assessment period in which the partner died. This also applies to mixed-age couples where the surviving member has reached the qualifying age at the date of the bereavement. They may choose instead to relinquish entitlement to UC at any time during the three months run-on period. See ADM Chapter E2 for further details.

Example

Chantel and Paschal are a mixed-age couple entitled to UC. Their assessment period begins on the 9th of the month. Chantel has already reached the qualifying age. Paschal dies on 28.11.20. Chantel can remain entitled to UC as if she were still a joint claimant until 8.2.21, and claim SPC from 9.2.21 as a single claimant. Alternatively, she can choose to give up her entitlement to UC earlier. Chantel decides to give up her UC on 3.12.20. Her award of UC terminates on 8.11.20, and she can be treated as a single claimant from 9.11.20 and claim SPC from the same date.

Marriage no longer polygamous

77184 Where

1. the claimant who has reached the qualifying age is a party to a marriage that is no longer polygamous, whether through separation, divorce or bereavement **and**
2. the remaining spouse has reached the qualifying age

the claimant is no longer a party to a polygamous marriage, and they and their partner are treated as members of the same household as each other from the date UC entitlement ends¹.

1 SPC Regs, reg 5(4)(b)(ii) & (5)

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Normal amount payable 77300 - 77999

Subpages

- Calculation of amount payable 77300 - 77329
- Guarantee credit 77330 - 77349
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Calculation of amount payable 77300 - 77329

[General](#) 77301

[Elements of calculation](#) 77302 - 77329

77300 The following guidance explains how to calculate the normal amount payable for SPC. Other rules apply where people are

1. members of a polygamous marriage
2. prisoners
3. members of religious orders
4. in hospital
5. subject to the loss of benefit provisions
6. absent from GB (see DMG Chapter 07).

Note: See DMG Chapter 78 for guidance on special groups.

General

77301 A claimant who is entitled to SPC may be entitled¹ to

1. a GC (see DMG 77330 et seq) **or**
2. a SC (see DMG 77330 et seq) **or**
3. both.

1 SPC Act 02, s 1(3)

Elements of calculation

Guarantee credit

77302 The amount of GC depends on¹

1. the level of the claimant's income **and**

2. the amount of the standard minimum guarantee (SMG) **and**

3. whether any additional amounts are applicable (see DMG Chapter 78).

1 SPC Act 02, s 2

77303 If there are

1. any additions to the SMG, the total amount of GC will be the appropriate minimum guarantee (AMG)

2. no additions to the SMG, the SMG will be the AMG and the total amount of GC will be the amount of the AMG

less any income relevant to the SPC income assessment. See DMG 77330 et seq for guidance on how to work out the amount of GC payable.

Savings credit

77304 The amount of SC depends on¹

1. the level of the claimant's income **and**

2. the amount of the

2.1 claimant's qualifying income (QI) **and**

2.2 savings credit threshold (SCT) **and**

2.3 AMG **and**

2.4 maximum savings credit (MSC).

See DMG 77353 et seq for guidance on how to work out the amount of SC payable.

1 SPC Act 02, s 3

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Guarantee credit 77330 - 77349

[General](#) 77330

[Standard minimum guarantee](#) 77331 - 77332

[Appropriate minimum guarantee](#) 77333

[Amount payable](#) 77334 - 77349

General

77330 The GC ensures a minimum level of income to those who satisfy the conditions of entitlement. For guidance on the special rules that apply to

1. prisoners
2. members of religious orders

see DMG Chapter 78.

Standard minimum guarantee

77331 There are normally two rates of SMG that may be appropriate when considering the amount of GC that may be awarded. These are a

1. set amount where the claimant has a partner¹**and**
2. lower amount where the claimant has no partner².

Note: See Appendix 1 to this Chapter for the rates of SMG.

1 SPC Act 02, s 2(4) & (5)(a); SPC Regs, reg 6(1)(a); 2 SPC Act 02, s 2(4) & (5)(b); SPC Regs, reg 6(1)(b);

Exceptions

77332 Other rates of SMG may apply¹ where people are

1. members of a polygamous marriage
2. prisoners

3. members of religious orders

4. in hospital.

Note: See DMG Chapter 78 for guidance on special groups and Appendix 1 to this Chapter for the rates of SMG that may be applicable in such cases.

1 SPC Act 02, s 2(6); SPC Regs, reg 6(2) & (3) and Sch III

Appropriate minimum guarantee

77333 The AMG¹ is the total of

1. the SMG **and**

2. any additional amounts that may be applicable for

2.1 the severely disabled

2.2 carers

2.3 former claimants of IS/JSA(IB)

2.4 housing costs

2.5 additional amount for a child or qualifying young person.

Note: See DMG Chapter 78 for guidance on special groups.

1 SPC Act 02, s 2(3)

Example

Bleddyn, who is aged 65, lives with his partner Cerys in a house on which they liable to pay service charges. Cerys' elderly father lives with them and Cerys is entitled to CA for looking after him. The SMG for Bleddyn is £160.95 and an additional amount of £25.55 is applicable because Cerys is a carer. An additional amount of £46 is also applicable for housing costs. The AMG is £232.50 (£160.95 + £25.55 + £46).

Amount payable

77334 Where the claimant is entitled to a GC, the amount payable is¹

1. if the claimant has no income, the amount of the AMG **and**

2. if the claimant has income that does not exceed the AMG, the difference between the AMG and the

income.

1 SPC Act 02, s 2(2)

77335 The following examples show how the amount of GC payable is generally worked out. DMs should see Appendix 2 to this Chapter and Appendix 6 to Chapter 78, for more detailed examples.

Example 1

Millie has no partner. She claims SPC when she gives up work because she has no income. Millie does not qualify for any additional amounts and the amount of the AMG for her is £105.45. The DM decides that the amount of GC payable to Millie is £105.45 (the amount of the AMG).

Example 2

Fred is aged 65 and has no partner. He makes a claim for SPC and states that his only income is RP of £79.60 a week. Fred does not qualify for any additional amounts and the amount of the AMG for him is £105.45. The DM decides that the amount of GC payable to Fred is £25.85. That is the difference between the AMG (£105.45) and Fred's income (£79.60).

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Savings credit 77350 - 77999

[General](#) 77350 - 77355

[Savings credit threshold](#) 77356 - 77359

[Qualifying income](#) 77360 - 77361

[Qualifying income exceeds savings credit threshold](#) 77362

[Maximum savings credit](#) 77363 - 77369

[Amount payable](#) 77370 - 79999

General

77350 The SC provides an additional amount for those aged 65 and have reached State Pension age before 6.4.16. In the case of a person who is a member of a mixed-age couple SC entitlement is restricted to those where one of the members of the couple was awarded SC before 6.4.16 and has remained entitled to it continuously since that date.

Note 1: a mixed-age couple for the purposes of savings credit is where one member of the couple reaches State Pension age before 6.4.16 and the other member of the couple on or after that date¹.

Note 2: There is a different definition of mixed-age couple for the purposes of SPC from 15.5.19 (see DMG 77035)²

1 SPC Act 02, s 3ZA(3); 2 WR Act 12 (Commencement No.31 etc) Order 2018, art 2(2)

Single claimants

77351 From 6.4.16 a claimant must have attained pensionable age before 6.4.16¹ and have attained the age of 65 before, on or after that date.

1 SPC Act 02, s 3(1)(a)

Example 1

In 2015 Kate is single, aged 63, and in receipt of a small private pension. Kate is entitled to SPC and because she reached State Pension age before 6.4.16 she may also be entitled to receive Savings Credit when she attains the age of 65 in 2017.

Example 2

Kate's twin brother Jason is single, retired and also in receipt of a small private pension. Jason is entitled to SPC but because he has not reached State Pension age before 6.4.16 he will not be entitled to receive Savings Credit when he attains the age of 65 in 2017.

Mixed-age couples for savings credit

77352 For a mixed-age couple to have entitlement to Savings Credit one of the couple must have

1. been entitled to a Savings Credit immediately before 6.4.16
2. been awarded a Savings Credit with effect from a day before 6.4.16
3. remained entitled to a Savings Credit at all times since 6.4.16¹

1 SPC Act 02, s 3ZA; SPC Regs, reg 7A

Couples that are not mixed-age

77353 A couple where both have attained State Pension age before 6.4.16 but are not yet aged 65 may be entitled to receive Savings Credit when the eldest attains the age of 65.

77354 The amount of SC payable is

1. based on a percentage of QI above the SCT **and**
2. subject to a maximum amount **and**
3. reduced if a claimant's income exceeds their AMG.

77355 When considering whether an SC is payable, the starting point for the DM¹ is to decide the

1. appropriate SCT **and**
2. amount of the claimant's QI.

1 SPC Act 02, s 3(2)(a)

Savings credit threshold

77356 There are two rates of SCT that may apply¹. These are

1. a set amount for a claimant who has no partner **and**
2. a higher amount for a claimant who

2.1 has a partner **or**

2.2 is a member of a polygamous marriage².

Note: See Appendix 1 to this Chapter for the rates of SCT.

1 SPC Act 02, s 3(7); SPC Regs, reg 7(2); 2 reg 7(2); Sch III, para 1(7)

77357 - 77359

Qualifying income

77360 For the purposes of the SC, all income should be treated as QI with the exception of¹

1. WTC

2. IB

3. JSA(Cont)

4. SDA

5. MA

6. maintenance payments (see DMG 77361)

7. any amount disregarded in the calculation of a claimant's income (see DMG Chapters 85 and 86)

8. ESA(Cont).

1 SPC Act 02, s 3(6); SPC Regs, reg 9

Example 1

Dean is entitled to RP of £79.60 a week. His partner Carol gets IB of £55.90 a week and £60 a week occupational pension. Their QI is £139.60. That is the total of their income (£79.60 + £60) with the exception of Carol's IB (£55.90) which does not count as QI.

Example 2

Winston, who has no partner, is entitled to RP of £79.60 a week. He also gets a WDisP of £20 and £10 of that is disregarded in the calculation of his income. Winston's QI is £89.60. That is the total of his income with the exception of the £10 disregarded from his WDisP (£79.60 + £20 - £10).

Maintenance payments

77361 Maintenance payments should not be treated as QI if they are made

1. towards the maintenance of children. This is because there are no provisions for children in SPC and child maintenance payments are disregarded in full (see DMG Chapter 85)
2. by a spouse, civil partner, former spouse or former civil partner towards the maintenance of the claimant or their partner¹.

1 SPC Regs, reg 9(f) & 15(5)(d)

Qualifying income exceeds savings credit threshold

77362 If the claimant's QI exceeds the SCT, the next step for the DM is to decide the

1. level of income (see DMG Chapter 85 and 86) **and**
2. appropriate MSC **and**
3. amount of the AMG (see DMG 77331).

Maximum savings credit

77363 The MSC is¹ a fixed percentage of the difference between the

1. SMG **and**
2. SCT.

Note: See Appendix 1 to this Chapter for details of the rates.

1 SPC Act 02, s 3(7); SPC Regs, reg 7(1)(a)

Example 1 - Claimant who has a partner

Edna, who is aged 65, claims SPC for herself and her partner Paul. At the time of her claim, the appropriate SMG is £160.95, the SCT is £127.25 and the fixed percentage is 60%. The MSC for Edna is **£20.22** (£160.95 SMG - £127.25 SCT = £33.70 x 60% = £20.22).

Example 2 - Claimant who has no partner

Finlay is aged 67 and has no partner. At the time of his SPC claim, the appropriate SMG is £105.45, the SCT is £79.60 and the fixed percentage is 60%. The MSC for Finlay is **£15.51** (£105.45 SMG - £79.60 SCT = £23.85 x 60% = £15.51).

77364 - 77369

Amount payable

77370 Where the claimant is entitled to an SC, the amount payable is the amount by which **Amount A** exceeds **Amount B**¹.

1 SPC Act 02, s 3(3)

Amount A

77371 In the calculation of the amount payable, **Amount A** is¹ the smaller of

1. the MSC (see DMG 77363) **and**
2. a fixed percentage of the amount by which the claimant's QI (see DMG 77360) exceeds the SCT (see DMG 77356).

Note: See Appendix 1 to this Chapter for details of the rates and percentage to be used.

1 SPC Act 02, s 3(4); SPC Regs, reg 7(1)(b)

Example 1

Kyle has no partner and has QI of £89.60. At the time of his claim, the MSC for him is £15.51, the SCT is £79.60 and the fixed percentage for **Amount A** is 60%. Kyle's QI (£89.60) exceeds the SCT (£79.60) by £10 and 60% of £10 is £6. This is less than the MSC of £15.51. So **Amount A** in Kyle's case is £6.

Example 2

Linus has no partner and has QI of £110. At the time of his claim, the MSC for him is £15.51, the SCT is £79.60 and the fixed percentage for **Amount A** is 60%. Linus' QI (£110) exceeds the SCT (£79.60) by £30.40 and 60% of £30.40 is £18.24. This is more than the MSC of £15.51. So **Amount A** in Linus' case is £15.51.

77372 See Appendix 2 to this Chapter for more examples of how **Amount A** is calculated.

Amount B

77373 In the calculation of the amount payable, **Amount B** is¹

1. a fixed percentage of the amount (if any) by which the claimant's income exceeds the AMG **or**
2. nil, if the claimant's income does not exceed the AMG.

Note: See Appendix 1 to this Chapter for details of the percentage in **1.** above.

1 SPC Act 02, s 3(4); SPC Regs, reg 7(1)(c)

77374 DMs should note that

1. in all cases where a GC is payable, **Amount B** will be nil and
2. a calculation will only be needed as in DMG 77373 1. if the claimant is entitled to SC only.

This is because to be entitled to a GC, the claimant's income must not exceed the AMG (see DMG 77041).

Example 1

Maria has no partner and has income of £95 a week. The AMG for her is £105.45 and at the time of her claim, the fixed percentage for **Amount B** is 40%. Maria's income (£95) does not exceed the AMG (£105.45). So **Amount B** in Maria's case is nil.

Example 2

Noel, who is aged 68, lives with his partner Olive. Noel and Olive have income totalling £190.95 a week and the AMG for them is £160.95. Noel is not entitled to GC but is entitled to SC. At the time of his claim the fixed percentage for **Amount B** is 40%. Noel's income (£190.95) exceeds the AMG (£160.95) by £30 and 40% of that is £12. So **Amount B** in Noel's case is £12.

77375 The following examples show how the amount of SC payable is generally worked out. DMs should see

1. Appendix 2 to this Chapter and Appendix 6 to Chapter 78, for more detailed examples and
2. Appendix 1 to this Chapter for details of the rates and percentages to be used.

Example 1

Iain is aged 65 and has no partner. When working out the amount of SC payable, **Amount A** = £15.51 and **Amount B** = nil. The amount of SC payable to Iain is £15.51. That is the amount by which **Amount A** (£15.51) exceeds **Amount B** (nil).

Example 2

George, who is aged 68, claims SPC for himself and his partner Hilda. When working out the amount of SC payable, **Amount A** = £20.22 and **Amount B** = £11.40. The amount of SC payable to George is £8.82. That is the amount by which **Amount A** (£20.22) exceeds **Amount B** (£11.40).

Example 3

Jackie claims SPC. Her level of income means that when working out the amount of any SC, **Amount A** = £15.51 and **Amount B** = £15.51. SC is not payable to Jackie. This is because **Amount A** (£15.51) does not exceed **Amount B** (£15.51).

Rounding of fractions

77376 Where the calculation of **Amount A** or **Amount B** results in a fraction of a penny, it should be rounded in the claimant's favour¹. So when calculating

1. Amount A (as in DMG 77371), any fraction should be rounded up to the next whole penny, if in the claimant's favour **and**

2. Amount B (as in DMG 77373), any fraction should be rounded down to the next whole penny, if in the claimant's favour.

1 SPC Regs, reg 7(4);

77379 - 77999

Appendix 1 - Amounts to be used in the calculation of entitlement

[Guarantee credit from 9.04.12](#)

[Guarantee credit from 8.04.13](#)

[Guarantee credit from 7.04.14](#)

[Guarantee credit from 6.04.15](#)

[Guarantee credit from 11.04.16](#)

[Guarantee credit from 10.04.17](#)

[Guarantee credit from 9.04.18](#)

[Guarantee credit from 8.04.19](#)

1 This Appendix gives details of the rates and percentages to be used in the calculation of entitlement to SPC.

Guarantee credit from 9.04.12

Standard minimum guarantee (see DMG 77331)

2 Amount of SMG from 9.04.12

1. Claimant who has no partner £142.70
2. Claimant and one partner (if appropriate) £217.90
3. Each additional spouse in a polygamous marriage case £75.20
4. Prisoners Nil
5. Members of religious orders fully maintained by their order Nil
6. People in hospital - see DMG 78700 et seq.

Additional amounts (see DMG Chapter 78)

3 Prescribed additional amounts from 9.04.12

1. Severely disabled

1.1 lower rate £58.20

1.2 higher rate £116.40

2. Carer £32.60

3. Transitional amount for former claimants of IS/JSA(IB) - see DMG 78120

4. Housing costs - see DMG 78170 et seq.

Savings credit

Savings credit threshold (see DMG 77356)

4 Amount of SCT from 9.04.12

1. Claimant who has no partner £111.80

2. Claimant who has a partner £178.35

3. Polygamous marriage cases £178.35

Prescribed percentages

5 Prescribed percentages from 9.04.12

For the purposes of determining

1. The MSC (see DMG 77363) 60%

2. Amount A (see DMG 77371 **2.**) 60%

3. Amount B (see DMG 77373 **1.**) 40%

Maximum savings credit from 9.04.12

6 The MSC is a fixed percentage of the difference between the SMG and the SCT (see DMG 77363). From 9.04.12, that percentage is 60%.

So from 9.04.12 the amount of the MSC is as follows

1. claimant with no partner £142.70 SMG - £111.80 SCT x 60% = **£18.54**

2. claimant with a partner £217.90 SMG - £178.35 SCT x 60% = **£23.73**

3. polygamous marriages £217.90 SMG - £178.35 SCT x 60% = **£23.73**

4. prisoners **Nil**

5. members of religious orders fully maintained by their order
(see DMG 78680) **Nil**

6. people in hospital - see DMG 78700.

Guarantee credit from 8.04.13

Standard minimum guarantee (see DMG 77331)

7 Amount of SMG from 8.04.13

1. Claimant who has no partner £145.40

2. Claimant and one partner (if appropriate) £222.05

3. Each additional spouse in a polygamous marriage case £76.65

4. Prisoners Nil

5. Members of religious orders fully maintained by their order Nil

6. People in hospital - see DMG 78700 et seq.

Additional amounts (see DMG Chapter 78)

8 Prescribed additional amounts from 8.04.13

1. Severely disabled

1.1 lower rate £59.50

1.2 higher rate £119.00

2. Carer £33.30

3. Transitional amount for former claimants of IS/JSA(IB) - see DMG 78120

4. Housing costs - see DMG 78170 et seq.

Savings credit

Savings credit threshold (see DMG 77356)

9 Amount of SCT from 8.04.13

1. Claimant who has no partner £115.30
2. Claimant who has a partner £183.90
3. Polygamous marriage cases £183.90

Prescribed percentages

10 Prescribed percentages from 8.04.13

For the purposes of determining

1. The MSC (see DMG 77363) 60%
2. Amount A (see DMG 77371 2.) 60%
3. Amount B (see DMG 77373 1.) 40%

Maximum savings credit from 8.04.13

11 The MSC is a fixed percentage of the difference between the SMG and the SCT (see DMG 77363). From 8.04.13, that percentage is 60%.

So from 8.04.13 the amount of the MSC is as follows

1. claimant with no partner £145.40 SMG - £115.30 SCT x 60% = **£18.06**
2. claimant with a partner £222.05 SMG - £183.90 SCT x 60% = **£22.89**
3. polygamous marriages £222.05 SMG - £183.90 SCT x 60% = **£22.89**
4. prisoners **Nil**
5. members of religious orders fully maintained by their order (see DMG 78680) **Nil**
6. people in hospital - see DMG 78700.

Guarantee credit from 7.04.14

Standard minimum guarantee (see DMG 77331)

12 Amount of SMG from 7.04.14

- 1.** Claimant who has no partner £148.35
- 2.** Claimant and one partner (if appropriate) £226.50
- 3.** Each additional spouse in a polygamous marriage case £78.15
- 4.** Prisoners Nil
- 5.** Members of religious orders fully maintained by their order Nil
- 6.** People in hospital - see DMG 78700 et seq.

Additional amounts (see DMG Chapter 78)

13 Prescribed additional amounts from 7.04.14

- 1.** Severely disabled
 - 1.1** lower rate £61.10
 - 1.2** higher rate £122.20
- 2.** Carer £34.20
- 3.** Transitional amount for former claimants of IS/JSA(IB) - see DMG 78120
- 4.** Housing costs - see DMG 78170 et seq.

Savings credit

Savings credit threshold (see DMG 77356)

14 Amount of SCT from 7.04.14

- 1.** Claimant who has no partner £120.35
- 2.** Claimant who has a partner £192.00
- 3.** Polygamous marriage cases £192.00

Prescribed percentages

15 Prescribed percentages from 7.04.14

For the purposes of determining

- 1.** The MSC (see DMG 77363) 60%
- 2.** Amount A (see DMG 77371 **2.**) 60%
- 3.** Amount B (see DMG 77373 **1.**) 40%

Maximum savings credit from 7.04.14

16 The MSC is a fixed percentage of the difference between the SMG and the SCT (see DMG 77363). From 7.04.14, that percentage is 60%.

So from 7.04.14 the amount of the MSC is as follows

- 1.** claimant with no partner £145.40 SMG - £115.30 SCT x 60% = **£16.80**
- 2.** claimant with a partner £222.05 SMG - £183.90 SCT x 60% = **£20.70**
- 3.** polygamous marriages £222.05 SMG - £183.90 SCT x 60% = **£20.70**
- 4.** prisoners **Nil**
- 5.** members of religious orders fully maintained by their order (see DMG 78680) **Nil**
- 6.** people in hospital - see DMG 78700.

Guarantee credit from 6.04.15

Standard minimum guarantee (see DMG 77331)

17 Amount of SMG from 6.04.15

- 1.** Claimant who has no partner £151.20
- 2.** Claimant and one partner (if appropriate) £230.85
- 3.** Each additional spouse in a polygamous marriage case £79.65
- 4.** Prisoners Nil
- 5.** Members of religious orders fully maintained by their order Nil

6. People in hospital - see DMG 78700 et seq.

Additional amounts (see DMG Chapter 78)

18 Prescribed additional amounts from 6.04.15

1. Severely disabled

1.1 lower rate £61.85

1.2 higher rate £123.70

2. Carer £34.60

3. Transitional amount for former claimants of IS/JSA(IB) - see DMG 78120

4. Housing costs - see DMG 78170 et seq.

Savings credit

Savings credit threshold (see DMG 77356)

19 Amount of SCT from 6.04.15

1. Claimant who has no partner £126.50

2. Claimant who has a partner £201.80

3. Polygamous marriage cases £201.80

Prescribed percentages

20 Prescribed percentages from 6.04.15

For the purposes of determining

1. The MSC (see DMG 77363) 60%

2. Amount A (see DMG 77371 2.) 60%

3. Amount B (see DMG 77373 1.) 40%

Maximum savings credit from 6.04.15

21 The MSC is a fixed percentage of the difference between the SMG and the SCT (see DMG 77363). From 6.04.15, that percentage is 60%

So from 6.04.15 the amount of the MSC is as follows

1. claimant with no partner £145.40 SMG - £115.30 SCT x 60% = **£14.82**
2. claimant with a partner £222.05 SMG - £183.90 SCT x 60% = **£17.43**
3. polygamous marriages £222.05 SMG - £183.90 SCT x 60% = **£17.43**
4. prisoners **Nil**
5. members of religious orders fully maintained by their order
(see DMG 78680) **Nil**
6. people in hospital - see DMG 78700.

Guarantee credit from 11.04.16

Standard minimum guarantee (see DMG 77331)

22 Amount of SMG from 11.04.16

1. Claimant who has no partner £155.60
2. Claimant and one partner (if appropriate) £237.55
3. Each additional spouse in a polygamous marriage case £81.95
4. Prisoners Nil
5. Members of religious orders fully maintained by their order Nil
6. People in hospital - see DMG 78700 et seq.

Additional amounts (see DMG Chapter 78)

23 Prescribed additional amounts from 11.04.16

1. Severely disabled
 - 1.1 lower rate £61.85
 - 1.2 higher rate £123.70
2. Carer £34.60
3. Transitional amount for former claimants of IS/JSA(IB) - see DMG 78120
4. Housing costs - see DMG 78170 et seq.

Savings credit

Savings credit threshold (see DMG 77356)

24 Amount of SCT from 11.04.16

1. Claimant who has no partner £133.82
2. Claimant who has a partner £212.97
3. Polygamous marriage cases £212.97

Prescribed percentages

25 Prescribed percentages from 11.04.16

For the purposes of determining

1. The MSC (see DMG 77363) 60%
2. Amount A (see DMG 77371 2.) 60%
3. Amount B (see DMG 77373 1.) 40%

Maximum savings credit from 11.04.16

26 The MSC is a fixed percentage of the difference between the SMG and the SCT (see DMG 77363). From 11.04.16, that percentage is 60%.

So from 11.04.16 the amount of the MSC is as follows

1. claimant with no partner £145.40 SMG - £115.30 SCT x 60% = **£13.07**
2. claimant with a partner £222.05 SMG - £183.90 SCT x 60% = **£14.75**
3. polygamous marriages £222.05 SMG - £183.90 SCT x 60% = **£14.75**
4. prisoners **Nil**
5. members of religious orders fully maintained by their order (see DMG 78680) **Nil**
6. people in hospital - see DMG 78700.

Guarantee credit from 10.04.17

Standard minimum guarantee (see DMG 77331)

27 Amount of SMG from 10.04.17

- 1.** Claimant who has no partner £159.35
- 2.** Claimant and one partner (if appropriate) £243.25
- 3.** Each additional spouse in a polygamous marriage case £83.90
- 4.** Prisoners Nil
- 5.** Members of religious orders fully maintained by their order Nil
- 6.** People in hospital - see DMG 78700 et seq.

Additional amounts (see DMG Chapter 78)

28 Prescribed additional amounts from 10.04.17

- 1.** Severely disabled
 - 1.1** lower rate £62.45
 - 1.2** higher rate £124.90
- 2.** Carer £34.95
- 3.** Transitional amount for former claimants of IS/JSA(IB) - see DMG 78120
- 4.** Housing costs - see DMG 78170 et seq.

Savings credit

Savings credit threshold (see DMG 77356)

29 Amount of SCT from 10.04.17

- 1.** Claimant who has no partner £137.35
- 2.** Claimant who has a partner £218.42
- 3.** Polygamous marriage cases £218.42

Prescribed percentages

30 Prescribed percentages from 10.04.17

For the purposes of determining

1. The MSC (see DMG 77363) 60%
2. Amount A (see DMG 77371 2.) 60%
3. Amount B (see DMG 77373 1.) 40%

Maximum savings credit from 10.04.17

31 The MSC is a fixed percentage of the difference between the SMG and the SCT (see DMG 77363). From 10.04.17, that percentage is 60%

So from 10.04.17 the amount of the MSC is as follows

1. claimant with no partner £145.40 SMG - £115.30 SCT x 60% = **£13.20**
2. claimant with a partner £222.05 SMG - £183.90 SCT x 60% = **£14.90**
3. polygamous marriages £222.05 SMG - £183.90 SCT x 60% = **£14.90**
4. prisoners **Nil**
5. members of religious orders fully maintained by their order (see DMG 78680) **Nil**
6. people in hospital - see DMG 78700.

Guarantee credit from 9.04.18

Standard minimum guarantee (see DMG 77331)

32 Amount of SMG from 9.04.18

1. Claimant who has no partner £163.00
2. Claimant and one partner (if appropriate) £248.80
3. Each additional spouse in a polygamous marriage case £85.80
4. Prisoners Nil

5. Members of religious orders fully maintained by their order Nil

6. People in hospital - see DMG 78700 et seq.

Additional amounts (see DMG Chapter 78)

33 Prescribed additional amounts from 9.04.18

1. Severely disabled

1.1 lower rate £64.30

1.2 higher rate £128.60

2. Carer £36.00

3. Transitional amount for former claimants of IS/JSA(IB) - see DMG 78120

4. Housing costs - see DMG 78170 et seq.

Savings credit

Savings credit threshold (see DMG 77356)

34 Amount of SCT from 9.04.18

1. Claimant who has no partner £140.67

2. Claimant who has a partner £223.82

3. Polygamous marriage cases £223.82

Prescribed percentages

35 Prescribed percentages from 9.04.18

For the purposes of determining

1. The MSC (see DMG 77363) 60%

2. Amount A (see DMG 77371 2.) 60%

3. Amount B (see DMG 77373 1.) 40%

Maximum savings credit from 9.04.18

36 The MSC is a fixed percentage of the difference between the SMG and the SCT (see DMG 77363). From 9.04.18, that percentage is 60%.

So from 8.04.13 the amount of the MSC is as follows

1. claimant with no partner £145.40 SMG - £115.30 SCT x 60% = **£13.40**
2. claimant with a partner £222.05 SMG - £183.90 SCT x 60% = **£14.99**
3. polygamous marriages £222.05 SMG - £183.90 SCT x 60% = **£14.99**
4. prisoners **Nil**
5. members of religious orders fully maintained by their order
(see DMG 78680) **Nil**
6. people in hospital - see DMG 78700.

Guarantee credit from 8.04.19

Standard minimum guarantee (see DMG 77331)

37 Amount of SMG from 8.04.19

1. Claimant who has no partner £167.25
2. Claimant and one partner (if appropriate) £255.25
3. Each additional spouse in a polygamous marriage case £88.00
4. Prisoners Nil
5. Members of religious orders fully maintained by their order Nil
6. People in hospital - see DMG 78700 et seq.

Additional amounts (see DMG Chapter 78)

38 Prescribed additional amounts from 8.04.19

1. Severely disabled

1.1 lower rate £65.85

1.2 higher rate £131.70

2. Carer £36.85

3. Transitional amount for former claimants of IS/JSA(IB) - see DMG 78120

4. Housing costs - see DMG 78170 et seq.

Savings credit

Savings credit threshold (see DMG 77356)

39 Amount of SCT from 8.04.19

1. Claimant who has no partner £144.38
2. Claimant who has a partner £229.67
3. Polygamous marriage cases £229.67

Prescribed percentages

40 Prescribed percentages from 8.04.19

For the purposes of determining

1. The MSC (see DMG 77363) 60%
2. Amount A (see DMG 77371 2.) 60%
3. Amount B (see DMG 77373 1.) 40%

Maximum savings credit from 8.04.19

41 The MSC is a fixed percentage of the difference between the SMG and the SCT (see DMG 77363). From 8.04.19, that percentage is 60%.

So from 8.04.19 the amount of the MSC is as follows

1. claimant with no partner £145.40 SMG - £115.30 SCT x 60% = **£13.70**
2. claimant with a partner £222.05 SMG - £183.90 SCT x 60% = **£15.35**
3. polygamous marriages £222.05 SMG - £183.90 SCT x 60% = **£15.25**
4. prisoners **Nil**
5. members of religious orders fully maintained by their order (see DMG 78680) **Nil**
6. people in hospital - see DMG 78700.

Appendix 2 - Examples of calculation of amounts of SPC payable (based on figures applicable at 12.04.04)

[Example 1: Single - Income equal to the SCT](#)

[Example 2: Single - Reduced rate RP in payment](#)

[Example 3: Single - Income subject to a disregard](#)

[Example 4: Claimant with a partner - Income equal to AMG](#)

[Example 5: Claimant with a partner - Income exceeds AMG](#)

[Example 6: Single - Income between SCT and AMG](#)

[Example 7: Single - Income less than AMG](#)

[Example 8: Single - Income equal to SMG](#)

[Example 9: Single - Income between SMG and AMG](#)

[Example 10: Single - Income exceeds AMG](#)

[Example 11: Claimant with a partner - Income not QI](#)

[Example 12: Couple - Mixed income types in payment](#)

This Appendix contains examples of how the amount of SPC payable is worked out in normal circumstances. DMs should note that these examples

- 1.** are for illustrative purposes only
- 2.** are based on the rates and percentages applicable as from 6.10.03
- 3.** do not include any cases where the claimant is a member of a polygamous marriage or is in any other special group.

Appendix 6 to DMG Chapter 78 gives examples of cases involving members of polygamous marriages and other special groups.

Examples with no additional amounts

Example 1 Single - Income equal to the SCT

Example 2 Single - Reduced rate RP in payment

Example 3 Single - Income subject to a disregard

Example 4 Claimant with a partner - Income equal to the AMG

Example 5 Claimant with a partner - Income exceeds AMG

Examples with additional amounts

Example 6 Single - Income between the SCT and AMG

Example 7 Single - Income less than the AMG

Example 8 Single - Income equal to SMG

Example 9 Single - Income between SMG and AMG

Example 10 Single - Income exceeds AMG

Example 11 Claimant with a partner - Part of claimant's income is not QI

Example 12 Claimant with a partner - Mixed income types in payment

Example 1: Single - Income equal to the SCT

Tom is aged 65 and has no partner. He is entitled to RP of £79.60 a week and has no other income. Tom does not qualify for any additional amounts.

Calculation of GC:

SMG	£105.45
Additional amounts	nil
AMG	£105.45
Less income	£79.60
Amount of GC	£25.85

Calculation of SC:

SCT	£79.60
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QI	£79.60
Amount of SC	Nil
Total SPC payable	£25.85

Calculation of total weekly income:

RP	£79.60
SPC	£25.85
Total weekly income is	£105.45

Example 2: Single - Reduced rate RP in payment

Vincent is aged 67 and lives alone. He is entitled to reduced rate RP of £70 and S2P of £10 a week. Vincent does not qualify for any additional amounts.

Calculation of GC:

SMG	£105.45
Additional amounts	nil
AMG	£105.45
Less income (£70 + £10)	£80
Amount of GC	£25.45

Calculation of SC:

SCT	£79.60
QI	£80
QI exceeds SCT by	£0.40
60% x £0.40	£0.24
MSC	£15.51
Amount A	£0.24
Amount B (income does not exceed AMG)	Nil
Amount of SC	£0.24

Total SPC payable	£25.69
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Calculation of total weekly income:

RP	£70
S2P	£10
SPC	£25.69

Total weekly income is	£105.69
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Example 3: Single - Income subject to a disregard

Winston, who is 70, lives alone and has RP of £79.60 a week. He also gets WDisP of £20 a week and £10 of that is disregarded in the calculation of his income (see DMG Chapter 85). Winston does not qualify for any additional amounts.

Calculation of GC:

SMG	£105.45
Additional amounts	nil
AMG	£105.45
Less income (£79.60 + £20 - £10)	£89.60

Amount of GC	£15.85
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Calculation of SC:

SCT	£79.60
QI	£89.60
QI exceeds SCT by	£10
60% x £10	£6
MSC	£15.51
Amount A	£6
Amount B (income does not exceed AMG)	Nil

Amount of SC	£6
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Total SPC payable **£21.85**

Calculation of total weekly income:

RP £79.60

WDisP £2-

SPC £21.85

Total weekly income is **£121.45**

Example 4: Claimant with a partner - Income equal to AMG

Younis, who is aged 68, lives with his partner Fatima. Younis is entitled to RP of £127.25 and Fatima gets an occupational pension of £33.70 a week. They do not qualify for any additional amounts.

Calculation of GC:

SMG £160.95

Additional amounts Nil

AMG £160.95

Less income (£127.25 + £33.70) £160.95

Amount of GC **Nil**

Calculation of SC:

SCT £127.25

QI £160.95

QI exceeds SCT by £33.70

60% x £33.70 £20.22

MSC £20.22

Amount A £20.22

Amount B (income does not exceed AMG) Nil

Amount of SC **£20.22**

Total SPC payable **£20.22**

Calculation of total weekly income:

RP	£127.25
Occupational pension	£33.70
SPC	£20.22
Total weekly income is	£181.17

Example 5: Claimant with a partner - Income exceeds AMG

Agnes, who is aged 69, lives with her partner Bernard. Their only income is RP of £127.25 a week and S2P of £60 a week. They do not qualify for any additional amounts.

Calculation of GC:

SMG	£160.95
Additional amounts	nil
AMG	£160.95
Less income (£127.25 + £60)	£187.25
Amount of GC	Nil

Calculation of SC:

SCT	£127.25
QI	£187.25
QI exceeds SCT by	£60
60% x £60	£36
MSC	£20.22
Amount A	£20.22
Income exceeds AMG by	£26.30
Amount B (40% x £26.30)	£10.52
Amount A (£20.22) - Amount B (£10.52)	£9.70
Amount of SC	£9.70
Total SPC payable	£9.70

Calculation of total weekly income:

RP	£127.25
S2P	£60
SPC	£9.70
Total weekly income is	£196.95

Example 6: Single - Income between SCT and AMG

Ulrika is aged 66 and lives alone. She is entitled to RP of £79.60 a week and S2P of £10. Ulrika qualifies for an additional amount of £44.15 a week because she is severely disabled (see DMG 78040 et seq).

Calculation of GC:

SMG	£105.45
Additional amounts	£44.15
AMG	£149.60
Less income (£79.60 + £10)	£89.60
Amount of GC	£60.00

Calculation of SC:

SCT	£79.60
QI	£89.60
QI exceeds SCT by	£10
60% x £10	£6
MSC	£15.511
Amount A	£6
Amount B (income does not exceed AMG)	Nil
Amount of SC	£6
Total SPC payable	£66.00

Calculation of total weekly income:

RP	£79.60
S2P	£10
SPC	£66.00
Total weekly income is	£144.60

Example 7: Single - Income less than AMG

Carlos, who is aged 70, is severely disabled and lives alone. He is entitled to basic RP of £79.60 and has £3 a week assumed income from capital (see DMG Chapter 84). Carlos qualifies for an additional amount of £44.15 a week because he is severely disabled (see DMG 78040 et seq).

Calculation of GC:

SMG	£105.45
Additional amounts	£44.15
AMG	£149.60
Less income (£79.60 + £3)	£82.60
Amount of GC	£67.00

Calculation of SC:

SCT	£79.60
QI	£82.60
QI exceeds SCT by	£3
60% x £3	£1.80
MSC	£15.51
Amount A	£1.80
Amount B (income does not exceed AMG)	Nil
Amount of SC	£1.80

Total SPC payable **£68.80**

Calculation of total weekly income:

RP	£79.60
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Assumed income from capital	£3
SPC	£68.80
Total weekly income is	£151.40

Example 8: Single - Income equal to SMG

Dorothy is aged 65 and lives alone. She is entitled to basic rate RP of £79.60 and S2P of £22.85 a week. Dorothy also has £3 a week assumed income from capital (see DMG Chapter 84). She qualifies for an additional amount of £44.15 a week because she is severely disabled (see DMG 78040 et seq).

Calculation of GC:

SMG	£105.45
Additional amounts	£44.15
AMG	£149.60
Less income (£79.60 + £22.85 + £3)	£105.45
Amount of GC	£44.15

Calculation of SC:

SCT	£79.60
QI	£105.45
QI exceeds SCT by	£25.85
60% x £25.85	£15.51
MSC	£15.51
Amount A	£15.51
Amount B (income does not exceed AMG)	Nil
Amount of SC	£15.51
Total SPC payable	£59.66

Calculation of total weekly income:

RP	£79.60
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S2P	£22.85
Assumed income from capital	£3
SPC	£59.66
Total weekly income is	£165.11

Example 9: Single - Income between SMG and AMG

Eric is aged 70 and lives alone. He gets basic rate RP of £79.60 and a personal pension of £53 a week. Eric qualifies for an additional amount of £44.15 a week because he is severely disabled (see DMG 78040 et seq).

Calculation of GC:

SMG	£105.45
Additional amount	£44.15
AMG	£149.60
Less income (£79.60 + £53)	£132.60
Amount of GC	£17.00

Calculation of SC:

SCT	£79.60
QI	£132.60
QI exceeds SCT by	£53
60% x £53	£31.80
MSC	£15.51
Amount A	£15.51
Amount B (income does not exceed AMG)	Nil
Amount of SC	£15.51
Total SPC payable	£32.51

Calculation of total weekly income:

RP	£79.60
Personal pension	£53
SPC	£32.51
Total weekly income is	£165.11

Example 10: Single - Income exceeds AMG

Freda, who is aged 69, lives alone in a flat on which she has an outstanding mortgage. She has RP of £79.60 and an occupational pension of £60 a week. Freda qualifies for an additional amount for housing costs of £30 a week.

Calculation of GC:

SMG	£105.45
Additional amounts	£30
AMG	£135.45
Income (£79.60 + £60)	£139.60
Amount of GC	Nil

Calculation of SC:

SCT	£79.60
QI	£139.60
QI exceeds SCT by	£60
60% x £60	£36
MSC	£15.51
Amount A	£15.51
Income exceeds AMG by	£4.15
Amount B (40% x £4.15)	£1.66
Amount A (15.51 - Amount B (£1.66))	£13.85
Amount of SC	£13.85

Total SPC payable **£13.85**

Calculation of total weekly income:

RP £79.60

Occupational pension £60

SPC £13.85

Total weekly income is **£153.45**

Example 11: Claimant with a partner - Income not QI

Gordon is 65 and gets RP of £79.60 plus a personal pension of £70 a week. His partner Hazel gets IB of £55.90. Hazel's IB is not QI (see DMG 77176). Gordon qualifies for an additional amount for housing costs of £30 a week.

Calculation of GC:

SMG £160.95

Additional amounts £30

AMG £190.95

Less income (£79.60 + £70 + £55.90) £205.50

Amount of GC **Nil**

Calculation of SC:

SCT £127.25

QI (£79.60 + £70) £149.60

QI exceeds SCT by £22.35

60% x £22.35 £13.41

MSC £20.22

Amount A £13.41

Total income exceeds AMG by £14.55

Amount B (40% x £14.55) £5.82

Amount A (13.41) - Amount B (£5.82) £7.59

Amount of SC	£7.59
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Total SPC payable	£7.59
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Calculation of total weekly income:

RP	£79.60
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Personal pension	£70
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IB	£55.90
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SPC	£7.59
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Total weekly income is	£213.09
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Example 12: Couple - Mixed income types in payment

Ina, who is 70, has RP of £79.60 and a personal pension of £40. Her partner Jamie gets IB of £55.90 and WDisP of £30. Jamie's IB is not QI and £10 of his WDisP is disregarded in the calculation of income (see DMG Chapter 85). Ina qualifies for an additional amount for housing costs (see DMG Chapter 78) of £30.

Calculation of GC:

SMG	£160.95
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Additional amount	£30
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AMG	£190.95
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Income [£79.60 + £40 + £55.90 + (£30 - £10)]	£195.50
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Amount of GC	Nil
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Calculation of SC:

SCT	£27.25
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QI [£79.60 + £40 + (£30 - £10)]	£139.60
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QI exceeds SCT by	£12.35
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60% x £12.35	£7.41
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MSC	£20.22
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Amount A	£7.41
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Total income exceeds AMG by	£4.55
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Amount B (40% x £4.55) £1.82

Amount A (£7.41) - Amount B (£1.82) £5.59

Amount of SC £5.59

Total SPC payable £5.59

Calculation of total weekly income:

Income (£79.60 + £40 + £55.90 + £30) £205.50

SPC £5.59

Total weekly income is £211.09

The content of the examples in this document (including use of imagery) is for illustrative purposes only