



Benefit Rates Chart
April 2021
to
April 2022

*(extract from the Big Book of Benefits
and Mental Health 2021/22)*

Income Support, Income-based JSA, Income-related ESA & Housing Benefit

BENEFITS RATES APRIL 2021-22 Means Tested

PERSONAL ALLOWANCES:

Single Person (no children)
aged 16 to 25..... 59.20/ 74.70¹
aged 25 plus 74.70
HB over PC age 191.15
¹ applies if in main phase of ESA

Lone Parent

aged 16 or 17: 59.20
aged 18 plus 74.70
HB over PC age 191.15

Couples

either/ both under 18 varies²
both over 18 117.40
HB over PC age 286.05
² varies from 58.90 to 116.80. For HB it's 89.00 if both u18 or 116.80 if only 1 ptrn is

HB dependent children / QYP

Mostly replaced by CTC for IS, JSA & ESA. Always counted in HB calculations to offset any CTC income from working claimants

personal allowance³ 68.60
family premium⁴ 17.65 / 22.20
disabled child 65.94

enhanced disability (child) ... 26.67

³ two child limit for children born after 4.17

⁴ abolished for new claims from April 2016
Higher amount applied to lone parents who claimed pre April 1998

PREMIUMS/ COMPONENTS

Any / all of:

Carer's 37.70
Enhanced Disability⁵
single 17.20
couple 24.60
⁵ not with pensioner premium
Severe Disability 67.30

Plus only the highest of:

Disability⁶ (not in Ir-ESA)
single 35.10
couple 50.05
⁶ not with pensioner premium/ HB for PC age
Pensioner: (not HB as already in Pers. All.)
couple⁷ 152.90
⁷ if claimant under PC age, partner over.

ESA Components⁸:

work related activity⁹ 29.70
support 39.40
⁸ no couple rates & one component only, even if both partners qualify. Deducted from pensioner premium / HB for PC age
⁹ WRAC not paid for new claims after 4.17, but check if protections apply

CAPITAL LIMIT: £16,000

No limit for HB claimant on PC Guarantee

Tariff Income: £1 for every £250 or part £250 over £6,000. HB over PC age: £1 per £500 over £10,000

HOUSING COSTS:

Support for Mortgage Interest is a separate loan scheme. Other housing costs e.g. service charges, ground rent etc still apply

INCOME DISREGARDS:

Earnings disregards
single: 5.00
couple: 10.00
higher rate: 20.00¹⁰
¹⁰ carers / disability / lone parent / some pensioners/ certain jobs
lone parents (HB only) 25.00
workers on WTC or work over 30/16 hrs (HB only) 17.10¹¹
permitted work lower 20.00
permitted work higher: 143.00
¹¹ no longer £20 uplift as now a grant in TC

Benefits disregards:

All of: HB/CTS, AA, DLA, Mobility Supplement, CB, CTC (not for HB), GA, CAA, ESDA, WDP, ADIs for non family, Bereavement Support Payment
First £10 of WPA and war pensions (+ HB local income)

Other income disregards:

child maintenance all
vol./ charitable payments all
student loans 10.00
student covenanted income 5.00
boarder's rent £20+50% rest
sub-tenant's rent 20.00
income from savings all

Abbreviations:

AA	Attendance Allowance
ADI	Adult Dependency Increases
CAA	Constant Attendance Allowance
CB	Child Benefit
CDA	Child Dependant Addition
CTC	Child Tax Credit
CTS	Council Tax Support
DLA	Disability Living Allowance
ESA	Employment and Support Allowance
ESDA	Exceptionally Severe Disablement Allowance
GA	Guardians Allowance
HB	Housing Benefit
IB	Incapacity Benefit
IIDB	Industrial injuries Disablement Benefit
IS	Income Support
JSA	Jobseekers Allowance
MA	Maternity Allowance
PC	Pension Credit
RP	Retirement Pension
SAP	Statutory Adoption Pay
SDA	Severe Disablement Allowance
SFTA	Sorry for the Abbreviations
SMP	Statutory Maternity Pay
SPP	Statutory Paternity Pay
SSP	Statutory Sick Pay
UC	Universal Credit
WDP	War Disability Pension
WPA	Widowed Parents Allowance
WTC	Working Tax Credit

WORKING & CHILD TAX CREDIT

Note: Tax credits calculated annually for income and days in 1 or more (if changes in year) assessment periods for elements. Weekly for comparison and payments

CAPITAL LIMIT: none

MAXIMUM TC: annual weekly
CTC family¹ 545 10.50
child element² 2,845 54.60
disabled child 3,435 65.94
severely disabled 4,825 92.54

¹ not included for new claims after 06.04.17
² two-child limit for new child from 04.17

WTC basic 2,005³ 38.50³
lone parent/2nd adult 2,060 39.55
30 hours + 830 15.96
disabled worker 3,240 62.16
severe disability 1,400 26.88
childcare: 70% of costs **up to:**
£175pw one child / £300 for 2 or more

INCOME DISREGARDS:

From previous tax year:
• first £2,500 of any increase in income
• first £2,500 of any decrease in income

Earnings: Gross (before tax and NI) but ignore pension contributions, non-taxable expenses, payments in kind

Benefits: generally ignore all non-taxable benefits and first £100 of SMP, SAP, SPP, SSPP, SPBP ignored - if in doubt, check it out

Other: all child maintenance / most student finance/first £300 of (investment/pension/property/foreign income), any non-taxable inc.

THRESHOLD & TAPER:

if WTC 6,565 125.91
if CTC only 16,480 316.06

Taper 41p/£1

¹ uplift replaced by a £500 grant if on WTC or WTC & CTC (inc if WTC tapered away).

PENSION CREDIT

CAPITAL LIMIT: none

Tariff Income: £1 income assumed for every £500 or part of £500 over £10,000

PC GUARANTEE CREDIT:

Standard minimum Guarantee:
single 177.10
couple 270.30
1st child born pre-06.04.17 65.10
other children 54.60

Additions:

disabled child - lower 29.66
disabled child - higher 92.54
severe disability 67.30
carers 37.70

PC SAVINGS CREDIT:

Threshold: single 153.70
couple 244.12

Max Savings Credit:

single 14.04
couple: 15.71

INCOME DISREGARDS:

As IS, JSA, ESA, HB plus:

Benefits:

War widow/ers pension (pre-1973), PC Savings Credit (for Guarantee Credit), non-dep increases for non-family members

Other: Cash in lieu of coal, Student grants/loans

Savings Credit

for qualifying income **also ignore:**

WTC, IB, Contribution-based JSA, SDA, Maternity Allowance, maintenance from a former spouse



UNIVERSAL CREDIT (UC)

Note: UC is calculated **monthly**, based on income by / elements applying on last day of each month. Weekly for comparison only

MAXIMUM UC

Standard Allowances:

monthly weekly
single under 25 257.33¹ 59.20
-aged 25+ 324.84¹ 74.70
couple: both u25 403.93¹ 92.85
-one or both 25+ 509.91¹ 117.40
¹ plus £86.67 uplift to end of September MAP

UC Elements (children):

child - 1st / only² 282.50 65.10
other children³ 237.08 54.60

² abolished for 1st child born after 6th April 17

³ two child limit for children born after Apr 17

disabled child 128.89 29.70
higher rate 402.41 92.54

childcare: 85% of costs up to:

max for 1 child 646.35
max for 2 or more 1,108.04

UC elements (adults):

carer's⁴ 163.73 37.70
limited capability for:
work (LCW)⁵ 128.89 29.70
work-related activity (LCWRA) 343.63 79.00
transitional⁶ varies

⁴ carers element cannot be counted for same person as an LC element. But partners in a couple could get one each

⁵ LCW element abolished for new claims from Apr 17; check for protections for older claims

⁶ transitional element only applies if were on SDP or in future "managed migrations" eroded by other increase in UC. Can be lost.

(NB: UC does **not** have any adult disability elements; **nor** pensioner element)

UC CAPITAL LIMIT:

£16,000.. Ignored if under £6000. **Tariff income** if in between: £4.35 per month for every £250 - or part of.

INCOME DISREGARDS

Earned income:

Net of income tax, national insurance and all pension contributions

Work Allowances (monthly)

if either have children or limited capability
if housing costs 293
if no housing costs 515

Taper 63% after WVA
(note: taper from council tax support and impact of MIF / surplus earnings / variability)

Unearned income

As for IS, ESA & JSA except:

- SSP, SMP, SPP, SAP count as earnings
- all of war disability pensions
- boarders and sub-tenants ignored, but also for bedroom limits.

DEDUCTIONS:

Housing Costs Contributions
replaces HB non-dependant deduction with single rate per non-dependant 75.53

Sanctions % of standard allowance (SA)

single 100%
couple 50% or 100%
lowest rate 40%

Other deductions

subject to maximum of 25% Std Allowance
UC repayments: advance & budgeting payments, o/payments 15%
overpayments if in work 25%
fraud & Hardship Payments.. 30%

Third Party Deductions

Normally 5% of SA, **except:**

rent arrears 10%⁶ / 20%
court fines max 108.35
⁶ only if normal 20% takes over maximum

BENEFITS CAP - UC & HB

earnings threshold⁶ 430.00... 99.23
⁷ WTC secures same exemption under HB
max benefits single... 1,284⁸ / 1,117
couple/lone parent... 1,917⁸ / 1,666
⁸ higher rate in Greater London

ATTENDANCE ALLOWANCE, DISABILITY LIVING ALLOWANCE PERSONAL INDEPENDENCE PAYMENT & DISABILITY PAYMENT (in Scotland)



ATTENDANCE ALLOWANCE & DISABILITY PAYMENT (Pension Age)

lower rate	60.00
higher rate	89.60

DLA / PIP / Adult & Child DP

Mobility Component:

DLA lower / PIP standard	23.70
DLA higher / PIP enhanced	62.55

DLA Care / PIP Daily Living:

DLA lowest care	23.70
DLA middle / PIP standard	60.00
DLA highest/ PIP enhanced	89.60

In Scotland: Child Disability Payment starts to replace DLA child from summer 2021, ADP replaces PIP from Spring 2022, then Pension Age DP. Same rates & criteria, so no r-test for existing claimants. But new "fairness, dignity and respect" in assessments processes.

BEREAVEMENT BENEFITS

NEW SYSTEM:

(for bereavement since April 2017)

BEREAVEMENT SUPPORT PAYMENT

standard (pcm)	100.00
higher (pcm)	350.00

First month payment:

standard	2,500.00
higher	3,500.00

Notes:

- monthly payments for 18 months

- standard rate where no children
- higher rate where pregnant or dependent children / young people

OLD SYSTEM:

(if bereavement before April 2017)

WIDOWED PARENT'S ALLOWANCE:

claimant:	122.55 ¹
per child dependant	11.35

Note: any previous Bereavement Allowance will have timed out by now

CHILD BENEFIT & GUARDIAN'S ALLOWANCE

CHILD BENEFIT:

first child - standard rate:	21.15
each subsequent child	14.00

GUARDIANS ALLOWANCE:

per child	18.00
Scottish Child Payment	10.00

CARER'S ALLOWANCE

claimant

¹ higher rate for future Carer Assistance in Scotland - difference paid as a twice yearly CA Supplement for time being

child dependant*	11.35
earnings limit	128.00

Note Child & Adult Dependant amounts:

Child amounts only on claims pre-April 2003 - the £11.35 is frozen and cut to £8.00 for the first child. **Adult amounts** only on claims pre - April 2010 and subject to earnings limits. Abolished from State Retirement Pension and Carer's Allowance from April 2020

BENEFITS RATES
APRIL 2021 - 22
Non-means Tested

Contribution-based / New-style JSA

Contribution-based / New-style JOBSEEKER'S ALLOWANCE

aged 18-24	59.20
aged 25 plus	74.70
earnings disregard	5.00

MATERNITY ALLOWANCE

claimant	151.97
earnings threshold	30.00

STATE RETIREMENT PENSION

NEW PENSION

¹ only 13% of claimants receive the full rate

OLD SRP - Category A & B

cat. A or cat. B widow/er	137.60
cat. B spouse/civil partner	82.45
child dependant*	11.35

OLD SRP - additional pension:

max SERPS / S2P	180.31
over 80s addition	0.25
increases for earlier working age incapacity / invalidity	varies

OLD SRP - Category C & D:

claimant	82.45
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INCAPACITY BENEFIT

Long Term INCAPACITY BENEFIT

week 53 on	114.70
adult dependant*	66.65
child dependant*	11.35

Age additions:

began before age 35	12.15
between 35 and 45	6.75

Permitted Earnings Limit:

.....	16 hrs / £143.00
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(Note: most IB claimants have now migrated to ESA, but some are still waiting)

Contributory / New-style ESA

Contributory / New-style EMPLOYMENT & SUPPORT ALLOWANCE

aged 16-24	59.20 / 74.70 ¹
claimant 25+	74.70

¹ 74.70 rate applies to all ages in main phase

Components:

work related activity	29.70 ¹
support	39.40

Permitted earnings:

16hrs / £143.00

¹ not payable on new claims after 03.04.2017, but check if protections apply

SMP/SPP/SAP/SSPP/SPBP

Statutory Maternity Pay (SMP):

first 6 weeks:	90% of pay
weeks 7 to 39:	151.97 or 90% pay ¹
	¹ whichever is lower

Statutory Paternity / Adoption / Shared Parental / Parental Bereavement Pay

.....	151.97 or 90% pay ²
	² whichever is lower

earnings threshold for all

120.00

Payment Period:

SMP & SAP	up to 39 weeks
SSPP	up to 37 weeks
SPP	up to 2 weeks

INDUSTRIAL INJURIES BENEFITS AND WAR DISABLEMENT

INDUSTRIAL INJURIES DISABLEMENT BENEFIT:

.....	36.58 to 182.90 ¹
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¹ varies from 20% to 100% max. disability

EXTRA ALLOWANCES:

Constant Attendance Allowance	36.60 to 146.40
Exceptionally Severe Disablement Allowance	73.20
Reduced Earnings Allowance	73.16 max
Retirement Allowance ..	18.29 max
Unemployability Supp	113.10

As well as usual advice agencies a lot of help from Trades Unions, Staff Associations



WAR DISABLEMENT PENSION:

Injury/disablement before 6th April 2005

.....	38.80 to 194.00 ¹
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¹ varies with % disability.

Additions as per Industrial Injuries plus:

Mobility Supplement

plus other allowances: Age, Widows, Adult orphans, Comforts, Children, Rent, Education, Clothing.

ARMED FORCES COMPENSATION SCHEME

for injuries/disablement after 6 Apr. 2005

Lump sums

Guaranteed Income Payments

100% amount varies with: age, effect on promotion etc. Payment in one of 5 bands

Independence Payment

More info and advice from Royal British Legion, SSAFA etc.

SDA

SEVERE DISABLEMENT ALLOWANCE:

claimant	81.25
adult dependant	39.95

Age additions:

higher- under 40	12.15
middle- age 40-49	6.75
lower - age 50-59	6.75

(most SDA claimants have migrated to ESA, but still some are still waiting)

STATUTORY SICK PAY

up to 28 weeks	96.35
earnings threshold	120.00

