

Benefit Rates Chart

April 2022
to
April 2023

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

BENEFITS RATES APRIL 2022-23 Means Tested

Abbreviations:

| | |
|------|--|
| AA | Attendance Allowance |
| ADI | Adult Dependency Increases |
| CAA | Constant Attendance Allowance |
| CB | Child Benefit |
| CDA | Child Dependent 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 |
| SRP | State 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 |

PERSONAL ALLOWANCES:

Single Person (no children)
aged 16 to 25..... 61.05/ 77.00¹
aged 25 plus 77.00
HB over PC age 197.10/182.60²
¹ applies if in main phase of ESA
² applies if pension age after 1.04.21

Lone Parent

aged 16 or 17: 61.05
aged 18 plus 77.00
HB over PC age 197.10/182.60²
² if reached pension age after 01.04.2021

Couples

either/ both under 18 varies³
both over 18 121.05
HB over PC age 294.90/278.70²
³ varies from 61.05 to 121.05. For HB it's 92.20 if both u18 or 121.05 if only 1 ptnr 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 allowance ⁴ 70.80
family premium ⁵ 17.85 /22.20

disabled child 68.04
enhanced disability (child) ... 27.44
⁴ two child limit for **children** born after 4.17
⁵ abolished for new claims from April 2016
Higher amount applied if continual claim as LP since 05.04.1998

PREMIUMS/ COMPONENTS

Any / all of:
Carer's 38.85
Enhanced Disability ⁶
single 17.75
couple 25.35
Severe Disability 69.40

Plus only the highest of:

Disability ⁶ (not in Ir-ESA)
single 36.20
couple 51.60
⁶ not with pensioner premium/ HB in PC age
Pensioner: (not HB as already in Pers. All.)
couple⁷ 157.65
⁷ if claimant under PC age, partner over.

ESA Components⁸:
work related activity⁹ 30.60
support 40.60⁸
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) 17.10
permitted work lower 20.00
permitted work higher: 152.00

Benefits disregards:

All of: HB/CTS, AA, DLA, Mobility Supplement, CB, CTC (not for HB), GA, CAA, ESDA, WDP, ADIs for non-family members, 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

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 family ¹ 545 10.50
child element² 2,935 56.35
disabled child 3,545 68.04
severely disabled 4,975 95.48
¹ not included for new claims after 06.04.17
² two-child limit for new **child** from 04.17
WTC basic 2,070³ .. 39.76
lone parent/2nd adult 2.125 ... 40.81
30 hours + 860 16.52
disabled worker 3,345 64.19
severe disability 1,445 27.72
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 6,770 129.84
if CTC only 17,005 326.13
Taper 41p/£1

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 182.60
couple 278.70
1st child born pre-06.04.17 66.85
other children 56.35

Additions:

disabled child - lower 30.58
disabled child - higher 95.48
severe disability 69.40
carers 38.85

PC SAVINGS CREDIT:

Threshold: single 158.47
couple 251.70

Savings Credit:

single 14.48
couple: 16.20

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 25 265.31 61.05
-aged 25+ 334.91 77.00
couple: both u25 416.45 96.10
-one or both 25+ 525.72 121.05
UC Elements (children):
child - 1st / only ² 290.00 66.85
other children³ 244.58 56.35
² abolished for 1st child born after 6th April 17
³ two child limit for children born after Apr 17
disabled child 132.89 30.60
higher rate 414.88 95.48
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 168.81 38.85
limited capability for:
work (LCW)⁵ 132.89 30.60
work-related activity (LCWRA) 354.28 .. 81.75
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 573.00
if no housing costs 344.00
Taper 55% 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 77.87

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%
⁶ only if normal 20% takes over maximum

BENEFITS CAP - UC & HB

earnings threshold⁶ 658.00... 152.00⁷
⁶ based on 16 hours pw at NMW. WTC secures same exemption under HB
max benefits single... 1,284⁸ / 1,117
couple/lone parent... 1,917⁸ / 1,666
⁸ higher rate applies in Greater London

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



ATTENDANCE ALLOWANCE & DISABILITY PAYMENT (Pension Age)

| | |
|-------------------|-------|
| lower rate | 61.85 |
| higher rate | 92.40 |

DLA / PIP / Adult & Child DP

Mobility Component:

| | |
|---------------------------------|-------|
| DLA lower / PIP standard | 24.45 |
| DLA higher / PIP enhanced | 64.50 |

DLA Care / PIP Daily Living:

| | |
|---------------------------------|-------|
| DLA lowest care | 24.45 |
| DLA middle / PIP standard | 61.85 |
| DLA highest/ PIP enhanced | 92.40 |

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: | 126.35 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: | 21.80 |
| each subsequent child | 14.45 |

GUARDIANS ALLOWANCE:

| | |
|------------------------|-------|
| per child | 18.55 |
| Scottish Child Payment | 20.00 |

CARER'S ALLOWANCE

claimant..... 69.70 / 79.15¹

¹ higher rate & 6% increase in Scotland, currently paid as a twice-yearly CA Supplement. In Wales, a new one-off £500 Carer's grant this year - claim via LA

child dependant *

| | |
|-----------------------|--------|
| 11.35 | |
| earnings limit: | 132.00 |

* 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 2022 - 23
Non-means Tested

Contribution-based / New-style JSA

Contribution-based / New-style **JOBSEEKER'S ALLOWANCE**

| | |
|--------------------------|-------|
| aged 18-24 | 61.05 |
| aged 25 plus | 77.00 |
| earnings disregard | 5.00 |

MATERNITY ALLOWANCE

| | |
|--------------------------|--------|
| claimant | 156.66 |
| Earnings threshold | 30.00 |

STATE RETIREMENT PENSION

NEW PENSION

| |
|---------------------|
| 185.15 ¹ |
|---------------------|

¹ only 13% of claimants receive the full rate

OLD SRP - Category A & B

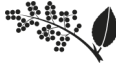
| | |
|-----------------------------------|--------|
| cat. A or cat. B widow/er | 141.85 |
| cat. B spouse/civil partner | 85.00 |
| child dependant * | 11.35 |

OLD SRP - additional pension:

| | |
|---|--------|
| max SERPS / S2P | 185.90 |
| over 80s addition | 0.25 |
| increases for earlier working age incapacity / invalidity | varies |

OLD SRP - Category C & D:

| | |
|----------------|-------|
| claimant | 85.00 |
|----------------|-------|



INCAPACITY BENEFIT

Long-Term INCAPACITY BENEFIT

| | |
|------------------------|--------|
| week 53 on | 118.35 |
| adult dependant* | 68.70 |
| child dependant* | 11.35 |

Age additions:

| | |
|---------------------------|-------|
| began before age 35 | 12.55 |
| between 35 and 45 | 6.95 |

Permitted Earnings Limit:

| | |
|-------|------------------|
| | 16 hrs / £143.00 |
|-------|------------------|

(Note: most IB claimants have now migrated to ESA, but some may still be waiting, as DWP are uprating)

Contributory / New-style ESA

Contributory / New-style EMPLOYMENT & SUPPORT ALLOWANCE

| | |
|--------------------|----------------------------|
| aged 16-24 | 61.05 / 77.00 ¹ |
| claimant 25+ | 77.00 |

¹ 74.70 rate applies to all ages in main phase

Components:

| | |
|-----------------------------|--------------------|
| work related activity | 30.60 ¹ |
| support | 40.60 |

Permitted earnings:

| |
|-----------------|
| 16hrs / £152.00 |
|-----------------|

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: | 156.66 or 90% pay ¹ |
| | ¹ whichever is lower |

Statutory Paternity / Adoption / Shared Parental / Parental Bereavement Pay

| | |
|-------|---------------------------------|
| | 156.66 or 90% pay ² |
| | ² whichever is lower |

earnings threshold for all

| |
|--------|
| 123.00 |
|--------|

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:

| | |
|-------|------------------------------|
| | 37.72 to 188.60 ¹ |
|-------|------------------------------|

¹ varies from 20% to 100% max. disability

EXTRA ALLOWANCES:

| | |
|--|-----------------|
| Constant Attendance Allowance | 37.75 to 151.00 |
| Exceptionally Severe Disablement Allowance | 75.50 |
| Reduced Earnings Allowance | 75.44 max |
| Retirement Allowance .. | 18.86 max |
| Unemployability Supp | 116.60 |

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



WAR DISABLEMENT PENSION:

Injury/disablement before 6th April 2005

| | |
|-------|---------------------------|
| | 40.00 to 200 ¹ |
|-------|---------------------------|

¹ varies with % disability.

Additions as per Industrial Injuries plus:

Mobility Supplement

| |
|-------|
| 72.00 |
|-------|

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 | 15 bands |
| Guaranteed Income Payments | |

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

Independence Payment

| |
|--------|
| 156.90 |
|--------|

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

SDA

SEVERE DISABLEMENT ALLOWANCE:

| | |
|-----------------------|-------|
| claimant | 83.75 |
| adult dependant | 41.20 |

Age additions:

| | |
|-------------------------|-------|
| higher- under 40 | 12.55 |
| middle- age 40-49 | 6.95 |
| lower - age 50-59 | 6.95 |

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

STATUTORY SICK PAY

| | |
|--------------------------|--------|
| up to 28 weeks | 99.35 |
| earnings threshold | 123.00 |



NB: This chart reflects March 22 decision to stick at 3.1% from Sept.21. If a change emerges, adjusting to current c.7% or uplift, we will happily amend.

