

Step 1: Earnings Replacement Benefits (top ups from Step 2 overleaf)

Claimed as an individual, a non-means tested basic income if limited / no work. Some need NI record. Overlapping. Statutory payments, paid via an employer only overlap with their DWP equivalents


BENEFITS RATES
APRIL 2023 - 24
1&3: Non-means Tested

CARER'S ALLOWANCE	CONTRIBUTORY ESA
claimant..... 76.75 / 86.20 ¹ <i>¹inc. £9.45 top up in Scotland, paid as 2 x CA Supplement. In Wales, a one-off £500 Carer's Grant, claimed via LA.</i> child dependant *..... 11.35 earnings limit:..... 139.00	Contributory / New-style EMPLOYMENT AND SUPPORT ALLOWANCE aged 16-24..... 67.20 / 84.80 ¹ claimant 25+..... 84.80 <i>¹ 84.80 rate applies to all ages in main phase</i> Components: work related activity 33.70 ² support..... 44.70 Permitted earnings: 16hrs/£167.00 <i>²not payable on new claims after 03.04.2017, but check if protections apply.</i>
CONTRIBUTION-BASED JSA	MATERNITY ALLOWANCE (MA)
Contribution-based / New-style JOBSSEEKER'S ALLOWANCE aged 18-24..... 67.20 aged 25 plus 84.80 earnings disregard..... 5.00	claimant..... 172.48 Earnings threshold 30.00
INCAPACITY BENEFIT (IB)	Severe Disablement Allowance (SDA)
Long term - week 53 on 130.20 adult dependant*..... 75.65 child dependant*..... 11.35 Age additions: began before age 35..... 13.80 between 35 and 45 7.65 Permitted Earnings Limit: 16 hrs / £167.00 <i>(Note: most IB claimants migrated to ESA, but some remain)</i>	claimant..... 92.20 adult dependant* 45.35 Age additions: higher- under 40..... 13.80 middle- age 40-49 7.65 lower - age 50-59 7.65 <i>(most SDA claimants migrated to ESA, but some still on SDA)</i>
STATE RETIREMENT PENSION (SRP)	
NEW STATE PENSION 203.85 ¹ <i>¹ only 13% of claimants receive the full rate</i>	OLD SP: Additional State Pension: max SERPS / S2P 204.68 over 80s addition 0.25 incapacity / invalidity..... varies
OLD STATE PENSION Category A or Cat. B widow/er ... 156.20 Cat. B spouse/civil partner 93.60 child dependant *..... 11.35	OLD SP - Category C & D: claimant..... 93.60


STATUTORY PAYMENTS

STATUTORY MATERNITY PAY (SMP):
 first 6 weeks: 90% of pay
 weeks 7 to 39:..... 172.48 or 90% pay¹
¹ whichever is lower

STATUTORY PAY: PATERNITY (SPP), ADOPTION (SAP), SHARED PARENTAL (SSPP) & PARENTAL BEREAVEMENT (SPBP)
 172.48 or 90% pay²
² whichever is lower

earnings threshold for all 123.00 




Payment Period:
 SMP & SAP up to 39 weeks
 SSPP..... up to 37 weeks (after 2wks SMP)
 SPP & SPBP..... up to 2 weeks

STATUTORY SICK PAY (SSP)
 up to 28 weeks..... 109.40 
 earnings threshold 123.00

*** Child & Adult Dependants:**
Child amounts only in claims pre-April 2003 & CTC - frozen at £11.35, cut to £8.00 for the first child.
Adult amounts only on claims pre-April 2010 and, subject to earnings limits. However, payment ceased in: SRP (Cat A, but Cat B remains) and CA from April 2020. They do not apply to Cb-JSA or C-ESA

Step 3: Extra Non-Means Tested Benefits (See over for Step 2: Means Tested Benefits)

Extra non-means tested, individual benefit (on top of Steps 1 & 2), in certain conditions: bereavement, children & disability. No NI record for any of them

BEREAVEMENT BENEFITS	FOR CHILDREN: CHB, GA & SCP
New: if bereaved since April 2017) ² standard where no children BEREAVEMENT SUPPORT PAYMENT (here under Step 3) Standard ² (pcm) 100.00 ¹ higher ³ (pcm) 350.00 ¹ First month payment: standard 2,500.00 higher 3,500.00 <i>¹monthly payments for 18 months</i>	CHILD BENEFIT: first child - standard rate: 24.00 each subsequent child 15.90 GUARDIAN'S ALLOWANCE: per child..... 20.40 Scottish Child Payment. 25.00 <i>(now extended to all under 16s)</i>
Old: if bereaved before April 2017) WIDOWED PARENT'S ALLOWANCE (under Step 1) claimant: 138.10 ¹ per child dependant 11.35 <i>any Bereavement Allowance has timed out</i>	INDUSTRIAL INJURIES & WAR DISABLEMENT INDUSTRIAL INJURIES DISABLEMENT BENEFIT: 41.52 to 207.60 ¹ <i>¹varies from 20% to 100% max. disability</i> WAR DISABLEMENT PENSION: Injury/disablement before 6 th April 2005 44.00 to 220 ¹ <i>¹ varies with % disability.</i> Extra Allowances. as IIDB plus: Mobility Supplement 79.20 plus other allowances: Age, Widows, Adult orphans, Comforts, Children, Rent, Education, Clothing. ARMED FORCES COMPENSATION SCHEME for injuries/disablement after 6 April 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..... 172.60 <i>As well as usual advice agencies check with Royal British Legion, SSAFA etc.</i>
DISABILITY BENEFITS: AA, DLA, PIP & ADP/CDP (in Scotland)	
ATTENDANCE ALLOWANCE & PA DISABILITY PAYMENT lower rate 68.10 higher rate 101.75 	Extra allowances within IIDB: Constant Attendance Allowance 41.55 to 166.29 Exceptionally Severe Disablement Allowance 83.10 Reduced Earnings Allowance 83.04 max Retirement Allowance.. 20.76 max Unemployability Supp 128.40 As well as usual advice agencies, check with Trades Unions, Staff Associations 
DLA, PIP & ADULT / CHILD DP Mobility Component: DLA lower / PIP standard..... 26.90 DLA higher / PIP enhanced.... 71.00 Care / Daily Living Component: DLA lowest care 26.90 DLA middle / PIP standard.... 68.10 DLA highest/ PIP enhanced.... 101.75	
Scotland: New claims are now for CDP (not Child DLA) and ADP (not PIP). Existing claims switch administratively & DLA to ADP. Dates for Pension Age DP tbc. Same rates / criteria, so no re-assessment on switching. But "fairness, dignity and respect" in claims & assessment.	

STEP 2 MEANS TESTED BENEFITS: top up any Step 1 (or none), in work or not. Claimed with any partner. No NI needed

INCOME SUPPORT (IS), INCOME-BASED JSA, INCOME-RELATED ESA & HOUSING BENEFIT (HB)

PERSONAL ALLOWANCES:

Single Person (no children)
 aged 16 to 25..... 67.20/ 84.80¹
 aged 25 plus..... 84.80
 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..... 217.00/201.05²
² if reached pension age after 01.04.2021

Couples

either/ both under 18..... varies³
 both over 18..... 133.30
 HB over PC age..... 324.70 / 306.85²
³ varies from 67.20 to 133.30. For HB it's 101.50 if both u18 or 133.30 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 allowance⁴..... 77.78
family premium⁵..... 18.53 / 22.20
disabled child..... 74.69
enhanced disability (child)... 30.17
⁴ two child limit for children born after 4.17
⁵ abolished for new claims from April 2016. Higher amount if LP claim since 05.04.1998

PREMIUMS/ COMPONENTS:

Any / all of:
Carer's..... 42.75
Enhanced Disability⁶
 single..... 19.55
 couple..... 27.90
Severe Disability..... 76.40

Plus only the highest of:

Disability⁶ (not in Ir-ESA)
 single..... 39.85
 couple..... 56.80
⁶ not with pensioner premium/ HB in PC age
Pensioner: (not HB as already in Pers. All.)
 couple⁷..... 173.55
⁷ if claimant under PC age, partner over.

ESA Components⁸:
work related activity⁹..... 33.70
support..... 44.70⁸
 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:..... 167.00

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 disregards)

Other income disregards:

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

BENEFITS RATES
APRIL 2023-24
Step 2: Means Tested

Abbreviations:
 (as used across all three steps)

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
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

WORKING & CHILD TAX CREDITS (WTC & CTC)

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

CAPITAL LIMIT: none
MAXIMUM TC: annual weekly
CTC family¹..... 545.... 10.50
child element²..... 3,235 ... 62.09
disabled child..... 3,905 ... 74.90
severely disabled..... 5,480 ... 105.14
¹ not included for new claims after 06.04.17
² two-child limit for new child from 04.17
WTC basic..... 2,280³.. 43.75
lone parent/2nd adult 2,340 ... 44.94
30 hours +..... 950.... 18.27
disabled worker..... 3,685 ... 70.70
severe disability..... 1,595 ... 30.59
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..... 7,455..... 142.98
 if CTC only..... 18,725..... 359.11
Taper..... 41p/£1

PENSION CREDIT (PC)

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..... 201.05
 couple..... 306.85
 1st child born pre-06.04.17..... 72.31
 other children..... 61.88
Additions:
 disabled child - lower..... 33.67
 disabled child - higher..... 104.86
 severe disability..... 76.40
 carers..... 42.75
PC SAVINGS CREDIT:
Threshold: single..... 174.49
 couple..... 277.12

Max. Savings Credit:
 single..... 15.94
 couple:..... 17.84
INCOME DISREGARDS:
 As IS, JSA, ESA, HB plus:
Benefits:
 War widowers 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 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..... 292.11..... 67.20
 -aged 25+..... 368.74..... 84.80
 couple: both u25..... 458.51..... 105.80
 -one or both 25+..... 578.82..... 133.30
UC Elements (children):
child - 1st / only²..... 315.00..... 72.30
 other children³..... 269.58..... 62.20
² abolished for 1st child born after 6th April 17
³ two child limit for children born after Apr 17
disabled child..... 146.31..... 33.70
 higher rate..... 456.89..... 104.86
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..... 185.86... 42.75
limited capability for:
 work (LCW)⁵..... 146.31 ... 33.70
 work-related activity (LCWRA) 390.06 .. 90.02
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 LIMITS: £16,000. Ignored if under £6,000.
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..... 631.00
 if no housing costs..... 379.00
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 FROM UC:
Housing Costs Contributions
 replaces HB non-dependant deduction with single rate per non-dependant..... 85.73

Sanctions % of standard allowance (SA)
 single..... 100%
 couple..... 50% or 100%
 lowest rate..... 40%
Other deductions
 UC 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..... 722.45... 166.72⁷
⁶ based on 16 hours pw at NMW. Exempt: if overs, on WTC, LCW, dis benefit or a carer
 max benefits single.... 1,414⁸ / 1,229
 couple/lone parent.... 2,110⁸ / 1,835
⁸ higher rate applies in Greater London