

Social Security Benefit Rates

April 2023

(updated 28 June 2023)

Welfare Rights Service

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This booklet provides details of the Social Security benefit rates (including Child Tax Credit, Working Tax Credit, Child Benefit and Guardian's Allowance) including details of the 'legacy benefits' and Council Tax Support amounts from April 2023.

Universal Credit

Standard Allowances Monthly

Single

Aged 25 years and over	£368.74
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Aged under 25	£292.11
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Couple

One/both aged 25 or over	£578.82
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Both aged under 25	£458.51
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Elements

First child (born before 6.4.2017)	£315.00
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Subsequent child(ren)	£269.58
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Higher: Disabled child	£456.89
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Lower: Disabled child	£146.31
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Limited Capability for Work	£146.31
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Limited Capability for Work-Related Activity	£390.06
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Carer	£185.86
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Childcare Maximum (from 28.6.2023)

One child (85% of eligible cost)	£950.92
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Two or more children (85% of eligible cost)	£1,630.15
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Non-dependant Deduction

Rented Housing Costs	£85.73
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Owner Occupier Housing Costs	£NIL
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Note: No 'non-dependant deduction' is applicable where claimant (or partner) gets PIP daily living component, Attendance Allowance (or equivalent due to injury at work or war injury), DLA care component, or Armed Forces Independence Payment or is blind (or severely sight impaired). No deduction is applicable where the non-dependant is aged under 21 or they are getting PIP daily living component, Attendance



Allowance, DLA care component, Universal Credit or Carer's Allowance. No deduction also where non-dependant has a child aged under 5.

Work Allowance

Higher: Without housing costs £631.00

Lower: With housing costs £379.00

Taper 55%

To qualify must have child(ren) or limited capability for work.

Capital

Lower Limit £6,000

Higher Limit £16,000

Tariff Income: £4.35 per £250 between £6,000 and £16,000

War Disablement Pension/Armed Forces Independence Payment: Fully disregarded

Child Benefit and Child Maintenance: Fully disregarded

Pension Credit

Standard Minimum Guarantee

Single £201.05

Couple £306.85

Dependent Child

First child (*born before 6.4.2017*) £72.31

Subsequent child(ren) £61.88

Higher: Disabled child £104.86

Lower: Disabled child £33.67

Additional Amounts

Single: Severe Disability £76.40

Couple: Severe Disability (*one qualifies*) £76.40

Couple: Severe Disability (*both qualify*) £152.80

Carer's £42.75

Savings Credit

Threshold

Single £174.49

Couple £277.12



Maximum Payment

Single	£15.94
Couple	£17.84

Capital

Lower Limit	£10,000
Higher Limit	N/A

Tariff Income: £1.00 per £500 on capital above £10,000

Earnings: £5.00 single, £10.00 couple and £20.00 lone parent/carer disregarded.

War Disablement Pension/Armed Forces Independence Payment: Fully disregarded.

Child Benefit and Child Maintenance: Fully disregarded

Qualifying Age for Pension Credit (QAPC)

Pension Credit (Guarantee Credit) Age

Previously: 60 men and women

Between 2018 - 2020: 66 men and women

Between 2026 - 2028: 67 men and women

Between 2044 - 2046: 68 men and women

Note: Since 15.5.2019 new rules mean that both members of a couple will need to have reached the Qualifying Age for Pension Credit to qualify.

Pension Credit (Savings Credit) Age

Must have reached State Pension age before 6.4.2016

Personal Independence Payment

Daily Living Component

Enhanced: 12 points or more	£101.75
Standard: 8 points to 11 points	£68.10

Mobility Component

Enhanced: 12 points or more	£71.00
Standard: 8 points to 11 points	£26.90



Attendance Allowance

Higher	£101.75
Lower	£68.10

Disability Living Allowance

Care Component

Higher	£101.75
Middle	£68.10
Lower	£26.90

Mobility Component

Higher	£71.00
Lower	£26.90

Carer's Allowance

Claimant	£76.75
Adult Dependant (<i>claim made before 6.4.2010</i>)	£45.35
Earnings Threshold	£139.00

Child Benefit and Guardian's Allowance

Child Benefit

Eldest Child	£24.00
Other Child(ren)	£15.90
Guardian's Allowance	£20.40

Statutory Sick Pay

Amount	£109.40
Earnings Threshold	£123.00

New Style JSA

Aged 25 or over	£84.80
Aged under 25	£67.20

New Style ESA

Assessment Phase (*First 13 weeks*)

Basic Allowance - aged 25 or over	£84.80
Basic Allowance - aged 16 to 24	£67.20



Main Phase (From week 14)

Basic Allowance aged 16 or over	£84.80
Work-related Activity Component	£33.70
Support Component	£44.70
Permitted Work - Lower Limit	£20.00
Permitted Work - Higher Limit / Supported Permitted Work	£167.00

Industrial Injuries

Disablement Benefit

100% assessment	£207.60
20% assessment	£41.52

Amount awarded normally increases by £20.76 per extra 10% assessment of disability up to maximum 100%. Scheme also includes Reduced Earnings Allowance/Retirement Allowance for disablement prior to 1.10.1990. Maximum amounts £83.04 and £20.76 respectively.

State Retirement Pension

New State Pension

Retirement from 6.4.2016	£203.85
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Old Retirement Pension

Category A	£156.20
Category B	£93.60
Age Addition - aged 80 or over	£00.25

State Pension Age

Previously: 65 men / 60 women
Between 2018 - 2020: 66 men / women
Between 2026 - 2028: 67 men / women
Between 2044 - 2046: 68 men / women

Maternity Allowance

Claimant	£172.48
Earnings Threshold	£30.00



Statutory Maternity Pay, Statutory Paternity Pay, Statutory Adoption Pay, Statutory Shared Parental Pay and Parental Bereavement Pay

Standard Rate	£172.48
Earnings Threshold	£123.00

Bereavement Support Payment

Higher

Bereavement Support Payment	£3,500 lump sum
Bereavement Support Payment	£350 per month

Standard

Bereavement Support Payment	£2,500 lump sum
Bereavement Support Payment	£100 per month

Bereavement Benefits

Bereavement Payment	£2,000 lump sum
Widowed Parent's Allowance	£139.10
Bereavement Allowance	£139.10

Incapacity Benefit

Claimant

Long-term Rate	£130.20
Adult dependant	£75.65

Age Addition

Higher Rate	£13.80
Lower Rate	£7.65
Permitted Work - Lower Limit	£20.00
Permitted Work - Higher Limit / Supported Permitted Work	£167.00

Severe Disablement Allowance (Abolished April 2001)

Claimant	£92.20
Adult Dependiant	£45.35



Age Addition

Higher Rate	£13.80
Middle Rate	£7.65
Lower Rate	£7.65

Benefit Cap (Wolverhampton)

Couples / Couples with child(ren) / Single with child(ren)

per annum	£22,020.00
per month	£1,835.00
per week	£423.46

Single without child

per annum	£14,753.00
per month	£1,229.42
per week	£283.71

Local Housing Allowance (Wolverhampton)

Shared Room Rate

per week	£60.18
per month	£261.50

1 Bedroom

per week	£91.83
per month	£398.98

2 Bedroom

per week	£117.37
per month	£510.00

3 Bedroom

per week	£136.93
per month	£594.99

4 Bedroom

per week	£172.60
per month	£749.99



National Living Wage / National Minimum Wage

From 1.4.2023	Hourly rate
Aged 23 and over	£10.42
Aged 21 to 22	£10.18
Aged 18 to 20	£7.49
Aged 16 to 17	£5.28
Apprentice Amount	£5.28

Tax and National Insurance Thresholds

Income Tax Personal Allowance (*Annual*)

Personal Allowance (Income Tax)	£12,570
Between £12,571 and £50,270	20%
Between £50,271 and £125,140	40%
Over £125,140	45%

Contributions (*Weekly*)

Class 1 Contribution

Primary Threshold	£242.00
Lower Earnings Limit	£123.00
Upper Earnings Limit	£967.00
12% of earnings above Primary Threshold	
2% of earnings above Upper Earnings Limit	
Class 2 Contribution	£3.45
Class 3/Voluntary Contributions	£17.45



Legacy Benefits and Council Tax Support

Housing Benefit and Council Tax Support (Wolverhampton)

Personal Allowance:

Under Qualifying Age for Pension Credit

Single

Aged 25 years or over	£84.80
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Aged under 25	£67.20
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ESA(NS) any age during 'main phase'	£84.80
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Lone Parent

Aged 18 or over	£84.80
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Aged under 18	£67.20
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ESA(NS) any age during 'main phase'	£84.80
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Couple

One or both aged 18	£133.30
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Both aged under 18	£101.50
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ESA(NS) any age during 'main phase'	£133.30
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Dependent Child (aged under 20)	£77.78
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Personal Allowance:

Over Qualifying Age for Pension Credit (No UC/ESA(IR)/JSA(IB)/IS)

Single/Lone Parent	£217.00 (£201.05)
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Couple	£324.70 (£306.85)
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Polygamous marriage:

Additional spouse	£107.70 (£105.80)
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Note: The lower figure in brackets applies where neither member of the couple had reached the QAPC before 1.4.2021.

Premiums and Components

Disability Premium

Single:	£39.85
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Couple:	£56.80
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Enhanced Disability Premium

Single:	£19.55
Couple:	£27.90
Child:	£30.17

Severe Disability Premium

Single:	£76.40
Couple - (one qualifies):	£76.40
Couple - (both qualify):	£152.80

Disabled Child Premium £74.69

Carer's Premium £42.75

Family Premium

(Abolished new claims since 1.5.2016) £18.53

Lone Parent Premium £22.20

Work-related Activity Component £33.70

Support Component £44.70

Please see page 17 for Non-dependant Deduction details

Excess Income Taper

Housing Benefit: 65% of excess income

Council Tax Support: 23% for people under the QAPC or 20% for people who are QAPC or over unless they are getting UC/ESA(IR)/JSA(IB)/IS in which case it would be 23% of excess income.

Maximum Amount of Council Tax Support

Under QAPC 78% or 88% if claimant is single aged under 25, and they have no dependent children or claimant (or partner) gets DLA care component at the high rate or PIP daily living component at the enhanced rate or are entitled to the 'enhanced disability premium' for a disabled child.

QAPC or over 100% - unless getting UC/ESA(IR)/JSA(IB)/IS in which case it would be 78% (or 88% if claimant or their partner gets DLA care component at the higher rate or PIP daily living component at enhanced rate).



Second Adult Rebate

QAPC or over and not getting UC/ESA(IR)/JSA(IB)/IS

All Second Adults get

UC/ESA(IR)/JSA(IB)/IS/PC 25%

Second Adults combined gross income

disregarding any UC/ESA(IR)/JSA(IB)

/IS/PC less than £201.00 12.5%

Second Adults combined gross income

disregarding any UC/ESA(IR)/JSA(IB)/IS/PC

between £201.00 and £260.00 7.5%

Wolverhampton Council Tax Bands - 2023/2024

Band A: £1,456.38

Band B: £1,699.11

Band C: £1,941.84

Band D: £2,184.58

Band E: £2,670.04

Band F: £3,155.50

Band G: £3,640.95

Band H: £4,369.15

Income-related ESA

Personal Allowance (*Prescribed Amount*)

Single

25 years or over £84.80

Under 25 - during 'main phase' £84.80

Under 25 - during 'assessment phase' £67.20

Lone Parent

Aged 18 or over £84.80

Under 18 - during 'main phase' £84.80

Under 18 - during 'assessment phase' £67.20

Couple

Both aged 18 or over £133.30

One or both aged under 18: Amount varies according to circumstances - £67.20 / £84.80 / £101.50 / £133.30.

Do seek further information and advice as necessary.



Components

Work-related Activity Component	£33.70
Support Component	£44.70

Premiums

Enhanced Disability Premium

Single:	£19.55
Couple:	£27.90

Severe Disability Premium

Single:	£76.40
Couple (one qualifies):	£76.40
Couple (both qualify):	£152.80

Carer's Premium

£42.75

Pensioner Premium (couples):

Where the claimant's partner has reached the QAPC a Pensioner Premium of £173.55 will be payable. Do seek further information and advice as necessary.

Please see page 17 for Non-dependant Deduction details

Income-based JSA

Personal Allowances

Single

Aged 25 years and over	£84.80
Aged under 25	£67.20

Lone Parent

Aged 18 or over	£84.80
Aged under 18	£67.20

Couple

Both aged 18 or over	£133.30
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One or both aged under 18: Amount varies according to circumstances - £67.20 / £84.80 / £101.50 / £133.30. Do seek further information and advice as necessary.

Premiums

Disability Premium

Single:	£39.85
Couple:	£56.80

Enhanced Disability Premium

Single:	£19.55
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Couple:	£27.90
Severe Disability Premium	
Single:	£76.40
Couple (one qualifies):	£76.40
Couple (both qualify):	£152.80
Carer's Premium	£42.75

Pensioner Premium (couples):

Where the claimant's partner has reached the QAPC a Pensioner Premium of £173.55 will be payable. Do seek further information and advice as necessary.

Amounts for Dependent Children:

Additions for children/disabled children will be payable in on-going, pre 6.4.2004 cases where no Child Tax Credit award is in place. Do seek further advice and information as necessary.

Please see page 17 for Non-dependant Deduction details

Income Support

Personal Allowances

Single

Aged 25 years and over	£84.80
Aged under 25	£67.20

Lone Parent

Aged 18 or over	£84.80
Aged under 18	£67.20

Couple

Both aged 18 or over	£133.30
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One or both aged under 18: Amount varies according to circumstances - £67.20 / £84.80 / £101.50 / £133.30. Do seek further information and advice as necessary.

Premiums

Disability Premium

Single:	£39.85
Couple:	£56.80

Enhanced Disability Premium

Single:	£19.55
Couple:	£27.90



Severe Disability Premium

Single:	£76.40
Couple (one qualifies):	£76.40
Couple (both qualify):	£152.80
Carer's Premium	£42.75

Pensioner Premium (Couples):

Where the claimant's partner has reached the QAPC or is aged 80 or over a Pensioner Premium / Higher Pensioner Premium of £173.55 will be payable.

Do seek further information and advice as necessary.

Amounts for Dependent Children:

Additions for children/disabled children will be payable in on-going, pre 6.4.2004 cases where no Child Tax Credit award is in place. Do seek further advice and information as necessary.

Please see page 17 for Non-dependant Deduction details

Capital Rules

	Lower Limit	Upper Limit
Income-related ESA	£6,000	£16,000
Income-based JSA	£6,000	£16,000
Income Support	£6,000	£16,000
Housing Benefit	£6,000	£16,000
Council Tax Support	N/A	£6,000
Child Tax Credit	N/A	N/A
Working Tax Credit	N/A	N/A

Note: *If claimant or partner reached QAPC then for HB/CTS the Lower Limit is £10,000. For HB/CTS there is no upper capital limit where claimant (or partner) gets PC(Guarantee Credit). There is no capital rule for Child Tax Credit and Working Tax Credit. If the claimant is in a care home then the Lower Limit for ESA(IR)/JSA(IB)/IS is £10,000 but the Upper Limit remains £16,000. Tariff Income ESA(IR)/JSA(IB)/IS £1.00 for every £250 (or part thereof) over the Lower Limit. For HB/CTS £1.00 for every £250 (or part thereof) over the Lower Limit where aged under QAPC or £1.00 for every £500 (or part thereof) over the Lower Limit where over QAPC.*



Disregarded Income

Earnings: JSA(IB)/IS/HB/CTS disregards of between £5 to £25 per week depending on which benefit and a person's circumstances (e.g. lone parent, carer or disabled). ESA(IR) allows people to earn up to £20 per week (permitted work - lower limit) or £167.00 per week (permitted work - higher limit/supported permitted work). These disregards then also apply to HB/CTS. HB/CTS will also disregard £17.10 per week where the claimant (or partner) works more than 16 hours per week and is entitled to the HB/CTS 'family premium' or they are a lone parent or they receive WTC and the award includes the '30-hour element'.

Childcare: HB/CTS provide for an allowance on earnings of up to £175 per week (one child) and £300 per week (two or more children).

War Pension: For ESA(IR)/JSA(IB)/IS £10.00 of any War Disablement Pension/Armed Forces Compensation Scheme Guaranteed Income Payment is disregarded. In Wolverhampton, any War Pension amount is fully disregarded for HB/CTS.

Child Benefit and Child Maintenance:

Fully disregarded for ESA(IR)/JSA(IB)/IS/HB/CTS. Where JSA(IB)/IS award made prior to 6.4.2004 and no CTC in payment then any award of Child Benefit will count in full.

Non-Dependant Deductions

From: PC/ESA(IR)/JSA(IB)/IS/HB

Getting Pension Credit £NIL

Aged 18 or over and in 'remunerative work' and weekly gross earnings:

• under £162.00	£18.10
• between £162.00 and £235.99	£41.60
• between £236.00 and £307.99	£57.10
• between £308.00 and £409.99	£93.40
• between £410.00 and £510.99	£106.35
• £511.00 or above	£116.75



Aged 18 or over and not in 'remunerative work' and none of the above apply	£18.10
Aged under 25 getting UC (without earnings)	£NIL
Aged under 25 getting JSA(IB)/IS	£NIL
Aged under 25 getting ESA(IR) without the 'work-related activity component' or 'support component'	£NIL
Couples: In the case of couples, it is the highest amount of Non-dependant Deduction that would be applied as though they were treated as a single person.	

Council Tax Support (Wolverhampton)

Aged under 18	£NIL
Aged 18 or over getting PC/IS/JSA(IB)/ESA (IR)/UC (without earnings)	£NIL
Aged 18 or over and in 'remunerative work' and weekly gross earnings:	
• under £235.99 per week	£4.83 (£4.60)
• between £236.00 and £409.99 per week	£9.87 (£9.40)
• between £410.00 and £510.99 per week	£12.39 (£11.80)
• £511.00 or above per week	£14.86 (£14.15)
Others aged 18 or over	£4.83 (£4.60)

Note: 1. The figures in brackets apply where the claimant/partner have reached the QAPC.

Note: 2. No 'non-dependant deduction' applicable where claimant (or partner) is blind (or severely sight impaired) or is getting PIP (Daily Living Component), Disability Living Allowance (Care Component), Attendance Allowance (or equivalent due to injury at work or war injury) or Armed Forces Independence Payment.



Tax Credits

Child Tax Credit

Family Element	£545
Child Element	£3,235
Disabled Child Element	£3,905
Severely Disabled Child Element	£5,480

Working Tax Credit

Basic Element	£2,280
Couple/Lone Parent Element	£2,340
Disabled Worker Element	£3,685
Severe Disability Element	£1,595
30 Hour Element	£950
Childcare Element	
One Child (70% of eligible costs)	£175
Two or more children (70% of eligible costs)	£300
Threshold: entitled to WTC or CTC and WTC (Taper @ 41%)	£7,455
Threshold: entitled to CTC but not WTC (Taper @ 41%)	£18,725
Income rise disregard	£2,500
Income fall disregard	£2,500



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