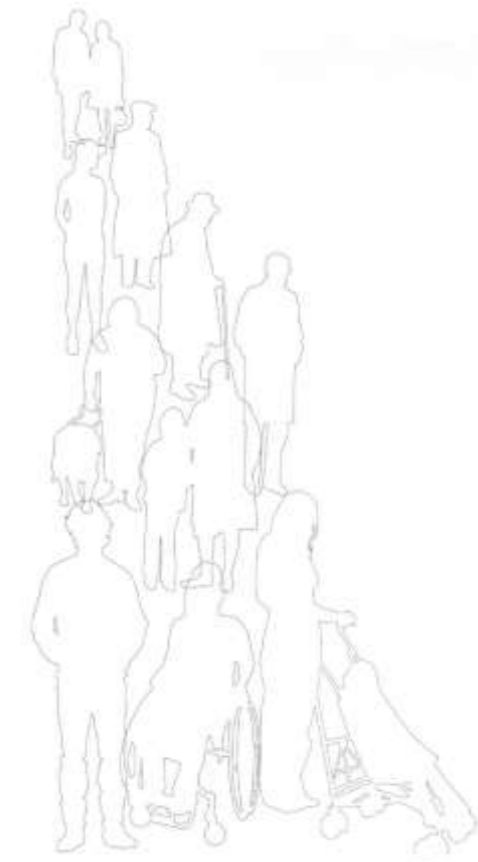


Benefit rates

April 2023/24



Deductions from benefits

Maximum deductions from means tested benefits (except Universal Credit)

Utility arrears, rent arrears and Council Tax debt	£4.25
Repayment of fines (standard rate)	£5.00
Benefit overpayment recovery (ordinary)	£12.75
Benefit overpayment recovery (fraud – not HB or CTRS)	£34.00
Benefit overpayment recovery (fraud – HB or CTRS)	£21.25

Standard weekly deductions from Housing Benefit

Service charges for fuel:	
Heating	£35.25
Hot water	£4.10
Lighting	£2.85
Cooking (including one-room rate)	£4.10
Total all fuel	£46.30
One-room rate: heating, hot water and lighting	£21.10
Ineligible amounts for meals:	
Three meals a day (each person age 16+)	£33.15
Three meals a day (each person under 16)	£16.80
Half board (each person age 16+)	£22.10
Half board (each person under 16)	£11.05
Breakfast only (each person)	£4.05

Capital rules for means tested benefits

Working-age benefit capital limits

Applies to Income Support, income-based JSA, income-related ESA, Housing Benefit and Council Tax Reduction schemes

Upper limit	£16,000
Lower limit	£6,000
Lower limit (permanent residential care)	£10,000

Weekly tariff income: £1 for every £250 (or part of £250) over the lower capital limit

Universal Credit capital limits

Upper limit	£16,000
Lower limit	£6,000

Monthly tariff income: £4.35 for every £250 (or part of £250) over the lower capital limit

Pension Credit capital limits

Also applies to Housing Benefit and Council Tax Reduction for pension age claimants not in receipt of Income Support, income-based JSA or income-related ESA.

In receipt of Pension Guarantee Credit	No upper limit
Upper limit (no Pension Guarantee Credit)	£16,000
Lower limit	£10,000

Weekly assumed income: £1 for every £500 (or part of £500) over the lower capital limit.

Tax credits

Working Tax Credit	Annual amount
Basic element	£2,280
Couples or lone parent element	£2,340
30-hour element	£950
Disabled worker element	£3,685
Severe disability element	£1,595

Childcare element: maximum eligible costs	Weekly
Two or more children (£300.00 maximum)	£210.00
One child (£175.00 maximum)	£122.50
Percentage of eligible costs paid	70%

Child Tax Credit	Annual amount
Family element	£545 (a)
Child element	£3,235 (b)
Disabled child element	£3,905
Severely disabled child element	£1,575

Common features for tax credits

Income threshold (WTC or WTC & CTC)	£7,455
Income threshold (CTC only)	£18,725
Excess income taper	41%
Income rise disregard	£2,500
Income fall disregard	£2,500

(a) No family element for new claims that do not include a child born before 6 April 2017.

(b) Limited to two per claim, unless child born before 6 April 2017 or an exception applies.

Attendance Allowance

High rate	£101.75
Low rate	£68.10

Bereavement benefits

Widowed Parent's Allowance

Standard rate	£139.10
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Bereavement Support Payment

Lump sum:	
Claimant with dependent children	£3,500
No dependent children	£2,500
Monthly payments:	
Claimant with dependent children	£350.00
No dependent children	£100.00

Carer's Allowance

Claimant	£76.75
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Child Benefit

First child	£24.00
Second and subsequent child	£15.90

Disability Living Allowance

Care component:	
High rate	£101.75
Middle rate	£68.10
Low rate	£26.90
Mobility component:	
High rate	£71.00
Low rate	£26.90

New Style Employment and Support Allowance

Assessment phase (first 13 weeks):	
Age 25+	£84.80
Age 16-24	£67.20
Main phase:	
Age 16+	£84.80
Components:	
Work-related activity component	£33.70 (b)
Support component	£44.70

(b) Not available if limited capability for work started on or after 3 April 2017

New Style Jobseeker's Allowance

Age 25+	£84.80
Age 16-24	£67.20

Maternity Allowance

Maximum rate	£172.48
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Personal Independence Payment

Daily living component:	
Enhanced rate	£101.75
Standard rate	£68.10
Mobility component:	
Enhanced rate	£71.00
Standard rate	£26.90

State Pension

New State Pension

Full rate	£203.85
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Old State Pension

Category A or B basic pension	£156.20
Category B (lower) or D	£93.60

Statutory Maternity, Paternity and Shared Parental Pay

Standard rate	£172.48
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Statutory Sick Pay

Payable rate	£109.40
Qualifying earnings threshold	£123.00

All rates in this card are weekly except where indicated.

Welfare Rights Helpline

Telephone (9.30am – 3.00pm Monday to Friday): 01473 264545
E-mail: welfare.rights@suffolk.gov.uk

Contact us for free, impartial, expert advice about benefits and housing, and advice about eligibility issues for people from abroad. This helpline is for practitioners only. Please do not give out this number to members of the public.

Income Support, income-based Jobseeker's Allowance and income-related Employment and Support Allowance

Personal allowances

Single person:	
Age 25+	£84.80
Age 16-24	£67.20
Age 16+ and entitled to main phase ESA	£84.80
Lone parent:	
Age 18+	£84.80
Age 16-17	£67.20
Age 16+ and entitled to main phase ESA	£84.80
Couple:	
Both 18+	£133.30
One or both aged under 18	Varies - seek advice

Premiums

Carer premium	£42.75
Disability premium:	
Single person	£39.85 (a)
Couple (only one need qualify)	£56.80 (a)
Enhanced disability premium:	
Single person	£19.55
Couple (only one need qualify)	£27.90
Severe disability premium:	
Single person	£76.40
Couple (one member qualifies)	£76.40
Couple (both members qualify)	£152.80
Pensioner premium:	
Couple	£173.55 (b)

Components (only payable with ESA)

Work-related activity component:	£33.70 (c)
Support component:	£44.70

Housing costs

Standard rate of interest paid (from May 2023)	2.65%
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(a) Not payable with income-related ESA

(b) Overlaps with ESA components, disability and enhanced disability premiums

(c) Not paid if limited capability for work starts on or after 3 April 2017

Pension Credit

Standard Minimum Guarantee

Single person:	£201.05
Couple:	£306.85

Additional amounts

Carer additional amount	£42.75
Severe disability additional amount	
Single person	£76.40
Couple (one member qualifies)	£76.40
Couple (both members qualify)	£152.80
Child addition	
First child rate (only if born before 6 April 2017)	£72.31
Standard rate	£61.88

Disabled child	
Lower rate	£33.67
Higher rate	£104.86

Housing costs

Standard rate of interest (from May 2023)	2.65%
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Savings Credit (d)

Maximum Savings Credit award:	
Single person	£15.94
Couple	£17.84
Savings Credit threshold:	
Single person	£174.49
Couple	£277.12

(d) Not available to people reaching pension age on or after 6 April 2016

Housing Benefit

Personal allowances – working age claimants

As for Income Support, income-based JSA and income-related ESA.

Personal allowances – pension age claimants

(Who are not receiving Income Support, income-based JSA and income-related ESA)

Single person: State Pension age before 1 April 2001	£217.00
Single person: State Pension age on or after 1 April 2001	£201.05

Couple (one or both State Pension age before 1 April 2001	£324.70
Couple (Both State Pension age on or after 1 April 2001	£306.85

Premiums and components - all claimants

Carer premium	£42.75
Disability premium:	
Single person	£39.85
Couple (only one need qualify)	£56.80
Enhanced disability premium:	
Single person	£19.55
Couple (only one need qualify)	£27.90
Severe disability premium:	
Single person	£76.40
Couple (one member qualifies)	£76.40
Couple (both members qualify)	£152.80

Components (only payable to claimants entitled to ESA)

Work-related activity component:	£33.70 (e)
Support component:	£44.70
Family premium	£18.53 (f)
Child addition (per child eligible for Child Tax Credit)	£77.78
Disabled child premium	£74.69
Enhanced disability premium: disabled child	£30.17

(e) Not paid if limited capability for work starts on or after 3 April 2017

(f) Only available in claims made before 1 May 2016

Council Tax Reduction schemes

All Suffolk councils use the Housing Benefit applicable amounts. East and West Suffolk have introduced a £10,000 upper capital limit and have removed tariff income for working-age claimants from April 2022.

Minimum annual Council Tax contribution (working-age claimants)

Babergh, Ipswich, Mid Suffolk and West Suffolk	Nil
East Suffolk	8.5%

Universal Credit

Standard allowance	Monthly rates
Single person:	
Age 25+	£368.74
Age 16-24	£292.11
Couple:	
One or both age 25+	£578.82
Both age under 25	£458.51

Elements

Carer element:	£185.86
Child element (g):	
First child born before 6 April 2017	£315.00
Standard rate	£269.58
Disabled child addition	
Lower rate	£146.31
Higher rate	£456.89
Childcare costs element:	
One child	£950.92
Two or more children	£1,630.15
Percentage of eligible costs covered	85%
Limited capability for work element	£146.31 (h)
Limited capability for work & work-related activity element	£390.06
Housing costs element (rent):	Limited to the cap rent
Housing costs element (owner occupier) standard rate of interest: ..	2.65%

(g) Limited to two per claim, unless child born before 6 April 2017 or an exception applies.

(h) Not paid if limited capability for work starts on or after 3 April 2017.

Earnings rules

Carer's Allowance earnings limit:	£139.00
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Employment and Support Allowance earnings limits

Permitted work higher limit	£167.00
Permitted work lower limit	£20.00

Weekly earnings disregards

New Style Jobseeker's Allowance:	£5.00
All means-tested benefits (except Universal Credit):	
Standard	£5.00
Couple	£10.00
Higher	£20.00

Housing Benefit and Council Tax Reduction earnings disregards:

As above, and:	
Lone parent	£25.00
Additional earnings	£17.10
Childcare costs earnings disregard:	
One child	Up to £175
Two or more children	Up to £300

Excess income taper:

Housing Benefit	65%
Council Tax Reduction	20%

Other income disregards:

Adult maintenance payments	£15.00
Child maintenance payments	Fully disregarded

Universal Credit monthly earnings disregard

Single person or couple (in receipt of housing cost element):	
Limited capability for work or work-related activity	£379.00
Responsible for dependent child	£379.00
Single person or couple (not in receipt of housing cost element):	
Limited capability for work or work-related activity	£631.00
Responsible for dependent child	£631.00
Earnings taper	55%

Deductions from benefits

Housing Benefit and Universal Credit - "Bedroom tax"

One excess bedroom	14%
Two or more excess bedrooms	25%

Housing Benefit - non-dependant deductions

Non-dependant age 18+ in full-time work:	
Weekly earnings: £511 or more	£116.75
£410-£510.99	£106.35
£308-£409.99	£93.40
£236-£307.99	£57.10
£162-£235.99	£41.60
Less than £162	£18.10
Age 18+ in part-time work (under 16 hpw)	£18.10

On Income Support or income-based Jobseeker's Allowance:

Age 25+	£18.10
Age 18-24	Nil

On income-related Employment and Support Allowance:

Age 25+	£18.10
Age 18-24 in main phase	£18.10
Age 18-24 in assessment phase	Nil

On contributory Employment and Support Allowance:

Age 18+	£18.10
On Pension Credit:	Nil

On Universal Credit:

Age under 25 with no earned income	Nil
Age 25+ with no earned income or working under 16 hpw	£18.10
Age 18+ not on benefits or in work:	£18.10
Age under 18:	Nil

Universal Credit - housing costs contributions (rent only)

Monthly	
Non dependant age 21+	£85.73
Non dependant age under 21	Nil

Council Tax Reduction schemes - non-dependant deductions

Check the relevant district or borough council website for details.

Housing Benefit and Universal Credit – the Benefit Cap

Working age benefits maximum weekly amount	
Single person with no dependent children	£283.71
Couple or lone parent	£423.46
Universal Credit maximum monthly amount	
Single person with no dependent children	£1,229.42
Couple or lone parent	£1,835.00