

SWALLOW FINANCIAL PLANNING BENEFIT TABLES

Changed November	Normally Taxable?	2022/2023	2021/2022	2020/2021	2019/2020	2018/2019	2017/18	2016/2017
BENEFIT CAPS (YEARLY)								
Benefit Cap London Couples	Varies	£23,000	£23,000	£23,000	£23,000	£23,000	£23,000	£23,000
Benefit Cap London Individuals	Varies	£15,410	£15,410	£15,410	£15,410	£15,410	£15,410	£15,410
Benefit Cap Elsewhere Couples	Varies	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000
Benefit Cap Elsewhere Individuals	Varies	£13,400	£13,400	£13,400	£13,400	£13,400	£13,400	£13,400
BENEFITS WHEN YOU ARE ILL								
Employment & Support Allowance (ESA) >25	Yes	£77.00	£74.70	£74.35	£73.10	£73.10	-	£73.10
Statutory Sick Pay (SSP)	Yes	£99.35	£96.35	£95.85	£94.25	£89.35	£89.35	£88.45
Bereavement Allowance lump sum (TF)	No	£2,500.00	£2,500.00	£2,500.00	£2,500.00	£2,000.00	£2,000	£2,000
Single Bereavement Income Allowance for 18 months	Yes	£126.35	£122.55	£100.00	£119.90	£113.70	£114	£113
Enhancement to Bereavement income if you have children	Yes	£350.00	£350.00	£250.00	£119.90	£113.70	£114	£113
Attendance Allowance Higher Rate (>65)	No	£92.40	£89.60	£89.15	£87.65	£83.10	£83.10	£82.30
Attendance Allowance Lower Rate (>65)	No	£61.85	£60.00	£59.70	£58.70	£55.65	£55.65	£55.10
Personal Independence Payment (PIP)								
Daily Living Component (Enhanced)	No	£92.40	£89.60	£89.15	£87.65	£85.60		
Daily Living Component (Standard)	No	£61.85	£60.00	£59.70	£58.70	£57.30		
Mobility Component (Enhanced)	No	£64.50	£62.55	£61.20	£61.20	£59.75		
Mobility Component (Standard)	No	£24.45	£23.70	£23.20	£23.20	£22.65		
Carers Allowance (Cap on earnings elsewhere)	Yes	£69.70	£67.60	£66.15	£64.60	£64.60	£62.70	£62.10
BENEFITS WHEN YOU HAVE CHILDREN								
Statutory Maternity and Paternity Pay 1st 6 Weeks % Average Pay	Yes	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
SMP Next 33 Weeks 90% of Average Pay Minimum Payment	Yes	-	-	£108.00	£106.20	£103.70	£100.70	£99.70
SMP Next 33 Weeks 90% of Average Pay Maximum Payment	Yes	£156.66	£151.97	£151.20	£148.68	£145.18	£140.98	£139.58
Child Benefit 1st Child (TF)	No	£21.80	£21.15	£21.05	£20.70	£20.70	£20.70	£20.70
Child Benefit rest children (each) (TF)	No	£14.45	£14.00	£13.95	£13.70	£13.70	£13.70	£13.70
CB Reduced by 10% for each £1,000 of income above	No	£50,000	£50,000	£50,000	£50,000	£50,000	£50,000	£50,000

Changed November

Normally Taxable? 2022/2023 2021/2022 2020/2021 2019/2020 2018/2019 2017/18 2016/2017

BENEFITS WHEN YOU ARE IN EMPLOYMENT

Minimum Hourly Wage Apprentice	Yes	£4.81	£4.30	£4.15	-	-	-	-
Minimum Hourly Wage < 18	Yes	£4.81	£4.62	£4.55	-	£4.05	£4.05	£3.79
Minimum Hourly Wage Rate 18 to 21	Yes	£6.83	£6.56	£6.45	£6.15	£5.60	£5.60	£5.30
Minimum Hourly Wage Rate 21 to 25	Yes	£9.18	£8.36	£8.20	£7.70	£7.05	£7.05	£6.70
Minimum Hourly Wage > 25	Yes	£9.50	£8.91	£8.72	£8.21	£8.10	£7.50	£7.20

BENEFITS WHEN YOU RETIRE

State Pension (Born After M5/4/51, F 5/4/53)	Yes	£185.15	£179.60	£175.20	£168.60	£164.35	£159.55	£119.30
State Pension (Born Before M5/4/51, F 5/4/53)	Yes	£141.85	£137.60	£134.25	£129.20	£125.95	£122.30	£119.30
Married State Pension (Born Before M5/4/51, F 5/4/53)	Yes	£226.85	£218.05	£214.70	£206.65	£201.45	£197.42	£193.47
Minimum Income Guarantee (Pension Credit) 60+ Single	Yes	£182.60	£177.10	£173.75	£167.25	£159.35	£159.35	£155.60
Minimum Income Guarantee (Pension Credit) Married	Yes	£278.70	£270.30	£265.20	£255.25	£243.25	£243.25	£230.85

BENEFITS WHEN YOU ARE IN CARE

NHS Funded Nursing Care Standard Rate	No	£187.60	£183.92	£183.92	£180.31	£155.05	£153.00	£151.95
Your Personal Expenses Allowance	No	£25.65	£24.90	£24.90	£24.90	£24.90	£24.90	£24.90
Upper Limit of Capital Before LA Benefit Assistance		£23,250	£23,250	£23,250	£23,250	£23,250	£23,250	£23,250
Level of Capital below which LA will pay 100% of costs.		£14,250	£14,250	£14,250	£14,250	£14,250	£14,250	£14,250

AVERAGE WEEKLY FEES (2019/20)

	Residential	Nursing	Nursing
South East	£793	£1,050	£1,050
London	£760	£1,200	£1,200
South West	£716	£1,050	£1,050
East Of England	£690	£1,059	£1,059
Northern Ireland	£546	£815	£815
Average for England	£701	£1,035	£1,035

Please note that whilst every effort is made to ensure that the information contained within this table is correct, we cannot guarantee them and clients should seek specific personalised advice prior to undertaking any arrangement. These notes were last updated in April 2022. Whilst we have done our best to ensure they are current to this date laws and options are changing constantly so always check before action.

E.&.O.E.