

How to apply for a UK Family Visa via Adequate Maintenance

The 'Adequate Maintenance' route is a lower income threshold than the £29,000 per year currently required under the standard route.

However, the Adequate Maintenance route is only available to couples where the UK sponsor is receiving a particular benefit, from the list below. This list of benefits can be found at paragraph E-ECP.3.3 of [Appendix FM](#):

- Disability Living Allowance;
- Severe Disablement Allowance;
- Industrial Injuries Disablement Benefit;
- Attendance Allowance;
- Carer's Allowance;
- Personal Independence Payment;
- Armed Forces Independence Payment or Guaranteed Income Payment under the Armed Forces Compensation Scheme;
- Constant Attendance Allowance, Mobility Supplement or War Disablement Pension under the War Pensions Scheme;
- Police Injury Pension;
- Child Disability Payment;
- Adult Disability Payment;

If the UK sponsor is receiving any of these benefits, then they will qualify for the Adequate Maintenance route.

If the UK sponsor is not receiving any of these benefits, they cannot qualify for the Adequate Maintenance route, and will be expected to meet the £29,000 per year threshold.

Provided the UK sponsor is receiving any of the benefits listed above, they can then count income from **all** sources. So, income from the qualifying benefit itself, as well income from any *non-qualifying* benefits which are *not* listed above.

How to calculate whether you will meet the Adequate Maintenance threshold

1. Add-up all your income. As noted above, you can use income from **all** sources: Income from employment, qualifying benefits, and non-qualifying benefits (i.e. Universal Credit, Child Benefit, etc.)
2. Convert all your income to a weekly amount. For example, if you are receiving Child Benefit every calendar month, you would add-up what you receive in a year, and then divide by 52 (weeks) to reach a weekly figure. If you are receiving Universal Credit every 4-weeks, you could simply divide the four-weekly figure by 4, to arrive at a weekly figure;
3. Unlike applying via the standard route, where you use gross income, the Adequate Maintenance route requires you to look at your **net** income. So, your income after tax and national insurances deductions have been made, where applicable;
4. You should note the resulting Net Income figure as '**A**';

5. Now, to calculate your accommodation costs, you need to add-up your rent/mortgage costs, and your council tax costs. Again, calculate this as a weekly cost. So, for example, if your council tax is £3000 per year, you can divide this by 52-weeks, to arrive at a weekly cost;
6. You do **not** include costs of gas, electricity, or any other costs relating to your accommodation. Only rent/mortgage and council tax;
7. You can note the resulting Accommodation Costs as figure '**B**';
8. Next, you need to calculate the amount of Income Support that an equivalent British family would receive in benefits. To do this, you can refer to the information on [Rightsnet](#);
9. In the screenshot below, the pink highlights represent the most commonly used figures from the Rightsnet table. The UK Immigration Rules require that both the UK sponsor and the applicant must be over 18 years old, to be eligible to apply for a UK family visa. So, you will nearly always be referring to the rate listed under, '*Couple – Both 18 or over*', which at the time of writing, is **£144.65**.
10. If there are children in the UK household, whether from a previous relationship, or from the current relationship, they will need to be included in the calculation. For each child, you need to add **£84.66** to the **£144.65** from the above paragraph. And note, this applies *regardless of whether the child/children are British or not!* (This is different to calculations under the standard route, where British children are not included in the financial calculations).
11. So, for example, if the UK sponsor has 2 children, the calculation will be **£144.65 + £84.66 + £84.66 = £313.97**.
12. You can note the resulting target figure as figure '**C**';
13. So, you've calculated:
 - A = Net income
 - B = Accommodation costs
 - C = Target figure
14. The equation to now use is: **A minus B, should be equal to, or greater than, C.**
15. If the resulting figure is equal to or greater than C, then your income is sufficient to meet the Adequate Maintenance requirement.
16. If the resulting figure is lower than C, then unfortunately, your income is not sufficient to meet the Adequate Maintenance requirement.

Appendix A: Rightsnet screenshots

*** The screenshots below are from the [Rightsnet](#) website. The pink highlighted values are referenced in the example calculations above, and are the most commonly used figures in adequate maintenance calculations ***

Employment and support allowance		2024/2025	2025/2026
Note: amounts for contributory ESA are equivalent to the relevant single personal allowance plus component where applicable			
Personal allowances		Weekly	Weekly
Single	Under 25	71.70	72.90
	25 or over / entitled to main phase ESA	90.50	92.05
Lone parent	Under 18	71.70	72.90
	18 or over	90.50	92.05
Couple	Both under 18	71.70	72.90
	Both under 18 with child	108.30	110.15
	Both under 18 (main phase)	90.50	92.05
	Both under 18 (main phase) with child	142.25	144.65
	One 18 or over, one under 18 (certain conditions apply)	142.25	144.65
	Both over 18	142.25	144.65
	Claimant under 25, partner under 18	71.70	72.90
	Claimant 25 or over, partner under 18	90.50	92.05
	Claimant (main phase), partner under 18	90.50	92.05

Income support		2024/2025	2025/2026
Personal allowances		Weekly	Weekly
Single	Under 25	71.70	72.90
	25 or over	90.50	92.05
Lone parent	Under 18	71.70	72.90
	18 or over	90.50	92.05
Couple	Both under 18	71.70	72.90
	Both under 18 - higher rate	108.30	110.15
	One under 18, one under 25	71.70	72.90
	One under 18, one 25 or over	90.50	92.05
	Both 18 or over	142.25	144.65
Premiums			
Carer		45.60	46.40
Disability	Single	42.50	43.20
	Couple	60.60	61.65
Enhanced disability	Single person / lone parent	20.85	21.20
	Couple	29.75	30.25
Severe disability	One qualifies	81.50	82.90
	Two qualify	163.00	165.80
Pensioner	Couple	190.70	201.95
Children			
Note: pre 4 April 2004 claims with no child tax credit			
Personal allowance		83.24	84.66
Family premium		19.15	19.48
Disabled child premium		80.01	81.37