

### **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 (Scotland);
- Adult Disability Payment (Scotland);
- Pension Age Disability Payment (Scotland);
- Scottish Adult Disability Living Allowance (Scotland);

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 rates published on [Rightsnet](#) (see next page for screenshot).
9. In the screenshot below, the green highlight reflects the most commonly used parts of the Rightsnet poster. 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.
10. So, in the left column, you will nearly always be referring to the rate listed under, '*Couple – Both 18 or over*', which at the time of writing, is **£150.15**.
11. 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 **£87.88** to the **£150.15** from the above paragraph.
12. 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).
13. So, for example, if the UK sponsor has 2 children, the calculation will be **£150.15 + £87.88 + £87.88 = £325.91**.
14. You can note the resulting target figure as figure '**C**';
15. So, you've calculated:
  - A = Net income
  - B = Accommodation costs
  - C = Target figure
16. The equation to now use is: **A minus B, should be equal to, or greater than, C**.
17. If the resulting figure is equal to or greater than C, then your income is sufficient to meet the Adequate Maintenance requirement.
18. If the resulting figure is lower than C, then unfortunately, your income is not sufficient to meet the Adequate Maintenance requirement.

**Appendix A: Benefit rates published on Rightsnet**

<b>Income support</b>		2025/2026	2026/2027
<b>Personal allowances</b>		Weekly	Weekly
Single	Under 25	72.90	75.65
	25 or over	92.05	95.55
Lone parent	Under 18	72.90	75.65
	18 or over	92.05	95.55
Couple	Both under 18	72.90	75.65
	Both under 18 - higher rate	110.15	114.35
	One under 18, one under 25	72.90	75.65
	One under 18, one 25 or over	92.05	95.55
	Both 18 or over	144.65	150.15

<b>Contributory and New Style ESA</b>		2025/2026	2026/2027
<b>Personal allowances</b>		Weekly	Weekly
Single	Under 25	72.90	75.65
	25 or over / entitled to main phase ESA	92.05	95.55
Lone parent	Under 18	72.90	75.65
	18 or over	92.05	95.55
Couple	Both under 18	72.90	75.65
	Both under 18 with child	110.15	114.35
	Both under 18 (main phase)	92.05	95.55
	Both under 18 (main phase) with child	144.65	150.15
	One 18 or over, one under 18 (certain conditions apply)	144.65	150.15
	Both over 18	144.65	150.15
	Claimant under 25, partner under 18	72.90	75.65
	Claimant 25 or over, partner under 18	92.05	95.55
	Claimant (main phase), partner under 18	92.05	95.55

<b>Children</b>		
Note: pre 4 April 2004 claims with no child tax credit		
Personal allowance	84.66	87.88
Family premium	19.48	20.22
Disabled child premium	81.37	84.46
Enhanced disability premium	32.75	33.99