

Rights Advice Scotland

**Benefits Quick Guide
2012/13**

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Income Support/Job Seekers Allowance

Personal Allowances

| | |
|---|---------------|
| Single under 25 or lone parent under 18 | £ 56.25 |
| Single 25 + or lone parent 18 + | £ 71.00 |
| Couple both over 18 | £111.45 |
| Couple one under 18 | £56.25/£71.00 |
| Couple both under 18 | £56.25/£84.95 |

Premiums

| | |
|--------------------------------------|-----------------|
| Carers Premium | £ 32.60 |
| Severe Disability Premium per person | £ 58.20 |
| Disability Premium: Single /Couple | £30.35 / £43.25 |
| Enhanced Disability: Single / Couple | £14.80 / £21.30 |
| Enhanced Disability: Child** | £ 22.89 |
| Family Premium** | £ 17.40 |
| Disabled Child Premium** | £ 56.63 |

Dependant Child** £ 64.99

Employment and Support Allowance

Assessment Phase

| | |
|---|--------------------|
| Single under 25 or lone parent under 18 | £56.25 |
| Single 25+ or lone parent 18+ | £71.00 |
| Couple | (see IS/JSA above) |

Main Phase

| | |
|---------------------------------|----------------|
| Single/lone parent (all ages) | £71.00 |
| Couple | £71.00/£111.45 |
| Work-related activity component | £28.15 |
| Support component | £34.05 |

Premiums

Carers Premium, Enhanced Disability Premium, and Severe Disability Premiums if applicable are paid at the same rate as Income Support/income-based JSA above.

**Pre April 2003 Claimants Only

Capital Limits (IS/JSA/ESA)

| | |
|-------------------------------------|---------|
| Upper limit | £16,000 |
| Disregard – Standard | £ 6,000 |
| - Residential Care (permanent) | £10,000 |
| Tariff £1 for every £250 disregard. | |

Earnings Disregard (IS/JSA/ESA)

| | |
|---|---------|
| Carers, Disability or Lone Parent | £ 20.00 |
| Couples (not entitled above) | £ 10.00 |
| Single (not entitled as above) | £ 5.00 |
| Permitted Work disregarded in full (ESA Only) | |

Pension Credits (over lower pension age)

Standard Minimum Guarantee

| | |
|-----------------------------------|---------|
| Single | £142.70 |
| Couple | £217.90 |
| Severe Disability (per person) ** | £ 58.20 |
| Carers (per person) ** | £ 32.60 |

Savings Credits Threshold

| | |
|--------|---------|
| Single | £111.80 |
| Couple | £178.35 |

Maximum Savings Credit Award

| | |
|--------|---------|
| Single | £ 18.54 |
| Couple | £ 23.73 |

Capital Limits

| | |
|---|---------|
| No Upper Limit – Disregard the first | £10,000 |
| - Residential Care (permanent) | £10,000 |
| Tariff £1 for every £500 over disregard | |

** Each person should satisfy the qualifying conditions

Non Means Tested Benefits

| | | |
|---------------------------------|-----------------------------------|-------------------|
| Child Benefit | Only/Eldest Child | £ 20.30 |
| | Other Child(ren) | £ 13.40 |
| Guardians Allowance | | £ 15.55 |
| Attendance Allowance | Lower Rate | £ 51.85 |
| | Higher Rate | £ 77.45 |
| DLA (Care Component) | Lower | £ 20.55 |
| | Middle | £ 51.85 |
| | Higher | £ 77.45 |
| DLA (Mobility Component) | Lower | £ 20.55 |
| | Higher | £ 54.05 |
| Carers Allowance | Basic Rate | £ 58.45 |
| | Adult Dependant | £ 34.40 |
| | Child Dependant | £8.10/£11.35 |
| Retirement Pension | | |
| | Category A & B (Higher Rate) | £ 107.45 |
| | Category D & B (Lower Rate) | £ 64.40 |
| | Adult Dependant (category A only) | £ 61.85 |
| Bereavement | | |
| | Lump Sum | £2,000.00 |
| | Bereavement Allowance | |
| | Aged 45 – 54 | £ 31.79 – £ 98.53 |
| | Aged 55+ | £ 105.95 |
| | Widowed Parents Allowance | £ 105.95 |

Non Means Tested Benefits (Continued)

| | | |
|----------------------------|-----------------|-----------|
| Maternity Allowance | Standard Rate | £135.45 |
| | Adult Dependant | abolished |

| | |
|--|----------|
| Statutory Maternity, Statutory Paternity and Statutory Adoption Pay | £135.45 |
| Statutory Sick Pay | £ 85.85 |
| Earnings Threshold for all of these | £ 107.00 |

| | |
|-------------------------------------|---------|
| Severe Disablement Allowance | £ 69.00 |
| Age Addition: Under 40 | £ 11.70 |
| 40 - 49 | £ 5.90 |
| 50 – 59 | £ 5.90 |
| Adult Dependant | £ 34.60 |

| | |
|--|---------|
| Incapacity Benefit – Short-term | |
| Lower Rate (0-28 weeks) | £ 74.80 |
| Higher Rate (29-52 weeks) | £ 88.55 |
| Adult Dependant | £ 44.85 |

| | |
|---------------------------------------|---------|
| Incapacity Benefit – Long-term | |
| Long Term (52+ weeks) | £ 99.15 |
| Age Addition: under 35 | £ 11.70 |
| Age Addition: 35 to 44 | £ 5.90 |
| Adult Dependant | £ 57.60 |

| | | |
|-----------------------|--------------------------|----------|
| Permitted Work | Lower Limit | £ 20.00 |
| | Higher Limit / Supported | £ 97.50* |

* Until October 2012

| | |
|----------------------------|---------|
| Industrial Injuries | |
| Disablement Benefit 100% | £158.10 |

Tax Credits

Child Tax Credit

| | |
|--|------------|
| Family (only one can be paid) | £ 545.00 |
| Baby Addition (only one can be paid) | withdrawn |
| Child (one for each child) | £ 2,690.00 |
| Disabled Child (any rate of DLA) | £ 2,950.00 |
| Severe Disability (High Rate DLA Care) | £ 1,190.00 |

Working Tax Credit

| | |
|--|-----------|
| Basic | £1920.00 |
| Couples/Lone Parent | £1950.00 |
| 30 Hours** | £ 790.00 |
| Disability | £2790.00 |
| Severe Disability (High Rate DLA Care) | £ 1190.00 |
| 50+ (removed April 2012) | abolished |

Childcare Costs

**70% of costs up to a weekly maximum:

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|----------------------|----------|
| One Child | £ 175.00 |
| Two or More Children | £ 300.00 |

Income Threshold

| | |
|------------------------------------|------------|
| Child Tax Credits only | £15,860.00 |
| Working Tax Only | £ 6,420.00 |
| Both Working and Child Tax Credits | £ 6,420.00 |

| | |
|------------------|-----|
| Tax Credit Taper | 41% |
|------------------|-----|

**Can be aggregated for people responsible for children.

Housing Benefit and Council Tax Benefit

Personal Allowances

| | |
|---|---------|
| Single under 25 or Lone Parent under 18 | £ 56.25 |
| Single over 25 or Lone Parent over 18 | £ 71.00 |
| Couple Both under 18 | £ 84.95 |
| Couple One or Both over 18 | £111.45 |
| Single 60 to 64 | £142.70 |
| Couples 60 to 64 | £217.90 |
| Single 65+ | £161.25 |
| Couple One or Both 65+ | £241.65 |

Dependant Child (per child) £ 64.99

Premiums

| | |
|--------------------------------------|---------------|
| Family Premium | £ 17.40 |
| Lone Parent Rate | £ 22.20 |
| Disabled Child Premium | £ 56.63 |
| Enhanced Disability (Child) | £ 22.89 |
| Disability Premium single/couple | £30.35/£43.25 |
| Enhanced Disability single/couple | £14.80/£21.30 |
| Severe Disability Premium per person | £ 58.20 |
| Carers Premium per person | £ 32.60 |

ESA Components

| | |
|---------------------------------|---------|
| Work Related Activity Component | £ 28.15 |
| Support Component | £ 34.05 |

Earnings Disregards

| | |
|--------------------------------------|---------------------|
| Single/Couple/Lone Parent | £5.00/£10.00/£25.00 |
| Pensioners** Carers or Disability | £ 20.00 |
| Working for 16/30 hours | £ 17.10 |
| War Pensions/Student Loans disregard | £ 10.00 |
| Adult Maintenance disregard | £ 15.00 |
| Child maintenance disregard | 100% |

** Certain Pensioners Only

Housing and Council Tax Benefits (continued)

Housing Benefit Non-dependant Deductions

| | |
|---|---------|
| In receipt of (IR)ESA (Main Phase) | £ 11.45 |
| Aged 25+ on Income Support JSA | £ 11.45 |
| Aged 18+ Gross Income less than £124.00 | £ 11.45 |
| £124 – £182.99 | £ 26.25 |
| £183 – £237.99 | £ 36.10 |
| £238 – £315.99 | £ 59.05 |
| £316 – £393.99 | £ 67.25 |
| £394 and above | £ 73.85 |

Council Tax Non-dependant Deductions

| | |
|--|--------|
| Aged 18+ and not on IS, ESA, JSA or PC | £ 3.30 |
| Gross Income less than £183 | £ 3.30 |
| £183 – £315.99 | £ 6.55 |
| £316 – £393.99 | £ 8.25 |
| £394 and above | £ 9.90 |

| | |
|---------------------------|-----|
| Housing Benefit Taper | 65% |
| Council Tax Benefit Taper | 20% |

Council Tax Bands

| | Council Tax | Water Charge | Sewerage | Total |
|---|-------------|--------------|----------|---------|
| A | xxx.xxx | xxx.xxx | xxx.xxx | xxx.xxx |
| B | xxx.xxx | xxx.xxx | xxx.xxx | xxx.xxx |
| C | xxx.xxx | xxx.xxx | xxx.xxx | xxx.xxx |
| D | xxx.xxx | xxx.xxx | xxx.xxx | xxx.xxx |
| E | xxx.xxx | xxx.xxx | xxx.xxx | xxx.xxx |
| F | xxx.xxx | xxx.xxx | xxx.xxx | xxx.xxx |
| G | xxx.xxx | xxx.xxx | xxx.xxx | xxx.xxx |
| H | xxx.xxx | xxx.xxx | xxx.xxx | xxx.xxx |

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Representing Scottish local Authority Welfare Rights Services