

Rights Advice Scotland

Benefits Quick Guide
2016/17

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Income Support/Job Seekers Allowance

Personal Allowances

Single under 25 or lone parent under 18	£ 57.90
Single 25 + or lone parent 18 +	£ 73.10
Couple both over 18	£114.85
Couple one under 18	£57.90/£73.10
Couple both under 18	£57.90/£87.50

Premiums

Carers Premium	£ 34.60
Severe Disability Premium per person	£ 61.85
Disability Premium: Single /Couple	£32.25 / £45.95
Enhanced Disability: Single / Couple	£15.75 / £22.60
Enhanced Disability: Child**	£ 24.43
Family Premium**	£ 17.45
Disabled Child Premium**	£ 60.06

Dependant Child** £ 66.90

Employment and Support Allowance

Assessment Phase

Single under 25 or lone parent under 18	£57.90
Single 25+ or lone parent 18+	£73.10
Couple	(see IS/JSA above)

Main Phase

Single/lone parent (all ages)	£73.10
Couple	£73.10/£114.85
Work-related activity component	£29.05
Support component	£36.20

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	£155.60
Couple	£237.55
Severe Disability (per person) **	£ 61.85
Carers (per person) **	£ 34.60

Savings Credits Threshold

Single	£133.82
Couple	£212.97

Maximum Savings Credit Award

Single	£ 13.07
Couple	£ 14.75

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	£ 20.70
	Other Child(ren)	£ 13.70
Guardians Allowance		£ 16.55
Attendance Allowance	Lower Rate	£ 55.10
	Higher Rate	£ 82.30
DLA (Care Component)	Lower	£ 21.80
	Middle	£ 55.10
	Higher	£ 82.30
DLA (Mobility Component)	Lower	£ 21.80
	Higher	£ 57.45
Personal Independence Payments (PIP)		
PIP (Daily Living)	Standard	£ 55.10
	Enhanced	£ 82.30
PIP (Mobility)	Standard	£ 21.80
	Enhanced	£ 57.45
Carers Allowance	Basic Rate	£ 62.10
	Adult Dependant	£ 36.55
	Child Dependant	£8.00/£11.35
Bereavement		
Lump Sum		£2,000.00
Bereavement Allowance		
Aged 45 – 54		£33.77 – £104.67
Aged 55+		£ 112.55
Widowed Parents Allowance		£ 112.55

Non Means Tested Benefits (Continued)

Maternity Allowance	Standard Rate	£139.58
	Threshold	£ 30.00

Statutory Maternity, Statutory Paternity and Statutory Adoption Pay	£139.58
Statutory Sick Pay	£ 88.45
Earnings Threshold for all of these	£ 112.00

Severe Disablement Allowance	£ 74.65
Age Addition: Under 40	£ 11.15
40 - 49	£ 6.20
50 – 59	£ 6.20
Adult Dependant	£ 36.75

Incapacity Benefit – Long-term	
Long Term (52+ weeks)	£105.35
Age Addition: under 35	£ 11.15
Age Addition: 35 to 44	£ 6.20
Adult Dependant	£ 61.20

Permitted Work	Lower Limit	£ 20.00
	Higher Limit / Supported	£115.50*

* Until October 2016

Retirement Pension	
Category A & B (Higher Rate)	£ 119.30
Category D & B (Lower Rate)	£ 71.50
Adult Dependant (category A only)	£ 65.70
New State Pension	£155.65

Industrial Injuries	
Disablement Benefit 100%	£168.00

Tax Credits

Child Tax Credit

Family (only one can be paid)	£ 545.00
Baby Addition (removed April 2011)	withdrawn
Child (one for each child)	£ 2,780.00
Disabled Child (any rate of DLA)	£ 3,140.00
Severe Disability (High Rate DLA Care)	£ 1,275.00

Working Tax Credit

Basic	£1960.00
Couples/Lone Parent	£2010.00
30 Hours**	£ 810.00
Disability	£ 2970.00
Severe Disability (High Rate DLA Care)	£ 1275.00
50+ (removed April 2012)	abolished

Childcare Costs

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

One Child	£ 175.00
Two or More Children	£ 300.00

Income Threshold

Child Tax Credits only	£16,105.00
Working Tax Only	£ 6,420.00
Both Working and Child Tax Credits	£ 6,420.00

Tax Credit Taper	41%
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**Can be aggregated for people responsible for children.

Universal Credit

(Monthly)

Single under 25/over 25	£251.77 / £317.82
Joint claim both under 25	£395.20
Joint Claim one or both over 25	£498.89
First Child/Subsequent child	£277.08 / £231.67
Disabled Child Lower/ Higher	£126.11 / £367.92
Limited capability for work	£126.11
Limited capability for work related activity	£315.60
Non Dependent deductions	£69.37
Carers	£150.39
<i>Child Care (85%) Maximum 1 child / 2+</i>	<i>£646.35/1108.04</i>
<i>Work Allowances</i>	<i>Nil / £192 / £397</i>

Housing Benefit and Council Tax Benefit

Personal Allowances (Same as income Support except)

Couple Both under 18	£ 87.50
Couple One or Both over 18	£114.85
Single 'PC claim age' to 64	£155.60
Couples 'PC claim age' to 64	£237.55
Single 65+	£168.70
Couple One or Both 65+	£252.30

Premiums (Same as income Support except)

Lone Parent Rate	£ 22.20
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ESA Components (Same as ESA) £29.05/£36.20

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)	£ 14.65
Aged 25+ on Income Support JSA	£ 14.65
Aged 18+ Gross Income less than £133.00	£ 14.65
£133 – £194.99	£ 33.65
£195 – £252.99	£ 46.20
£253 – £337.99	£ 75.60
£338 – £419.99	£ 86.10
£420 and above	£ 94.50

Council Tax Non-dependant Deductions

Aged 18+ and not on IS, ESA, JSA or PC	£ 3.90
Gross Income less than £195	£ 3.90
£195 – £337.99	£ 7.75
£338 – £419.99	£ 9.85
£420 and above	£ 11.80

Housing Benefit Taper	65%
Council Tax Benefit Taper	20%

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