

2017/18

## Benefits Quick Guide

## Rights Advice Scotland

## 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	£ 34.95
Severe Disability Premium per person	£ 62.45
Disability Premium: Single /Couple	£32.55 / £46.40
Enhanced Disability: Single / Couple	£15.90 / £22.85
Enhanced Disability: Child**	£ 24.78
Family Premium**	£ 17.45
Disabled Child Premium**	£ 60.90

<b>Dependent Child**</b>	£ 66.90
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\*\*Pre April 2003 Claimants Only

## 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	£36.55

\*\* Pre April 2017 claims only

## 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.

## 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	£159.35
Couple	£243.25
Severe Disability (per person) **	£ 62.45
Carers (per person) **	£ 34.95

## Savings Credits Threshold

Single	£137.35
Couple	£218.42

## Maximum Savings Credit Award

Single	£ 13.20
Couple	£ 14.90

## 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

## Benefit Cap

Single Adults (no children)	£13,400
All Couples and Lone Parents	£20,000

\*\*Can be aggregated for people responsible for children.

Income Threshold	£16,105.00
Child Tax Credits only	£ 6,420.00
Working Tax Only	£ 6,420.00
Both Working and Child Tax Credits	£ 6,420.00
Tax Credit Taper	41%
Child Tax Credit	£ 545.00
Family (only one can be paid)	
Baby Addition (removed April 2011)	£ 2,780.00
Child (one for each child)	£ 3,175.00
Disabled Child (any rate of DLA)	£ 1,290.00
Severe Disability (High Rate DLA Care)	£ 1,290.00
Working Tax Credit	£1,960.00
Basic	£2010.00
Couples/Lone Parent	£ 810.00
30 Hours**	£ 810.00
Disability	£ 3000.00
Severe Disability (High Rate DLA Care)	£ 1290.00
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

## Non Means Tested Benefits

<b>Child Benefit</b>	
Only/Eldest Child	£ 20.70
Other Child(ren)	£ 13.70
<b>Guardians Allowance</b>	
	£ 16.70
<b>Attendance Allowance</b>	
Lower Rate	£ 55.65
Higher Rate	£ 83.10
<b>DLA (Care Component)</b>	
Lower	£ 22.00
Middle	£ 55.65
Higher	£ 83.10
<b>DLA (Mobility Component)</b>	
Lower	£ 22.00
Higher	£ 58.00
<b>Personal Independence Payments (PIP)</b>	
<b>PIP (Daily Living)</b>	Standard £ 55.65 Enhanced £ 83.10
<b>PIP (Mobility)</b>	Standard £ 22.00 Enhanced £ 58.00
<b>Carers Allowance</b>	
<b>Basic Rate</b>	<b>£ 62.70</b>
Adult Dependent	£ 36.90
Child Dependent	£8.00/£11.35
<b>Bereavement</b>	
Lump Sum	£2,000.00
Bereavement Allowance	
Aged 45 – 54	£34.11 – £105.74
Aged 55+	£ 113.70
Widowed Parents Allowance	£ 113.70

## Universal Credit

	<b>(Monthly)</b>
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 / £372.30
Limited capability for work (Pre April 2017)	£126.11
Limited capability for work related activity	£318.76
Non Dependent deductions	£70.06
Carers	£151.89
Child Care (85%) Maximum 1 child / 2+	£646.35/1108.04
Work Allowances	Nil / £192 / £397
Taper = 63%	

\*\*Children born before April 2017

## Housing Benefit and Council Tax Benefit

<b>Personal Allowances (Same as income Support except)</b>	
Couple Both under 18	£ 87.50
Couple One or Both over 18	£114.85
Single 'PC claim age' to 64	£159.35
Couples 'PC claim age' to 64	£243.25
Single 65+	£172.55
Couple One or Both 65+	£258.15

### Premiums (Same as income Support except)

Lone Parent Rate	£ 22.20
ESA Components (Same as ESA)	£29.05/£36.55

### 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

## Non Means Tested Benefits (Continued)

<b>Maternity Allowance</b>	
Standard Rate	£140.98
Threshold	£ 30.00
<b>Statutory Maternity, Statutory Paternity and Statutory Adoption Pay</b>	
	£140.98
<b>Statutory Sick Pay</b>	
Earnings Threshold for all of these	£ 113.00
<b>Severe Disablement Allowance</b>	
	£ 75.40
Age Addition: Under 40	£ 11.25
40 - 49	£ 6.25
50 - 59	£ 6.25
Adult Dependent	£ 37.10
<b>Incapacity Benefit – Long-term</b>	
	£106.40
Age Addition: under 35	£ 11.25
35 to 44	£ 6.25
Adult Dependent	£ 61.80
<b>Permitted Work</b>	
Lower Limit	£ 20.00
Higher Limit / Supported	**£120.00
	<b>** Until October 2017</b>
<b>Retirement Pension</b>	
Category A & B (Higher Rate)	£ 122.30
Category D & B (Lower Rate)	£ 73.30
Adult Dependent (category A only)	£ 66.35
<b>New State Pension</b>	
	£159.55
<b>Industrial Injuries</b>	
Disablement Benefit 100%	£169.70

## Housing and Council Tax Benefits (continued)

<b>Housing Benefit Non-dependent Deductions</b>	
In receipt of (IR) ESA (Main Phase)	£ 14.80
Aged 25+ on Income Support JSA	£ 14.80
Aged 18+ Gross Income less than £136.00	£ 14.80
£136 – £199.99	£ 34.00
£200 – £258.99	£ 46.65
£259 – £345.99	£ 76.35
£346 – £429.99	£ 86.95
£430 and above	£ 95.45
<b>Council Tax Non-dependent Deductions</b>	
Aged 18+ and not on IS, ESA, JSA or PC	£ 3.95
Gross Income less than £200	£ 3.95
£200 – £345.99	£ 7.85
£346 – £429.99	£ 9.95
£430 and above	£ 11.90

Housing Benefit Taper	65%
Council Tax Reduction Taper	20%

## Rights Advice Scotland

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Charity Reference SCO33672

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Produced by Rights Advice Scotland  
Representing Scottish local Authority Welfare Rights Services