

2018/19

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 | £ 36.00 |
| Severe Disability Premium per person | £ 64.30 |
| Disability Premium: Single /Couple | £33.55 / £47.80 |
| Enhanced Disability: Single / Couple | £16.40 / £23.55 |
| Enhanced Disability: Child* | £ 25.48 |
| Family Premium* | £ 17.45 |
| Disabled Child Premium* | £ 62.86 |

Dependent Child* £ 66.90

*Child elements only relate to pre April 2003 Claims.

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 | £37.65 |

** 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.

***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) | £ 2,780.00 |
| Baby Addition (removed April 2011) | £ 2,780.00 |
| Child (one for each child) | £ 3,275.00 |
| Disabled Child (any rate of DLA) | £ 1,325.00 |
| Severe Disability (High Rate DLA Care) | £ 1,325.00 |
| Working Tax Credit | £ 1,960.00 |
| Basic | £ 2010.00 |
| Couples/Lone Parent | £ 810.00 |
| 30 Hours**** | £ 1960.00 |
| Disability | £ 3090.00 |
| Severe Disability (High Rate DLA Care) | £ 1330.00 |
| 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 |

Tax Credits

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 | £163.00 |
| Couple | £248.80 |
| Severe Disability (per person) *** | £ 64.30 |
| Carers (per person) *** | £ 36.00 |

*** Each person should satisfy the qualifying conditions

Savings Credits Threshold

| | |
|--------|---------|
| Single | £140.67 |
| Couple | £223.82 |

Maximum Savings Credit Award

| | |
|--------|---------|
| Single | £ 13.40 |
| Couple | £ 14.99 |

Capital Limits

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

Benefit Cap (outside London)

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

Non Means Tested Benefits

| | |
|---|--------------------------------------|
| Child Benefit | |
| Only/Eldest Child | £ 20.70 |
| Other Child(ren) | £ 13.70 |
| Guardians Allowance | |
| | £ 17.20 |
| Attendance Allowance | |
| Lower Rate | £ 57.30 |
| Higher Rate | £ 85.60 |
| DLA (Care Component) | |
| Lower | £ 22.65 |
| Middle | £ 57.30 |
| Higher | £ 85.60 |
| DLA (Mobility Component) | |
| Lower | £ 22.65 |
| Higher | £ 59.75 |
| Personal Independence Payments (PIP) | |
| PIP (Daily Living) | Standard £ 57.30 Enhanced £ 85.60 |
| PIP (Mobility) | Standard £ 22.65 Enhanced £ 59.75 |
| Carers Allowance | |
| Basic Rate | £ 64.60 |
| Adult Dependent | £ 38.00 |
| Child Dependent | £8.00/£11.35 |
| Bereavement | |
| Lump Sum | £2,000.00 |
| Bereavement Allowance | |
| Aged 45 – 54 | £35.13 – £108.90 |
| Aged 55+ | £ 117.10 |
| Widowed Parents Allowance | £ 117.10 |

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 / £383.86 |
| Limited capability for work (Pre April 2017) | £126.11 |
| Limited capability for work related activity | £328.32 |
| Non Dependent deductions | £72.16 |
| Carers | £156.45 |
| Child Care (85%) Maximum 1 child / 2+ | £646.35 / £1108.04 |
| Work Allowances | Nil / £198 / £409 |
| Taper = 63% | |

*Born before April 2017

Housing Benefit and Council Tax Reduction

| | |
|--|------------------|
| 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 | £163.00 |
| Couples 'PC claim age' to 64 | £248.80 |
| Single 65+ | £176.40 |
| Couple One or Both 65+ | £263.80 |
| Dependent Child HB/CTR | £66.90 / £ 83.63 |

Premiums (Same as income Support except)

| | |
|------------------------------|---------------|
| Lone Parent Rate | £ 22.20 |
| ESA Components (Same as ESA) | £29.05/£37.65 |

Disregards (Earnings and Others)

| | |
|--------------------------------------|---------------------|
| 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)

| | |
|--|-----------------------|
| Maternity Allowance | |
| Standard Rate | £145.18 |
| Threshold | £ 30.00 |
| Statutory Maternity, Statutory Paternity and Statutory Adoption Pay | |
| | £145.18 |
| Statutory Sick Pay | |
| Earnings Threshold for all of these | £ 116.00 |
| Severe Disablement Allowance | |
| | £ 77.65 |
| Age Addition: Under 40 | £ 11.60 |
| 40 - 49 | £ 6.45 |
| 50 - 59 | £ 6.45 |
| Adult Dependent | £ 38.20 |
| Incapacity Benefit – Long-term | |
| | £109.60 |
| Age Addition: under 35 | £ 11.60 |
| 35 to 44 | £ 6.45 |
| Adult Dependent | £ 63.65 |
| Permitted Work | |
| Lower Limit | £ 20.00 |
| Higher Limit / Supported | ***£125.50 |
| | ***Until October 2018 |
| Retirement Pension | |
| Category A & B (Higher Rate) | £ 125.95 |
| Category D & B (Lower Rate) | £ 75.50 |
| Adult Dependent (category A only) | £ 68.35 |
| New State Pension | |
| | £164.35 |
| Industrial Injuries | |
| Disablement Benefit | 20% £ 34.96 |
| | 100% £174.80 |

Housing Benefit & CT Reduction (continued)

| | |
|---|---------|
| Housing Benefit Non-dependent Deductions | |
| In receipt of (IR) ESA (Main Phase) | £ 15.25 |
| Aged 25+ on Income Support JSA | £ 15.25 |
| Aged 18+ Gross Income less than £139.00 | £ 15.25 |
| £139 – £203.99 | £ 35.00 |
| £204 – £264.99 | £ 48.05 |
| £265 – £353.99 | £ 78.65 |
| £354 – £438.99 | £ 89.55 |
| £439 and above | £ 98.30 |
| Council Tax Non-dependent Deductions | |
| Aged 18+ and not on IS, ESA, JSA or PC | £ 4.05 |
| Gross Income less than £204 | £ 4.05 |
| £204 – £353.99 | £ 8.10 |
| £354 – £438.99 | £ 10.25 |
| £439 and above | £ 12.25 |

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

Rights Advice Scotland

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