



Rights  
Advice  
Scotland

## Benefits Quick Guide 2010/11

Welfare Rights Team  
Social Work Department  
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### Income Support/Job Seekers Allowance

#### Personal Allowances

Single under 25 or lone parent under 18	£51.85
Single 25+ or lone parent 18+	£65.45
Couple both over 18	£102.75
Couple one under 18	£51.85/£65.45
Couple both under 18	£51.85/£78.30

#### Premiums

Carers Premium	£30.05
Severe Disability Premium per person	£53.65
Disability Premium: Single/Couple	£28.00/£39.85
Enhanced Disability: Single/Couple	£13.65/£19.65
Enhanced Disability: Child**	£21.00
Family Premium**	£17.40
Disabled Child Premium**	£52.08
Dependant Child**	£57.57

### Employment and Support Allowance

#### Assessment Phase

Single under 25 or lone parent under 18	£51.85
Single 25+ or lone parent 18+	£65.45
Couple	(see IS/JSA above)

#### Main Phase

Single/lone parent (all ages)	£65.45
Couple	£51.85/£65.45/£102.75
Work-related activity component	£25.95
Support component	£31.40

#### 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

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

### Earnings Disregard

Carers, Disability or Lone Parent	£20.00
Couples (not entitled above)	£10.00
Single (not entitled as above)	£5.00

### Pension Credits (Over 60's)

#### Standard Minimum Guarantee

Single	£132.60
Couple	£202.40
Severe Disability (per person)**	£53.65
Carers (per person)**	£30.05

### Savings Credits Threshold

Single	£98.40
Couple	£157.25

### Maximum Savings Credit Award

Single	£20.52
Couple	£27.09

### 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/Eldes Child	£20.30
Other Child(ren)	£13.40

#### Guardians Allowance

£14.30

#### Attendance Allowance

Lower Rate	£47.80
Higher Rate	£71.40

#### DLA (Care Component)

Lower	£18.95
Middle	£47.80
Higher	£71.40

#### DLA (Mobility Component)

Lower	£18.95
Higher	£49.85

#### Carers Allowance

Basic Rate	£53.90
Adult Dependant	£31.70
Child Dependant	£11.35

#### Retirement Pension

Category A & B (Higher Rate)	£97.65
Category D & B (Lower Rate)	£58.50
Adult Dependant (category A only)	£57.05

#### Bereavement

Lump Sum	£2000.00
Bereavement Allowance	
Aged 45 – 54	£29.30–£90.81
Aged 55+	£97.65
Widowed Parents Allowance	£97.65

## Non Means Tested Benefits (Continued)

<b>Maternity Allowance</b>	
Standard Rate	£124.88
Adult Dependant	£41.35
<b>Statutory Maternity, Statutory Paternity and Statutory Adoption Pay</b>	
Statutory Maternity, Statutory Paternity and Statutory Adoption Pay	£124.88
<b>Statutory Sick Pay</b>	
Earnings Threshold for all of these	£79.15
	£97.00
<b>Severe Disablement Allowance</b>	
Age Addition: Under 40	£59.45
40 - 49	£15.00
50 - 59	£8.40
Adult Dependant	£5.45
	£31.90
<b>Incapacity Benefit – Short-term</b>	
Lower Rate (0-28 weeks)	£68.95
Higher Rate (29-52 weeks)	£81.60
Adult Dependant	£41.35
<b>Incapacity Benefit – Long-term</b>	
Long Term (52+ weeks)	£91.40
Age Addition: Under 35	£15.00
35 to 44	£5.80
Adult Dependant	£53.10
<b>Permitted Work</b>	
Lower Limit	£20.00
Higher Limit/Supported	*£93.00
<b>Industrial Injuries</b>	
Disablement Benefit 100%	£145.80

\*Until October 2010

## Tax Credits

<b>Child Tax Credit</b>	
Family (only one can be paid)	£545.00
Baby Addition (only one can be paid)	£545.00
Child (one for each child)	£2300.00
Disabled Child (any rate of DLA)	£2715.00
Severe Disability (High Rate DLA Care)	£1095.00
<b>Working Tax Credit</b>	
Basic	£1920.00
Couples/Lone Parent	£1890.00
30 Hours**	£790.00
Disability	£2570.00
Severe Disability (High Rate DLA Care)	£1095.00
50+ (16-29 hrs)	£1320.00
50+ (30+ hrs)	£1965.00
<b>Childcare Costs</b>	
80% of costs up to a weekly maximum:	
One Child	£175.00
Two or More Children	£300.00
<b>Income Threshold</b>	
Child Tax Credits only	£16190.00
Working Tax Only	£6420.00
Both Working and Child Tax Credits	£6420.00
Tax Credit Taper	39%

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

## Housing Benefit and Council Tax Benefit

<b>Personal Allowances</b>	
Single under 25 or Lone Parent under 18	£51.85
Single over 25 or Lone Parent over 18	£65.45
Couple Both under 18	£78.30
Couple One or Both over 18	£102.75
Single 60 to 64	£132.60
Couples 60 to 64	£202.40
Single 65+	£153.15
Couple One or Both 65+	£229.50
Dependant Child (per child)	£57.57
<b>Premiums</b>	
Family Premium (Baby Rate)	£17.40 (£27.90)
Lone Parent Rate (Baby Rate)	£22.20 (£32.70)
Disabled Child Premium	£52.08
Enhanced Disability (Child)	£21.00
Disability Premium single/couple	£28.00/£39.85
Enhanced Disability single/couple	£13.65/£19.65
Severe Disability Premium per person	£53.65
Carers Premium per person	£30.05
<b>ESA Components</b>	
Work Related Activity Component	£25.95
Support Component	£31.40
<b>Earnings Disregards</b>	
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)

<b>Housing Benefit Non-dependant Deductions</b>				
Aged 25+ on Income Support JSA			£7.40	
Aged 18+ Gross Income less than £120.00			£7.40	
£120 - £177.99			£17.00	
£178 - £230.99			£23.35	
£231 - £305.99			£38.20	
£306 - £381.99			£43.50	
£382 and above			£47.75	
<b>Council Tax Non-dependant Deductions</b>				
Aged 18+ and not on IS, JSA or PC			£2.30	
Gross Income less than £178			£2.30	
£178 - £305.99			£4.60	
£306 - £381.99			£5.80	
£382 and above			£6.95	
Housing Benefit Taper			65%	
Council Tax Benefit Taper			20%	
<b>Council Tax Bands</b>				
	Council Tax	Water Charge	Sewerage	Total
A Reduction	£641.08	£101.95	£116.70	£859.73
A	£769.30	£122.34	£140.04	£1,031.68
B	£897.52	£142.73	£163.38	£1,203.63
C	£1,025.73	£163.12	£186.72	£1,375.57
D	£1,153.95	£183.51	£210.06	£1,547.52
E	£1,410.38	£224.29	£256.74	£1,891.41
F	£1,666.82	£265.07	£303.42	£2,235.31
G	£1,923.25	£305.85	£350.10	£2,579.20
H	£2,307.90	£367.02	£420.12	£3,095.04

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