

# Rights Advice Scotland

**Benefits Quick Guide  
2009/10**

**[www.rascot.org.uk](http://www.rascot.org.uk)**

## Income Support/Job Seekers Allowance

### Personal Allowances

Single under 25 or lone parent under 18	£ 50.95
Single 25 + or lone parent 18 +	£ 64.30
Couple both over 18	£100.95
Couple one under 18	£50.95/£64.30
Couple both under 18	£50.95/£76.90

### Premiums

Carers Premium	£ 29.50
Severe Disability Premium per person	£ 52.85
Disability Premium: Single /Couple	£27.50 / £39.15
Enhanced Disability: Single / Couple	£13.40 / £19.30
Enhanced Disability: Child**	£ 20.65
Family Premium**	£ 17.30
Disabled Child Premium**	£ 51.24

**Dependant Child\*\*** £ 56.11

## Employment and Support Allowance

### Assessment Phase

Single under 25 or lone parent under 18	£50.95
Single 25+ or lone parent 18+	£64.30
Couple	(see IS/JSA above)

### Main Phase

Single/lone parent (all ages)	£64.30
Couple	£64.30 / £100.95
Work-related activity component	£25.50
Support component	£30.85

### 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	£130.00
Couple	£198.45
Severe Disability (per person) **	£ 52.85
Carers (per person) **	£ 29.50

### Savings Credits Threshold

Single	£ 96.00
Couple	£153.40

### Maximum Savings Credit Award

Single	£ 20.40
Couple	£ 27.03

## Capital Limits

No Upper Limit – Disregard the first	£6,000
Disregard – Standard	£ 6,000
- Residential Care (permanent)	£10,000
Tariff £1 for every £500 over disregard	

\*\* Each person should satisfy the qualifying conditions

## Non Means Tested Benefits

<b>Child Benefit</b>	Only/Eldest Child	£ 20.00
	Other Child(ren)	£ 13.20
<b>Guardians Allowance</b>		£ 14.10
<b>Attendance Allowance</b>	Lower Rate	£ 47.10
	Higher Rate	£ 70.35
<b>DLA (Care Component)</b>	Lower	£ 18.65
	Middle	£ 47.10
	Higher	£ 70.35
<b>DLA (Mobility Component)</b>	Lower	£ 18.65
	Higher	£ 49.10
<b>Carers Allowance</b>	Basic Rate	£ 53.10
	Adult Dependant	£ 31.70
	Child Dependant	£ 11.35
<b>Retirement Pension</b>		
	Category A & B (Higher Rate)	£ 95.25
	Category D & B (Lower Rate)	£ 57.05
	Adult Dependant (category A only)	£ 57.05
<b>Bereavement</b>		
	Lump Sum	£2000.00
	Bereavement Allowance	
	Aged 45 – 54	£ 28.58 – £ 88.58
	Aged 55+	£ 95.25
	Widowed Parents Allowance	£ 95.25

## Non Means Tested Benefits (Continued)

<b>Maternity Allowance</b>	Standard Rate	£123.06
	Adult Dependant	£ 41.35

<b>Statutory Maternity, Statutory Paternity and Statutory Adoption Pay</b>	£123.06
<b>Statutory Sick Pay</b>	£ 79.15
Earnings Threshold for all of these	£ 95.00

<b>Severe Disablement Allowance</b>	£ 57.45
Age Addition: Under 40	£ 15.65
40 - 49	£ 9.10
50 – 59	£ 5.35
Adult Dependant	£ 31.90

<b>Incapacity Benefit – Short-term</b>	
Lower Rate (0-28 weeks)	£ 67.75
Higher Rate (29-52 weeks)	£ 80.15
Adult Dependant	£ 41.35

<b>Incapacity Benefit – Long-term</b>	
Long Term (52+ weeks)	£ 89.80
Age Addition: under 35	£ 15.65
Age Addition: 35 to 44	£ 6.55
Adult Dependant	£ 53.10

<b>Permitted Work</b> Lower Limit	£ 20.00
Higher Limit / Supported	£ 92.00*

<b>Industrial Injuries</b>	
Disablement Benefit 100%	£143.60

\* Until October 2009

## Tax Credits

### Child Tax Credit

Family (only one can be paid)	£ 545.00
Baby Addition (only one can be paid)	£ 545.00
Child (one for each child)	£2235.00
Disabled Child (any rate of DLA)	£2670.00
Severe Disability (High Rate DLA Care)	£ 1075.00

### Working Tax Credit

Basic	£1890.00
Couples/Lone Parent	£1860.00
30 Hours**	£ 775.00
Disability	£2530.00
Severe Disability (High Rate DLA Care)	£ 1075.00
50+ (16-29 hrs)	£1300.00
50+ (30+ hrs)	£1935.00

### Childcare Costs

80% of costs up to a weekly maximum:

One Child	£ 175.00
Two or More Children	£ 300.00

### Income Threshold

Child Tax Credits only	£16040.00
Working Tax Only	£ 6420.00
Both Working and Child Tax Credits	£ 6420.00

Tax Credit Taper	39%
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\*\*Can be aggregated for people responsible for children.

## Housing Benefit and Council Tax Benefit

### Personal Allowances

Single under 25 or Lone Parent under 18	£ 50.95
Single over 25 or Lone Parent over 18	£ 64.30
Couple Both under 18	£ 76.90
Couple One or Both over 18	£100.95
Single 60 to 64	£130.00
Couples 60 to 64	£198.45
Single 65+	£150.40
Couple One or Both 65+	£225.50

**Dependant Child** (per child) £ 56.11

### Premiums

Family Premium (Baby Rate)	£17.30 (£27.80)
Lone Parent Rate (Baby Rate)	£22.20 (£32.70)
Disabled Child Premium	£ 51.24
Enhanced Disability (Child)	£ 20.65
Disability Premium single/couple	£27.50/£39.15
Enhanced Disability single/couple	£13.40/£19.30
Severe Disability Premium per person	£ 52.85
Carers Premium per person	£ 29.50

### Earnings Disregards

Single/Couple/Lone Parent	£5.00/£10.00/£25.00
Pensioners** Carers or Disability	£ 20.00
Working for 16/30 hours	£ 16.85
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

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

### Council Tax Non-dependant Deductions

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%

### Council Tax Bands

	<b>Council Tax</b>	<b>Water Charge</b>	<b>Sewerage</b>	<b>Total</b>
<b>A</b>	xxx.xxx	£123.18	£139.20	xxx.xxx
<b>B</b>	xxx.xxx	£143.71	£162.40	xxx.xxx
<b>C</b>	xxx.xxx	£164.24	£185.60	xxx.xxx
<b>D</b>	xxx.xxx	£184.77	£208.80	xxx.xxx
<b>E</b>	xxx.xxx	£225.83	£255.20	xxx.xxx
<b>F</b>	xxx.xxx	£266.89	£301.60	xxx.xxx
<b>G</b>	xxx.xxx	£307.95	£348.00	xxx.xxx
<b>H</b>	xxx.xxx	£369.54	£417.60	xxx.xxx

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