

Rights Advice Scotland

Benefit Quick Guide
2021/22

www.rascot.org.uk

Income Support/Job Seekers Allowance

Personal Allowances

Single under 25 or lone parent under 18	£ 59.20
Single 25 + or lone parent 18 +	£ 74.70
Couple both over 18	£117.40
Couple one under 18	£59.20/£74.70
Couple both under 18	£59.20/£89.45

Premiums

Carers Premium	£ 37.70
Severe Disability Premium per person	£ 67.30
Disability Premium: Single/Couple	£35.10 / £50.05
Enhanced Disability: Single/Couple	£17.20 / £24.60
Enhanced Disability: Child*	£ 26.67
Family Premium*	£ 17.65
Disabled Child Premium*	£ 65.94
Dependent Child*	£ 68.60

***Child elements only relate to pre April 2003 Claims.**

Employment and Support Allowance

Assessment Phase

Single under 25 or lone parent under 18	£59.20
Single 25+ or lone parent 18+	£74.70
Couple	(see IS/JSA above)

Main Phase

Single/lone parent (all ages)	£74.70
Couple	£74.70 / £117.40
Work-related activity component**	£29.70
Support component	£39.40
Pensioner Premium Couples (less WRAG/Support)	£152.90

**** Pre April 2017 claims only**

Other 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	

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 pension age)

Standard Minimum Guarantee

Single	£177.10
Couple	£270.30
Severe Disability (per person) ***	£ 67.30
Carers (per person) ***	£ 37.70
First Child (If born before 6 April 2017)	£ 65.10
Other Children	£ 54.60
Disabled Child - Lower Rate/Higher Rate	£29.66 / £92.54

*** Each person should satisfy the qualifying conditions

Savings Credits Threshold

Single / Couple	£153.70 / £244.12
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Maximum Savings Credit Award

Single / Couple	£ 14.04 / £ 15.71
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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

Tax Credits

Child Tax Credit

Family (only one can be paid)	£ 545.00
Baby Addition (removed April 2011)	withdrawn
Child (one for each child)	£ 2,845.00
Disabled Child (any rate of DLA)	£ 3,435.00
Severe Disability (High Rate DLA Care)	£ 4,825.00

Working Tax Credit

Basic	£ 2005.00
Couples/Lone Parent	£ 2060.00
30 Hours ****	£ 830.00
Disability	£ 3240.00
Severe Disability (High Rate DLA Care)	£ 1400.00
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	£16,480.00
Working Tax Only	£ 6,565.00
Both Working and Child Tax Credits	£ 6,565.00

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

The extra £20/w for COVID-19 in WTC has ended and replaced for this year with a one-off payment of £500

Non Means Tested Benefits

Child Benefit

Eldest Child / Other Child(ren) £ 21.15 / £14.00

Guardians Allowance £ 18.00

Attendance Allowance / PIP Daily Living

Lower / Standard £ 60.00

Higher / Enhanced £ 89.60

DLA/Child Disability Payment* (Care Component)

Lower £ 23.70

Middle £ 60.00

Higher £ 89.60

DLA/PIP/Child Disability Payment* (Mobility Component)

Lower/Standard £ 23.70

Higher/Enhanced £ 62.55

*The Child Disability Payment will begin to replace
DLA for Children in Scotland from the Summer/Autumn 2021

Carers Allowance Basic Rate £ 67.60

Scottish Supplement (June & December) £231.40

Qualifying dates are 12th April and 11th October 2021

Scottish Young Carers Grant (age 16/17/18) £308.15

Bereavement

Widowed Parent's Allowance £122.55

Bereavement Support Higher Rate £350/month
Lower Rate £100/month

Lump Sum (lower rate) £2,500.00

Lump Sum (higher rate) £3,500.00

Child Dependent

(IB SDA Cares etc) £8.00/£11.35

Non Means Tested Benefits (Continued)

Best Start Grant (Scotland) £606 first / £303 subsequent child £303 multiple birth : Nursery age £252.50 : School Age £252.50

Maternity Allowance	£151.97
Threshold	£ 30.00

Statutory Maternity, Statutory Paternity and Statutory Adoption Pay	£151.97
Statutory Sick Pay	£ 96.35
Earnings Threshold for all of these	£ 120.00

Severe Disablement Allowance	£ 81.25
Age Addition: Under 40	£ 12.15
40 - 59	£ 6.75
Adult Dependent	£ 39.95

Incapacity Benefit – Long-term	£114.70
Age Addition: under 35	£ 12.15
35 to 44	£ 6.75
Adult Dependent	£ 66.65

Permitted Work	
Lower Limit	£ 20.00
Higher Limit / Supported	♦♦ £143.00

♦♦ *Until October 2021*

Old State Pension	
Category A & B (Higher Rate)	£ 137.60
Category D & B (Lower Rate)	£ 82.45

New State Pension	£179.60
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Industrial Injuries		
Disablement Benefit	20% -- £ 36.58	100% - £182.90

Universal Credit

(Monthly)

Single under 25/over 25	**£344 / £411.51	£257.33 / £324.84
Joint claim both under 25	**£490.60	£403.93
Joint Claim one or both over 25	**£596.58	£509.91
First Child if born before 6 April 2017		£282.50
All other children		£237.08
Disabled Child Lower/ Higher		£128.89 / £402.41
Limited capability for work (Pre April 2017)		£128.89
Limited capability for work related activity		£343.63
Non Dependent deductions		£ 75.53
Carers		£163.73
Child Care (85%) Maximum 1 child / 2+		646.35 / £1108.04
Work Allowances		Nil / £293 / £515
Taper		63%

As part of the **Covid-19 additional support use the **Red** figures above until end Sept 2021 then use **Blue** figures.

Housing Benefit and Council Tax Reduction

Personal Allowances (As Income Support except)

Couple: Both under 18	£ 89.45
Couple: One or both over 18	£117.40
Single: over state pension age	£191.15
Couple: One or both over state pension age	£286.05

Dependent Child HB/CTR £68.60 / £85.75

Premiums (Same as income Support except)

Lone Parent Rate	£ 22.20
ESA Components (Same as ESA)	£29.70/£39.40

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**

Housing Benefit & CT Reduction (continued)

Housing Benefit Non-dependent Deductions

In receipt of (IR) ESA (Main Phase)	£ 15.95
Aged 25+ on Income Support JSA	£ 15.95
Aged 18+ Gross Income less than £149.00	£ 15.95
£149 – £216.99	£ 36.65
£217 – £282.99	£ 50.30
£283 – £376.99	£ 82.30
£377 – £468.99	£ 93.70
£469 and above	£102.85

Council Tax Non-dependent Deductions

Aged 18+ and not on IS, ESA, JSA or PC	£ 4.30
Gross Income less than £213	£ 4.30
£213 – £369.99	£ 8.50
£370 – £457.99	£10.80
£458 and above	£12.90

Housing Benefit Taper	65%
Council Tax Reduction Taper	20%

Council Tax Bands

	Council Tax	Water Charge	Sewerage	Total
A Reduction	£764.08	£115.20	£133.75	£1,013.03
A	£916.90	£138.24	£160.50	£1,215.64
B	£1,069.72	£161.28	£187.25	£1,418.25
C	£1,222.53	£184.32	£214.00	£1,620.85
D	£1,375.35	£207.36	£240.75	£1,823.46
E	£1,807.06	£253.44	£294.25	£2,354.75
F	£2,234.94	£299.52	£347.75	£2,882.21
G	£2,693.39	£345.60	£401.25	£3,440.24
H	£3,369.61	£414.72	£481.50	£4,265.83