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Benefits & Tax Credits From April 2017

An annual update to welfare rates and allowances compiled by Henri Krishna, CPAG Scotland

Means-tested benefit rates		£ pw		
Income support/income-based JSA			Savings credit threshold	Single 137.35 Couple 218.42
Personal allowances			Savings credit maximum	Single 13.20 Couple 14.90
Single	Under 25	57.90	Capital limits	Lower 10,000 Upper Unlimited
	25 or over	73.10	Deemed income £1 per £500, or part of, above capital disregard	
Lone parent	Under 18	57.90	Housing benefit	
	18 or over	73.10	Personal allowances	
Couple	Both under 18	57.90	Single	Under 25 57.90 Under 25, on main phase ESA 73.10 25 or over 73.10
	Both under 18, certain cases	87.50	Lone parent	Under 18 57.90 Under 18, on main phase ESA 73.10 18 or over 73.10
	One under 18, one 18-24	57.90	Couple	Both under 18 87.50 Both under 18, claimant on main phase ESA 114.85 One or both 18 or over 114.85
	One under 18, one 25 or over	73.10	Children	Under 20 66.90
	One under 18, certain cases	114.85	Over pension credit age	Single, under 65 159.35 Single, 65 or over 172.55 Couple, both under 65 243.25 Couple, one or both 65 or over 258.15
	Both 18 or over	114.85	Premiums	
Premiums			Family	Ordinary rate(pre-May 2016 claims only) 17.45 Some lone parents 22.20
Carer		34.95	Carer	34.95
Pensioner	Single (JSA only)	86.25	Disability	Single 32.55 Couple 46.40
	Couple	128.40	Disabled child	60.90
Disability	Single	32.55	Enhanced disability	Single 15.90 Couple 22.85 Child 24.78
	Couple	46.40	Severe disability	Single/couple, one qualifies 62.45 Couple, both qualify 124.90
Enhanced disability	Single	15.90	Components	
	Couple	22.85	Work-related activity (some claimants)	29.05
Severe disability	Single/couple, one qualifies	62.45	Support	36.55
	Couple, both qualify	124.90	Taper	65%
Capital limits			Earnings disregards	
Standard	Lower 6,000.00	Upper 16,000.00	Single	5.00
Care home resident	10,000.00	16,000.00	Lone parent	25.00
Tariff income £1 per £250, or part of, between lower and upper limit			Couple	10.00
Earnings disregards			Higher rate	20.00
Single		5.00	Permitted work higher limit	120.00
Couple		10.00	Permitted work lower limit	20.00
Higher rate		20.00	16/ 30 hour	17.10
Employment and support allowance (income-related)			Childcare charges	One child 175.00 Two or more children 300.00
			Non-dependant deductions	
			Non-dependent on pension credit, or under 25 on IS, income-based JSA, assessment phase income-related ESA or UC with no earnings Nil	
			Other non-dependents, 18 or over, working full time	
			Gross income	
			136.00 - 199.99 34.00	
			200.00 - 258.99 46.65	
			259.00 - 345.99 76.35	
			346.00 - 429.99 86.95	
			430.00 or more 95.45	
			Other non-dependents 18 or over 14.80	
			Capital limits	
			Lower 6,000.00 Upper 16,000.00	
			Over pension credit age or care home resident 10,000.00 16,000.00	
			Tariff income £1 per £250 (per £500 if over pension credit age), or part of, between lower and upper limit. No limit or tariff income for those on PC guarantee credit	
Personal allowances				
Single	Under 25	57.90		
	25 or over	73.10		
Lone parent	Under 18	57.90		
	18 or over	73.10		
Couple	Under 18 amount depends on circumstances			
	Both 18 or over	114.85		
Components				
Work-related activity (WRAC) (some claimants only)	Nil	29.05		
Support (SC)	Nil	36.55		
Premiums				
Carer		34.95		
Enhanced disability	Single	15.90		
	Couple	22.85		
Severe disability	one qualifies	62.45		
	two qualify	124.90		
Pensioner	Single, no component	86.25		
	Couple, no component	128.40		
	Single, with WRAC	Nil		
	Couple, with WRAC	Nil		
	Single, with SC	Nil		
	Couple, with SC	Nil		
Capital limits				
As for income support				
Earnings disregards				
Partner		Up to £20		
Permitted work		All		
Exempt work		£20		
Pension credit				
Standard minimum guarantee (single)		159.35		
Standard minimum guarantee (couple)		243.25		
Severe disability addition	Single/couple, one qualifies	62.45		
	Couple, both qualify	124.90		
Carer addition		34.95		

Tax credit rates	£ per year	£ per day
Child tax credit		
Family element (only included in some claims)	545.00	1.50
Child element	2,780.00	7.62
Disabled child element	3,175.00	8.70
Severely disabled child element	1,290.00	3.54
Working tax credit		
Basic element	1,960.00	5.37
Couple or lone parent element	2,010.00	5.51
30 hour element	810.00	2.22
Disabled worker element	3,000.00	8.22
Severe disability element	1,290.00	3.54
Childcare costs (one child)	up to 175.00 per week	
Childcare costs (two or more children)	up to 300.00 per week	
Per cent of childcare costs covered	70%	
Thresholds		
WTC/ WTC +CTC	6,420.00	
CTC only	16,105.00	
Taper	41%	
Income increase disregard	£2,500	
Income decrease disregard	£2,500	

Universal credit	£ pcm	
Standard allowance		
Single	Under 25	251.77
	25 or over	317.82
Couple	Both under 25	395.20
	One or both 25 or over	498.89
Elements		
First child (some claimants only)		277.08
Any other child		231.67
Disabled child addition	lower rate	126.11
	higher rate	372.30
Limited capability for work (some claimants only)		126.11
Limited capability for work-related activity		318.76
Carer		151.89
Childcare costs	one child	up to 646.35
	two or more children	up to 1108.04
Per cent of actual childcare costs covered		85%
Housing costs		variable
Work allowance		
	lower	higher
Claimant/s responsible for child(ren), or one (or both) has limited capability for work	192	397
All other claimants	Nil	Nil
Earnings taper		63%
Non-dependent housing cost contribution		70.06
Capital limits		
	Lower	Upper
	6,000.00	16,000.00
Tariff income £4.35 per £250, or part of, between lower and upper limit		

Non-means-tested benefits	£ pw	
Attendance allowance		
Higher rate	83.10	
Lower rate	55.65	
Bereavement benefits		
Bereavement payment (lump sum)	2000.00	
Widowed parent's allowance	113.70	
Bereavement allowance (maximum)	113.70	
Bereavement support payment		
	Lump sum	Monthly amount
Standard rate	£2,500	£100
Higher rate	£3,500	£350
Carer's allowance		
	£ pw	
Claimant	62.70	
Adult dependant (some existing claimants only)	36.90	
Child benefit		
Only/eldest child	20.70	
Other children	13.70	

Child dependency increases (some existing claimants only)		
Only/ eldest child	8.00	
Other children	11.35	
Contribution-based JSA		
Under 25	57.90	
25 or over	73.10	
Contributory ESA		
Assessment phase		
Under 25	57.90	
25 or over	73.10	
Main phase		
Basic allowance	73.10	
Work-related activity component (some claimants only)	29.05	
Support component	36.55	
Disability living allowance		
Care component		
Highest	83.10	
Middle	55.65	
Lowest	22.00	
Mobility component		
Higher	58.00	
Lower	22.00	
Guardian's allowance		
	16.70	
Incapacity benefit - short-term		
Lower rate (under pension age)	80.25	
Higher rate (under pension age)	95.00	
Adult dependant (lower and higher rates)	48.15	
Incapacity benefit - long-term		
Claimant	106.40	
Adult dependant	61.80	
Age addition	Under 35	11.25
	35- 44	6.25

Industrial injuries disablement benefit	
20% - 100%	33.94 - 169.70

Maternity allowance	
Standard rate	140.98

Personal independence payment	Standard	Enhanced
Daily living component	55.65	83.10
Mobility component	22.00	58.00

Retirement pension	
Category A	122.30
Adult dependant (some existing claimants only)	66.35
Category B for a spouse/civil partner	73.30
Category B for a widow/widower	122.30
Category D	73.30

New State Pension	
Full rate	159.55

Statutory adoption, maternity, paternity or shared parental pay	
Standard rate	140.98

Statutory sick pay	89.35
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This guide has been compiled by CPAG in Scotland. CPAG's *Welfare Benefits and Tax Credits Handbook 2017/2018* is a definitive and comprehensive guide to all benefits and tax credits. Please consult for rules of entitlement from April 2017 (www.cpag.org.uk).