

FIT News

Benefits & Money Advice

Aberdeen City Council Financial Inclusion Team
Promoting social inclusion & keeping you informed



March 2017

In this issue

FIT News	p1
Our team	p2
Council Tax Discounts	p2
Benefit changes	p3
DWP Advances of Benefit	p4
Good news / Bad news	p5
ESA Q&A	p7
WRAC	p9
Spotlight	p10
Benefit Rates 2016/17	p11
Contact us	p12

Welcome to FIT News

Welcome to FIT News. Your benefits, money advice and financial inclusion quarterly newsletter.

Our aim is to provide you with up to date information about the benefits system and money advice that will help you to advise your service users.

In each edition we will take a look at the key issues facing claimants and those who advise them.

We will try to ensure that information is clear, accurate and most of all useful.

We will focus on those issues which arise most commonly for staff and their service users as well as those issues which have a wider impact on teams, departments and the Council.

Whatever your role, we hope you will find FIT News to be both useful and easy to read.

FIT's Up

The Aberdeen Financial Inclusion Team is a free, expert and confidential service provided by Aberdeen City Council for residents of Aberdeen City.

Our Money Advisers can:

- Provide a financial health check including advice on budgeting.
- Check you are receiving all the benefits you are entitled to.
- Offer advice and support with debts or rent arrears.
- Offer advice and representation at appeal tribunals.

Our Money Advisers are also located at Marischal College, Mastrick Access Point, Woodside Access Point, Tillydrone Area Housing Office, Northfield Medical practice, Woodside Medical Centre and Royal Cornhill Hospital. Welfare Matters Advisors are located at Tillydrone and Ebury Hubs.

See Page 2 for contact details for our various services.

For more Benefits and Money Advice visit our website -
www.aberdeencity.gov.uk/moneyadvice





Aberdeen City Council Financial Inclusion Team

Service	Information and contact details
Advice line	Monday - Friday 8:30 - 5:00 Tel: 01224 522709
Email	moneyadvice@aberdeencity.gov.uk
Marischal College drop in	Monday - Friday 8:30 - 5:00
Cornhill Hospital	For in and outpatients attending Cornhill Hospital. Tel: 01224 557867
Mastrick Access Point	Tuesday - Friday 10.00 - 4.30 Tel: 01224 788543
Woodside Access Point	Monday only 9:30-12:30 Drop-ins only for local residents
Tillydrone Area Housing Office	Tuesday, Thursday and Friday 8:30 - 5.00 Drop-in and appointments for local residents Tel 01224 489501
Northfield Medical practice and Woodside Medical Centre	Referrals from healthcare professional only to moneyadviceGSX@aberdeencity.gcx.gov.uk Please note, this is NOT a drop-in.
Financial Inclusion Team/Homestart Project Money and Budgeting advice for families	Call 01224 522709 familiesmoneyadvice@aberdeencity.gov.uk



Council Tax discount

There are several schemes that help reduce Council Tax bills.

You may get a **discount** if you are:

- Caring for a disabled adult who is not your partner. For example this could cover someone who lives with an elderly parent or a disabled son or daughter. It does not matter whose house it is.
- Suffering from a severe mental impairment such as dementia or learning disability.
- A full time student

Council Tax bills are also **reduced by one band** if there is a disabled person who needs more space in their home.

This includes cases where:

- There is an extra kitchen or bathroom for the disabled person
- There is an extra room needed by the disabled person e.g. to store equipment
- The disabled person uses a wheelchair indoors.

Discounts and disability reductions are **not affected by income or savings**. A separate **Council Tax Reduction Scheme reduces bills for those on low incomes**.

For more information on any of these schemes contact the Financial Inclusion Team on 01224 522709.



From April 2017

This year we will see further changes to welfare benefits. This includes restricting Child Tax Credit and Universal Credit payments to two children and a reduction in financial support for claimants assigned to the Work-Related Activity Group in ESA.

- **Bereavement Support Payment**

The current bereavement benefits (Bereavement Allowance, Bereavement Payment, Widowed Parent's Allowance) will be replaced with the new Bereavement Support Payment (BSP). This will be introduced for new claims from April 2017.

- **Two child limit for CTC/UC**

In households with two or more children any subsequent children born after April 2017 will not be eligible for further support. If you give birth to your third child after this date, you will not get any child tax credits or universal credit for this child, and any born after it. Children born before April 2017 will remain entitled to these benefits.

- **Tax Credit Family Element removed**

Those starting a family after April 2017 will no longer be eligible for the Family Element in Tax Credits. This means that new claims for child tax credits will be £545 per year, worse off than those who are currently getting tax credits. The equivalent in Universal Credit, known as the First Child Element, will also not be available for new claims from April 2017.

- **Universal Credit first child premium**

Universal Credit first child premium (£277.08 per month) will not be available for new claims after April 2017, where the first child is born after 6 April 2017. All children born after this date will be paid for at a flat fee of £231.67 per month.

- **Universal Credit requirements for parents to look for work**

Parents with a youngest child aged 3, including lone parents, are expected to look for work if they want to claim Universal Credit.

- **ESA Work-Related Activity component abolished**

From 1 April 2017, new ESA claimants who are placed in the Work-Related Activity Group will receive the same rate of payment as those claiming Jobseeker's Allowance and the equivalent in Universal Credit.

- **Universal Credit Youth Obligation**

From April 2017, 18-21 year olds who have been claiming Universal Credit for six months will have to either apply for training/apprenticeships or attend a work placements, unless they are exempt (considered to be vulnerable).

- **Universal Credit Housing Costs Element removed for young people**

It was proposed in the summer budget 2015 that unemployed claimants aged under 21 would not have a Housing Costs Element included in their Universal Credit from April 2017 unless an exception applies.

- **Change in Hardship Payments for mentally ill and homeless**

The government has proposed that hardship payments (of 40% of the benefit amount) be automatically payable to jobseekers who are mentally ill or homeless when they are sanctioned. These claimants currently have to apply for hardship payments when they've been sanctioned and may be refused. The proposal means to add them to the group of vulnerable people who can receive hardship payments whilst under sanction without applying for them first (such as claimants with children or long-term health problems).

- **Universal Credit taper to be reduced from 65 per cent to 63 per cent**

From April 2017 the taper rate that applies in Universal Credit will be reduced from 65 per cent to 63 per cent. This means that claimants will be able to keep 37p for every £1 earned in work above work allowances rather than 35p for every £1 earned.

- **52 week limit for 'permitted work' rule is removed**

This allows people unfit for work such as those on Employment and Support Allowance to try out work for an indefinite period. NB their earnings cannot exceed £120 a week (2017/18 rate).



Short-term benefit advice (STBA)

If you are waiting for your first payment of benefit, you can ask for a short-term benefit advance to tide you over until payment is made. This is particularly important if you are claiming universal credit (UC), as your first payment will not be made until more than a month after you claim. You must have made a claim for benefit and also show that you are 'in financial need', which means that there is a serious risk to the health and safety of you or your family. The DWP must agree that you are likely to get the benefit claimed and that you can afford to repay it.

You can request an STBA when you first claim – either by phone or in person during a meeting at a Jobcentre Plus office (or online in the case of UC).

You must normally pay back the advance within 12 weeks, although 24 weeks can be allowed in exceptional circumstances. For UC you are allowed 6 months to repay the advance. The usual method is by deductions from your ongoing benefit payments.

Budgeting loans

You can claim a budgeting loan if you have been claiming one of the means-tested benefits in the following list for over 26 weeks (different periods on benefit separated by less than 28 days can be added together) and you need help with certain types of expenses. You (and not your partner) must get either:

- income support;
- income-based jobseeker's allowance;
- income-related employment and support allowance; or
- pension credit.

The eligible expenses are:

- furniture and household equipment;
- clothes and footwear;
- maternity or funeral expenses;
- rent in advance;
- travel expenses;
- removal costs;
- improvements to your home; and
- expenses related to looking for work.

You can also get a loan to help repay debts for any of the above items. To be given a budgeting loan it must be accepted that it is 'affordable'. This normally means that the decision maker thinks that you will be able to repay the loan within 104 weeks. Any award of a budgeting loan is reduced by any capital that you or your partner have over £1,000 between you (or £2,000 if you - or your partner if you have one - are aged 61 or over). You will not get a loan unless the amount you need is at least £100. The maximum you can get is £812 if you have children, £464 if you are part of a couple and £348 if you are single. This is reduced by the amount of any social fund loan that you are still paying back. You claim a budgeting loan on form SF500, available from www.gov.uk.

Budgeting advances

Once claiming UC, you cannot get a budgeting loan, and must instead apply for a budgeting advance to help with one-off expenses such as buying furniture and household goods. The loan will be repaid from your future UC entitlement. To be eligible you need to have been on UC for six months (time on means-tested benefits before being transferred to UC also counts). If you need an advance for work-related expenses you can apply before the six months is up. You are not eligible if, during the six 'assessment periods' (months) before applying you worked and had:

- earnings over £2,600; or
- joint earnings over £3,600 if you are part of a couple.

If you are self-employed it is your actual earnings that are important, not the amount that you may be treated as earning under the UC 'minimum income floor' rules.

The minimum amount you can be awarded as a budgeting advance is £100. The maximum amount depends what kind of household you live in. It is:

- £812 if you are responsible for a child;
- £464 if you are part of a couple; or
- £348 if you are single.

The amount you are awarded will be reduced by the amount of any savings that you have over £1,000. If this rule means that your award would be less than £100, you are not eligible for an advance. The usual method of paying back your loan is by deductions from your future benefit payments. It is not possible to get another budgeting advance until your previous one has been repaid in full.

Apply for a budgeting advance by contacting the UC helpline on 0345 600 0723.

Is there a right of appeal?

You cannot appeal against a decision to refuse you a budgeting advance, budgeting loan or STBA but you can ask for it to be looked at again. The time limits to make a request are one month for budgeting advances and STBAs and 28 days for budgeting loans, but they can be extended.

However, you can appeal against the decision about how an STBA is recovered from you, after requesting a revision ('mandatory reconsideration') of the decision. If you are refused an STBA you can also ask for a judicial review if the way that the DWP made its decision was unlawful, but this is complex and you will need a solicitor. If you want a further review of a budgeting loan decision that you do not agree with you can ask the Independent Case Examiner to do this – but you must do so within 28 days of the decision on your first review request by the DWP.

NEWS - Claimants win 60 per cent of benefit appeals

60 per cent of social security appeals were overturned in favour of the claimant in the quarter to September 2016. During July to September 2016, 52,311 appeals against decisions were received - up 47 per cent compared with the same period in 2015.

Of these 44 per cent were personal independence payment (PIP) appeals and 39 per cent were employment and support allowance (ESA) appeals.

The figures also show that 39,469 Social Security and Child Support appeals were cleared at a hearing during the quarter with 60 per cent overturned (revised in the favour of the claimant).

Broken down by benefit type –

- 65 per cent of PIP cases were overturned;
- 62 per cent of ESA were overturned;
- 59 per cent of disability living allowance cases were overturned;
- 43 per cent of jobseeker's allowance cases were overturned; and
- 24 per cent of housing benefit cases were overturned.

NEWS - Number of ESA claimants placed in support group on initial assessment continues to fall

New DWP statistics advise that this could partly be due to updated guidance on the application of risk introduced in January 2016.

The number of employment and support allowance (ESA) claimants placed in the support group on initial assessment has continued to fall, according to new DWP statistics.

In 'ESA: outcomes of Work Capability Assessments including mandatory reconsiderations and appeals: December 2016', published today, the DWP sets out figures on work capability assessments completed in the quarter to June 2016, figures on mandatory reconsiderations to October 2016, and figures on appeals started up to September 2015.

Of the 96,300 initial assessments cleared in the quarter to June 2016 -

- 33 per cent were placed in the support group - down six per cent on the previous quarter (which had already seen a drop of 17 per cent);
- 18 per cent were placed in the work-related activity group - up three per cent points on the previous quarter; and
- 48 per cent were found fit for work - up three per cent points on the previous quarter.

NB - the DWP notes in the statistical report - 'Historically, [support group] outcomes have been gradually increasing, however they fell last quarter and continued to fall this quarter... This fall could partly be due to updated guidance on the application of risk introduced in January 2016, to restate the original policy intent and place the question of risk in the context of work-related activity (or potentially work).'

In comparison, of the 123,800 repeat assessments cleared in the quarter to June 2016 -

- 61 per cent were placed in the support group;
- 24 per cent were placed in the work-related activity group; and
- 15 per cent were found fit for work.

In addition, the figures show that 16,600 mandatory reconsiderations were registered in October 2016 (up from 13,200 in October 2015) and that 11 per cent of decisions were revised - although where it was a disputed fit for work decision the revision rate was just four per cent. However, at appeals in the quarter to September 2015, 58 per cent of initial fit for work decisions were overturned.



Government announces extension of bereavement support payment period from 12 to 18 months

New from 6 April 2017 more families will be entitled to financial support following the death of a spouse or civil partner.

The new 'bereavement support payment' will replace the current complicated system of the bereavement payment; the 'bereavement allowance' and the 'widowed parent's allowance'.

Unlike the bereavement allowance, which was only payable to people over the age of 45, the new bereavement support payment will be available to anybody that loses a spouse or civil partner up to state pension age. Support will also be extended from 12 to 18 months. The benefit will not be taxed and will be disregarded when working out entitlement to means-tested benefits.

The new benefit will pay widows and widowers with children an initial lump sum of £3,500, while those without children will get £2,500. This will be followed by 18 monthly payments of £350 for those with children or £100 for those without.

Widows and widowers already in receipt of bereavement benefits will not be affected by the change.



Recipients of Universal Credit (UC) in Scotland will have more choice over how they receive their payments

In the first use of newly devolved powers over the benefits system, the Scottish Government will give UC recipients the choice to have their **payments go straight to their landlord** to help pay for housing.

Scots will also be able to **receive their payments fortnightly** instead of monthly to help with the cost of living.

Around 26,600 households receive UC payments. It is estimated the number could increase to 700,000 households when it is fully rolled out in 2021.

Under the Scotland Act 2016, the Scottish Government can determine how and when UC payments are made, but the benefit remains technically reserved to Westminster.

To handle fully devolved benefits the Scottish Government is creating a social security agency. The agency is expected to handle around £2.8bn worth of benefits each year.





ESA Assessments (Maximus)

484 Union Street, Aberdeen AB10 1TS

Customer Enquiries line 0800 288 8777 (Monday to Friday 8am to 8pm, and Saturdays 9am to 5pm)

Email customer-relations@chdauk.co.uk

Q&A

• Can I see a copy of my Assessment Report?

You can see the report completed by the Healthcare Professional after it has been sent to the Department for Work and Pensions (DWP). If you want a copy, you can call the DWP office that is looking after your claim.

• How do I request an audio recorded assessment?

We will accommodate requests for an audio recorded face-to-face assessment where possible and provide the equipment to do this. However, you must make a request for an audio recording **before** the assessment takes place.

If you would like your assessment to be audio recorded, please call our Enquiries line on 0800 288 8777. Make your request **as early as possible** so it is part of the appointment booking process.

• Can I have the assessment carried out in my home?

If you are unable to travel to an Assessment Centre or it is difficult for you, you can ask for a home visit. Please be sure to mention it on your ESA50 form.

• Can I cancel my appointment if I don't feel well on the day?

Yes, but please give us as much notice as you can if you need to cancel. We will make an alternative appointment for you. Please note that we can only re-book your appointment once. If we cancel your appointment when you are at the Assessment Centre, we will reimburse your travel expenses. We will rearrange the appointment as soon as possible.

If you have been sanctioned for any reason please contact the Financial Inclusion Team for further advice.

• What happens if I cannot attend my assessment appointment?

The Department for Work and Pensions (DWP) allows you to rearrange the appointment once. Call our Enquiries line **before** the day of your appointment on 0800 288 8777.

If you do not attend your appointment, you will be sent a form (BF223). It will ask why you did not attend. You will need to complete it and send it back in the pre-paid addressed envelope DWP provided. If they accept 'good cause' for not attending the appointment, they will arrange a new appointment.

If we cancel your appointment when you are at the Assessment Centre, we will reimburse your travel expenses. We will rearrange the appointment as soon as possible.

• Do you provide interpreters?

We will provide a sign language interpreter for an assessment when required. Contact our Customer Relations team by email: customer-relations@chdauk.co.uk (link sends e-mail). Please give at least **two days notice**.

We can provide a language interpreter for an assessment if required. Call our Enquiries line at least **two days before** your assessment.

If you prefer, you can bring a relative or friend to interpret for you. The person must be at least 16 years old.

We also provide a telephone translation service for questions about appointments on 0800 288 8777.

• Can I take notes during my assessment appointment?

You or your representative can take notes during an assessment. The notes will only be for your private use. We will not send them to the Department for Work and Pensions with the medical report. The Healthcare Professional will record within the medical report that notes were taken. They will also explain that the notes are not an official record of the assessment.

• Can I bring a companion to my assessment?

You are welcome to bring a relative, carer or friend to the assessment. Although we recognise that a companion may provide a valuable contribution, the assessment and discussion will always be focused towards you. The Healthcare Professional will explain how they will proceed at the assessment.

Employment and Support Allowance Assessments

- **Will I be able to claim my travel expenses?**

The Health Assessment Advisory Service pays expenses for travel by public transport. We can pay towards fuel costs for private cars. We also fund the cost of parking when it is not available at the Assessment Centre.

We may also pay for fares of a companion, relative, carer, or young children who would otherwise be left unattended. If you wish to claim for an authorised companion to travel with you, you must contact our Enquiries line **before** your assessment.

If you need to travel by taxi because you cannot use public transport or do not have the use of a car, please tell us as this needs to be agreed by the assessment centre. If you can only travel by taxi, you must telephone us. A Healthcare Professional will consider your request.

You should use the bus, train or private car. Buy return tickets where possible and keep all tickets and receipts. We will be able to pay you more quickly if you bring details of your bank or building society account.

In order to be paid for any expenses, you will need to fill out and submit an expense form. You may ask the receptionist at the Assessment Centre for help filling out the form. Please keep all of your receipts. You should receive payment for your expenses approximately two

weeks after you submit the form. Payments can only be paid directly into a bank account via BACS, or by cheque.

- **I use a wheelchair. Is the Assessment Centre accessible?**

Please let us know **as soon as possible** if you use a wheelchair or have other significant mobility issues by calling our Enquiries line. We want to make sure that we can send you to an Assessment Centre that you can access. If this is not possible, we may be able to conduct your assessment at home.

- **I'm worried that you will telephone me. I have hearing problems and don't use the phone. What should I do?**

We will send you an appointment letter for your assessment. If you also require details of your assessment by email contact us. You can also ask someone else to call us.

- **I want my assessment done by a Healthcare Professional of the same gender. Can I ask for this?**

Yes.





The Work-Related Activity Component (WRAC) of ESA will be abolished for new claimants from April 2017

Employment and Support Allowance (ESA) is an “income replacement” benefit for people who have a health condition or disability which limits their ability to work. ESA was introduced for new claimants from October 2008, and for claimants of previous incapacity benefits from 2010. There are two forms of ESA:

- contributory ESA, for those with a sufficient National Insurance contribution record;
- income-related ESA, which is means-tested.

Income-related ESA will be replaced by Universal Credit; contributory ESA will remain as a separate benefit. The Government currently expects the introduction of Universal Credit to be fully complete by 2022.

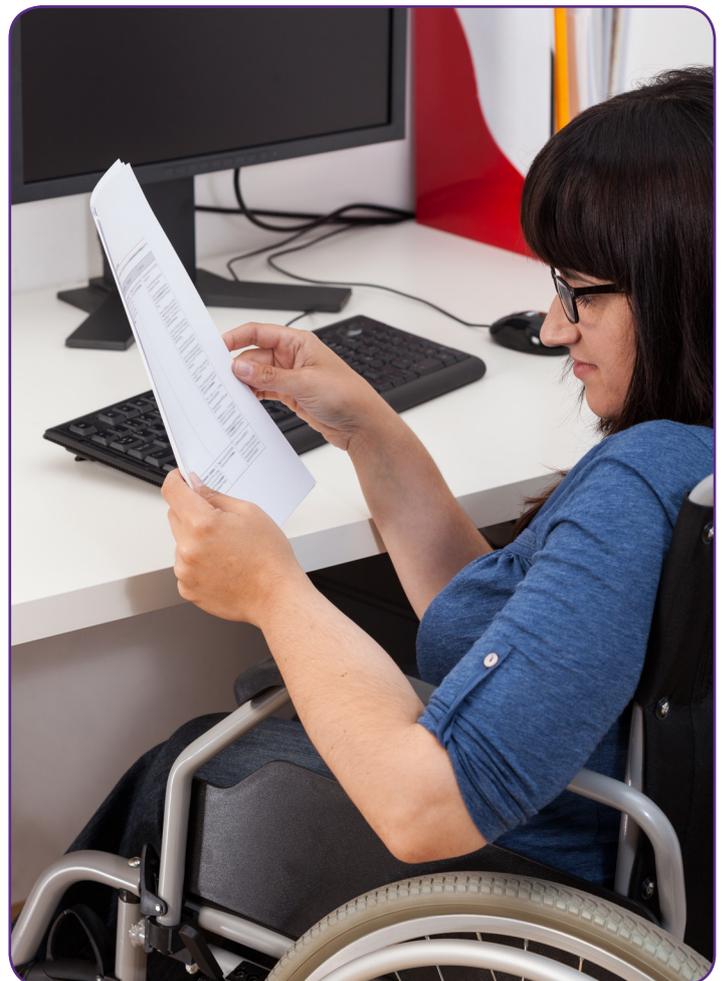
In the Summer Budget 2015, it was announced that the **Work-Related Activity Component paid to those in the WRAG would be abolished for new claims from April 2017. The equivalent element in Universal Credit will also be abolished.**

This will be a reduction of £29.05 a week (based on 2016-17 rates) and aligns the rate of payment with those claiming Jobseeker’s Allowance (2016-17 rate: £73.10 a week). **Existing claimants will not be affected**, while there will be protections for those who may move into the WRAG or Universal Credit equivalent from the Support Group.

Existing recipients of the Work-Related Activity Component will be unaffected. There are also provisions to protect or exempt those who may move into the WRAG after this date:

- Existing incapacity benefit, severe disablement allowance, and income support claimants who have not yet had their awards converted to ESA, but following conversion are placed in the WRAG, will receive the additional component.
- Those who are in the Support Group prior to April 2017, but are subsequently reassessed and placed into the WRAG after April 2017, will receive the Work-Related Activity Component.
- Those who were in the WRAG, move into work after April 2017, but then move back into the WRAG within 12 weeks of starting work, will continue to receive the Work-Related Activity Component.
- Those who were in the WRAG but migrate from ESA across to Universal Credit (when this occurs is dependent on circumstance and location) will receive the Limited Capability for Work element.

The Universal Credit (Transitional Provisions) Regulations 2014 make provision for the treatment of Employment and Support Allowance (ESA) claimants when they naturally migrate to UC. Where this occurs claimants who are in receipt of the Work-Related Activity Component in ESA will have the Limited Capability for Work element in UC applied to their UC award from the start of their first UC assessment period.



Grampian Credit Union

We currently have £2 Million available for members to borrow.

We can help you pay for the important things in life – your holiday, a new car, home improvements, training course fees, family celebration or special event.



- **First Loan** – for 1st time borrowers, from £200 to £5,000 – repayable 6 months to 36 months
- **Fast Track Loan** – up to £500 repayable in 6 months, with membership for at least 6 months – quick access to cash
- **Payroll Partners Loan** – up to £1,000 repayable in 12 months, must pay via payroll deduction – quick access to cash
- **Low Income Loan** – up to £250 – specifically for members paying by benefits
- **Member Loan** – for members who have borrowed before; can be up to £15,000 plus savings
- **Bonus Loan** – borrow up to your savings balance. Secured by your Credit Union savings at an interest rate of just 6.5% APR. Maximum loan amount is £1,000
- **Loyalty+ Loan** – borrow an amount up to your savings balance. Secured by your Credit Union savings at an interest rate of just 3.9% APR. Minimum loan amount is £1,000
- Continue to save as you repay your Loan
- Free Loan protection life insurance
- Simple to apply and easy to arrange



See our website loan calculator for an illustration of loan payments and see how affordable our loans are. Contact us for details, Membership application form can be downloaded from our website, or join online. Terms and conditions apply. www.grampiancreditunion.co.uk



We have a great range of loans for members, whether you are a first time borrower or are looking for your next loan from Grampian Credit Union.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 213701.



means tested

Income Support & income-based JSA

Personal allowances

Single – under 25	57.90
– 25+	73.10
Lone parent – under 18	57.90
– 18+	73.10
Couple – both under 18	57.90 / 87.50
– one under 18	57.90 / 73.10 / 114.85
– both aged 18+	114.85
Dependent children	66.90

Premiums

Carer	34.95
Disability – single	32.55
– couple	46.40
Disabled child	60.90
Enhanced disability – single person/lone parent	15.90
– couple	22.85
– child	24.78
Family	17.45
Pensioner – single (JSA only)	82.50
– couple	128.40
Severe disability – per qualifying person	62.45

Employment and Support Allowance

Basic allowance ^(a) – single/lone parent	73.10
– couple	73.10 / 114.85
Work-related activity component	29.05
Support component	36.55

Carer, enhanced disability, pensioner^(b) & severe disability premiums paid at same rate as Income Support/JSA

Pension Credit

Minimum guarantee

Single	159.35
Couple	243.25

Additional amounts

Severe disability (per qualifying person)	62.45
Carer	34.95

Savings credit

Threshold – single	137.35
– couple	218.42
Maximum – single	13.20
– couple	14.90

Universal Credit^(c) (monthly amounts)

Standard allowances

Single – under 25	251.77
– 25+	317.82
Couple – both under 25	395.20
– one or both aged 25+	498.89

Child elements

Only/eldest child	277.08
Other children	231.67

Disabled child elements

Lower rate	126.11
Higher rate	372.30

Limited capability elements

For work	126.11
For work and work-related activity	318.76

Carer element

	151.89
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Childcare costs elements (maximum)

1 child	646.35
2+ children	1,108.04

Housing Benefit^(d)

Personal allowances

Single person/lone parent – aged 65+	172.55
Couple – both under 18	87.50
– one under 18	114.85
– one or both aged 65+	258.15

Premiums

Family – lone parent rate	22.20
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Working Tax Credit^(e)

Basic element	1,960.00
Couple/lone parent	2,010.00
30 hours element	810.00
Disability element	3,000.00
Severe disability element	1,290.00
Childcare costs (70% of up to)	
1 child (weekly rate)	175.00
2+ children (weekly rate)	300.00

Child Tax Credit^(e)

Family element	545.00
Child element	2,780.00
Disabled child	3,175.00
Severely disabled child	1,290.00

non means tested

Attendance Allowance

Lower rate	55.65
Higher rate	83.10

Bereavement Benefits

Bereavement Allowance	
aged 45–54	34.11–105.74
standard rate	113.70
Widowed Parent's Allowance	113.70
child dependant	11.35 ^(f)

Carer's Allowance

	62.70
Adult dependant	36.60
Child dependant	11.35 ^(f)

Child Benefit

Only/eldest child	20.70
Other children	13.70

Disability Living Allowance

Care component	lower rate	22:00
	middle rate	55.65
	higher rate	83.10
Mobility component	lower rate	22:00
	higher rate	58:00

Employment and Support Allowance

Basic allowance ^(a)	73.10
Work-related activity component	29.05
Support component	36.55

Guardian's Allowance

	16.70
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Incapacity Benefit

Long term	106.40
age addition	under 35 11.25
	aged 35–44 6.25
adult dependant	61.80
child dependant	11.35 ^(f)

Industrial Injuries Disablement Benefit

Standard rate	33.94–169.70
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Jobseeker's Allowance

Under 25	57.90
25+	73.10

Maternity Allowance

Standard rate	140.98
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Personal Independence Payment

Daily living component	standard rate	55.65
	enhanced rate	83.10
Mobility component	standard rate	22.00
	enhanced rate	58.00

Severe Disablement Allowance

	75.40
Age addition	aged under 40 11.25
	aged 40–49 6.25
	aged 50–59 6.25
Adult dependant	37.10
Child dependant	11.35 ^(f)

State Pension

New state pension (from April 2016)	159.55
Retirement Pension	
Cat A	122.30
Cat B late spouse's or civil partner's NI	122.30
Cat B spouse's or civil partner's NI	73.30
Cat D non contributory, aged 80 or over	73.30
Age addition (aged 80 or over)	0.25
Adult dependant (with Cat A)	66.35
Child dependant (with Cat A and B)	11.35 ^(f)

Statutory Adoption, Maternity, Paternity and Shared Parental Pay

	140.98
Child dependant (with Cat A and B)	11.35 ^(f)

Statutory Sick Pay

	89.35
Child dependant (with Cat A and B)	11.35 ^(f)

(a) Paid at a reduced rate to certain claimants during 13 week assessment phase.

(b) Reduced where claimant entitled to ESA component.

(c) Monthly amounts.

(d) Where different to Income Support, income-based JSA, ESA or Pension Credit.

(e) Annual amounts. First threshold £6,420 (£16,105 if not entitled to WTC).

(f) Reduced for an eldest/only child where CB is payable.

benefit and tax credit rates • 2017/2018

Who are we?

Financial Inclusion Team
Communities, Housing and
Infrastructure
Aberdeen City Council
Business Hub 1
Lower Ground West
Marischal College
Broad Street
Aberdeen
AB10 1AB

T. 01224 522709
moneyadvice@aberdeencity.gov.uk
www.aberdeencity.gov.uk/moneyadvice



'The Financial Inclusion Team
provide impartial and realistic
advice and information to improve
your financial wellbeing.'

Further info, contributions,
requests & feedback:
stuartreid@aberdeencity.gov.uk

Useful tel numbers

Benefit Enquiry Line	0345 6088 545
Jobcentre Plus claims	0800 055 6688
DLA Under 16 claims and enquiry line	0345 712 3456
Attendance Allowance claims and helpline	0345 605 6055
DLA helpline	0345 7 123 456
PIP Claims	0800 917 2222
PIP enquiry line	0345 850 3322
PIP assessments (ATOS)	0300 3300 120
The Tribunals Service	0141 354 8592
Carers Allowance unit	0345 608 4321
HMRC Tax Credits (claims & enquiries)	0345 300 3900
Motability	0300 456 4566
HMRC Child Benefit (claims & enquiries)	0300 200 3100
Pension Service enquiries	0345 6060 265
ATOS Customer relations	0113 230 9175
Health Assessment Advisory Service (MAXIMUS)	0800 288 8777
Scottish Welfare Fund	0800 03 04 713



Rights Advice Scotland is an organisation
representing Advice Officers in Scottish
Local Authorities

How can we assist you?

The Aberdeen Financial Inclusion Team is a free, expert and confidential service provided by Aberdeen City Council for residents of Aberdeen City.

Our Money Advisers can:

- Provide a financial health check including advice on budgeting.
- Check you are receiving all the benefits you are entitled to.
- Offer advice and support with debts or rent arrears.
- Offer advice and representation at appeal tribunals.

ADVICE/DUTY/APPOINTMENT SERVICE

The team provide an advice line, duty and appointment service for clients, staff and partner agencies.

You can contact the service:

Monday - Friday on 01224 522709

Alternatively **e-mail: moneyadvice@aberdeencity.gov.uk**

REPRESENTATION

The team will represent or give advice to any resident of Aberdeen City Council wishing to appeal against a benefit decision made by the Department of Works and Pensions, Her Majesty's Revenue & Customs or decisions of the Council relating to Housing/Council Tax Benefit.

This newsletter summarises some of the main changes and issues in relation to benefits and money advice but should not be relied upon as a complete statement of the law.