

Advice and
assistance
and civil legal aid



Keycard 2010

About the Keycard

This Keycard sets out the various eligibility limits, contributions and clawback levels in advice and assistance and civil legal aid in force from **12 April 2010**.

For more guidance on eligibility, contributions and clawback, refer to the Scottish Legal Assistance Handbooks, available on our website www.slab.org.uk

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Definitions used

Partner

In this Keycard, the word “partner” means someone the applicant normally lives with as a couple, whether or not they are married and of the same or different sex.

A partner’s resources, as well as the applicant’s, must be taken into account unless:

- the partner has a contrary interest
- the applicant and partner are living separate and apart
- it would be inequitable or impracticable to aggregate their resources. (If you consider this is the case, please contact the Board for advice).

Subject matter of dispute

This means property which is at issue in the dispute or proceedings, and may not be available to the client at the conclusion of the matter.

Advice and assistance

Documentary evidence of client's financial circumstances

Solicitors are responsible for deciding if their clients are financially eligible for advice and assistance. You should refer to this Keycard and the guidance in the Legal Assistance Handbooks about assessing disposable income and capital. Clients who are granted advice and assistance must be financially eligible.

We expect solicitors to see documentary evidence of a client's financial circumstances in the majority of cases. When arranging an initial meeting with a solicitor, the client should be asked to bring documentary evidence of their capital and income with the proof of identity you need when signing up new clients, whether legally aided or not.

You have to confirm what evidence you saw of the client's financial circumstances when intimating the grant. We recommend that solicitors should see, wherever practicable, the following evidence:

for income:

- where the client is employed - a recent wage slip or bank statement
- where the client receives benefits - a letter of award, benefit book (in the few cases where it is paid this way) or a bank statement (which might simply be an ATM receipt showing the credit).

for capital:

- a bank statement and statement/passbook- and certificate for savings and/or investments held.

If you have not seen financial verification, you must give us full details on the advice and assistance form of how you were satisfied your client was financially eligible from the limited information available to you.

We appreciate that in some circumstances, clients may not have documentary evidence available when consulting a solicitor. Where they do not - for example, in an emergency, where they are part of some acrimonious dispute which prevents access to documentation or where they are in custody - you may be satisfied from the limited information available, but you must then seek verification from the client at the earliest opportunity (for example if the case is continued), and before seeking any increase in authorised expenditure.

Keep a copy of this verification on file, so that it can be seen at peer review or at a Board compliance inspection.

This advice applies equally to repeat clients. It is not safe for you to assume that your client's financial position has not changed.

Assessing eligibility

A client's income and capital must be within the current financial limits to qualify for advice and assistance.

We recommend you assess their disposable capital before assessing income, since if they do not qualify on capital, they are ineligible for advice and assistance - even if they receive "passport" benefits (that is, income support, income-based employment and support allowance or income-based jobseeker's allowance).

Assessing eligibility on capital

Disposable capital - from 12 April 2010 £1,664 maximum for eligibility

A person whose disposable capital exceeds the capital limit of £1,664 is **NOT** eligible for advice and assistance, whatever their disposable income or eligibility for a passport benefit.

To calculate disposable capital, you should:

- calculate your client's total capital
- deduct from the total capital the standard allowances
- disregard the levels of capital shown in the section below if the applicant is of pensionable age.

Working out your client's total capital

Capital means savings and anything else of value the client and their partner, if appropriate, own. **This excludes the client's main residence and the value of any disputed assets which are part of the subject matter of the advice.**

Examples of capital include:

- the amount that could be borrowed against all land and buildings the client or their partner own, other than the client's main home, including interests in timeshares
- money in the bank, building society, post office, premium bonds, national savings certificates etc.
- investments, stocks and shares
- money that can be borrowed against insurance policies
- the value of other non-essential possessions, such as a boat, a caravan, second car, jewellery (but not wedding or engagement rings), antiques or items bought for investment
- money owed to the client or their partner
- money due from the will of someone who has died
- money due from a trust fund
- money that can be borrowed against business assets
- redundancy payments.

You should **NOT** include in capital:

- the home in which the client and their partner live
- the client's household furniture and clothing
- the client's tools and equipment they need for work
- the value of any property or item that is the subject of the dispute.

Standard allowances

Standard allowances against capital are deductible for the following persons **living with the applicant:**

- a partner whose resources have to be aggregated - who is considered as the first dependant **and/or**
- a dependent person who is wholly or substantially maintained.

For the first such dependant	£335
For the second such dependant	£200
For each other such dependant	£100

(No allowances should be made for any children where the applicant receives Foster Care Allowance.)

Disregards for applicants of pensionable age

Where the applicant is of **pensionable age** (60 in all cases), with a weekly disposable income (excluding investment income) below £95, you should **disregard capital** as:

Weekly disposable income up to £10	disregard £25,000
Weekly disposable income £11 - £22	disregard £20,000
Weekly disposable income £23 - £34	disregard £15,000
Weekly disposable income £35 - £46	disregard £10,000
Weekly disposable income £47 - £95	disregard £5,000

Assessing eligibility on income

Disposable income - from 12 April 2010 £238 a week maximum for eligibility

A person whose disposable income exceeds the income limit of £238 a week is **NOT** eligible for advice and assistance, whatever their disposable capital, unless they receive a passport benefit (income support, income-based employment and support allowance or income-based jobseeker's allowance).

"Income" means the total income, from all sources, which the client and their partner received or became entitled to during or in respect of the seven days up to and including the date of the application.

This excludes income that is the subject matter of the dispute - for example, maintenance being claimed which is part of the subject matter of the advice. Deduct income tax and national insurance contributions from income.

Calculating eligibility on income

To calculate eligibility on income, you should:

- check if your client receives a passport benefit
- calculate your client's net weekly income
- deduct from the net weekly income the standard allowances
- calculate if they qualify and if they have to pay a contribution.

If they make any monthly payments, multiply these by 12 and then divide by 52 to work out the weekly figure. To make assessment easier, round the figure up or down to the nearest pound.

Passport benefits - automatically eligible on income only

If the client or their partner receives a passport benefit:

- income support
- income-based employment and support allowance
- income-based jobseeker's allowance

they qualify automatically on income for advice and assistance and will not have to pay a contribution. You must still assess your client's disposable capital.

Calculating net weekly income

You must include:

- earnings (including any tips), drawings or profits from business
- maintenance payments (unless paid through the Child Support Agency)
- private or employee pensions
- occupational sick pay
- occupational maternity pay
- student grants or bursaries (but do not include student loans)
- National Asylum Support Service (NASS) payments
- money received from friends and relatives (other than loans)
- income from savings and investments
- dividends from shares.

Various benefits which the client may receive are disregarded in the financial assessment. **Do not include:**

- Working Tax Credit
- Child Tax Credit
- Pension Credit
- Child Benefit
- Attendance Allowance
- Bereavement Allowance
- Bereavement Payment
- Child Maintenance Bonus
- Child Support Maintenance (only if paid through the Child Support Agency)
- Christmas Bonus
- Contribution-based Jobseeker's Allowance
- Contribution-based Employment and Support Allowance
- Council Tax Benefit
- Disability Living Allowance (DLA)
- Guardian's Allowance
- Housing Benefit
- Incapacity Benefit (Incap)
- Industrial Injuries Disablement Pension (IIDP)
- Care (Invalid) Allowance
- Severe Disablement Allowance
- Sickness Benefit
- State Retirement Pension
- Statutory Maternity Pay (non-occupational)
- Statutory Sick Pay (non-occupational)
- Sums payable to holders of the Victoria Cross or George Cross
- War Disablement Pension
- War Widow's/Widower's Pension
- Widowed Parent's Allowance.

Particular situations

- Adults with Incapacity - you must assess all income and capital for **the adult concerned, not those of the person making the application.**
- Foster Care Allowance - do not include any Foster Care Allowance the applicant receives in the calculation for disposable income. Do not deduct dependant's allowances for capital and income for any of the foster children.

Allowances

You should deduct the following standard allowances against income for the maintenance of:

Partner living with the applicant	£37.30
Any dependent person, adult (other than partner) or child (but do not include any foster children), who is wholly or substantially maintained, being a member of the applicant's household	£57.57

Deduct the actual maintenance paid for the last seven days, not the standard allowance, if:

- the applicant and partner are living apart
- the applicant is paying maintenance for a dependant who is not part of the household.

Clients' contributions

This applies to criminal, children's and civil advice and assistance, except diagnostic civil advice and assistance - see the next table for these contributions.

Disposable income range	Maximum contribution
Disposable Income not exceeding £102	£0
Exceeding £102 but not exceeding £109 a week	£7
Exceeding £109 but not exceeding £116 a week	£14
Exceeding £116 but not exceeding £123 a week	£21
Exceeding £123 but not exceeding £130 a week	£28
Exceeding £130 but not exceeding £137 a week	£35
Exceeding £137 but not exceeding £144 a week	£42
Exceeding £144 but not exceeding £151 a week	£49
Exceeding £151 but not exceeding £158 a week	£56
Exceeding £158 but not exceeding £165 a week	£63
Exceeding £165 but not exceeding £173 a week	£70
Exceeding £173 but not exceeding £180 a week	£77
Exceeding £180 but not exceeding £187 a week	£84
Exceeding £187 but not exceeding £194 a week	£91
Exceeding £194 but not exceeding £201 a week	£98
Exceeding £201 but not exceeding £208 a week	£105
Exceeding £208 but not exceeding £215 a week	£112
Exceeding £215 but not exceeding £222 a week	£119
Exceeding £222 but not exceeding £229 a week	£126
Exceeding £229 but not exceeding £238 a week	£135

Contributions for:

- civil advice and assistance - diagnostic cases**
 - criminal advice and assistance - general cases**
-

A different contribution scale applies to diagnostic civil advice and assistance and general criminal advice and assistance.

Diagnostic civil advice and assistance is where the client's problem is not among the specific categories approved for standard advice and assistance, and you are providing advice and assistance by way of a diagnostic interview, deciding whether further assistance can be offered, or if the client needs to be advised to contact another agency for help. Where there is a diagnostic interview, the maximum contribution payable is £35.

Disposable income range	Maximum contribution
Exceeding £102 but not exceeding £130 a week	£7
Exceeding £130 but not exceeding £158 a week	£14
Exceeding £158 but not exceeding £187 a week	£21
Exceeding £187 but not exceeding £215 a week	£28
Exceeding £215 but not exceeding £238 a week	£35

Initial limit of authorised expenditure

Civil advice and assistance

The standard initial limits of authorised expenditure in civil advice and assistance are:

- Diagnostic - **£35**
- Standard - **£95**

The initial limit of **£180** applies in certain specified situations where either advice and assistance or ABWOR is given. The £180 initial limit for advice and assistance applies where

- (a) you are satisfied the matter is likely to be resolved only by preparing for proceedings in a civil court for which legal aid is available, and
- (b) it is likely (on the information provided to you) the applicant will qualify on financial grounds for civil legal aid, and
- (c) it is reasonable in the circumstances of the case.

The £180 initial limit for ABWOR applies in relation to a petition by a debtor for the sequestration of his estate (inclusive fees are prescribed for this work).

Criminal advice and assistance

For criminal advice and assistance and criminal ABWOR cases, the initial limits of expenditure can be either £35, £90, £185, £550, or £165, depending on the type of criminal advice and assistance or ABWOR being used:

- £35 applies for general advice and assistance, where advice is being given prior to the service of a complaint or direct measure, or if the direct measure is accepted
- £90 applies for standard advice and assistance where advice is being given after the issue of a summary complaint or if the direct measure is being challenged
- £90 applies to advice given in connection with solemn criminal matters
- £185 applies for ABWOR cases on a block fee basis in JP court cases. This is the £150 block fee with a supplementary fee of £25 where the

case is disposed of at the first or second diet of deferred sentence when a SER has been provided to the court, together with £10 for any outlays.

- £550 applies for ABWOR cases on a block fee basis in Sheriff court and Stipendiary Magistrate cases. This is the £515 block fee with a supplementary fee of £25 where the case is disposed of at the first or second diet of deferred sentence when a SER has been provided to the court, together with £10 for any outlays.

For the avoidance of doubt, if the diet is deferred on more than two occasions, the supplementary £25 is not payable

- £165 applies for ABWOR cases for Parole Board proceedings, or if a second or subsequent diet has been ordered by the court for any other cases where ABWOR is available on a chargeable basis
- £90 applies where it relates to ABWOR for any other summary criminal matter.

Children's advice and assistance

Section 10 of the Act provides only one initial limit for children's advice and assistance, of **£95**.

Increases in authorised expenditure

An increase in authorised expenditure is only effective from the date we grant it. We cannot authorise increases retrospectively and if you do any work not covered by the authorised expenditure at any given time, we cannot pay for it.

Clawback and regulation 16(3)

Clawback limits

The solicitor's right to prior payment of fees and outlays out of any property recovered or preserved for a client under advice and assistance does not apply to property recovered or preserved by virtue of certain family proceedings listed in regulation 16(2)(b) of the Advice and Assistance (Scotland) Regulations 1996, to the extent set out in the regulation.

The limits to be applied are:

	Amount
Date of order or settlement prior to 1 December 2002	£2,500
Date of order or settlement on or after 1 December 2002 (and not covered below)	£4,200
Date of application for advice and assistance between:	
6 April 2003 and 11 April 2004	£4,275
12 April 2004 and 10 April 2005	£4,395
11 April 2005 and 9 April 2006	£4,531
10 April 2006 and 8 April 2007	£4,653
9 April 2007 and 6 April 2008	£4,821
7 April 2008 and 5 April 2009	£5,009
6 April 2009 and 11 April 2010	£5,259
On or after 12 April 2010	£5,338

Regulation 16(3)

We pay fees and outlays according to the steps set out in section 12(3) of the Act. The Fund only pays as a last resort - you must first look to the client's contribution, expenses paid by the opponent and property recovered or preserved by the applicant (subject to the exemptions set down in regulation 16(2) of the Advice and Assistance (Scotland) Regulations 1996).

If money or property is recovered, you can apply to us to waive this charge because either:

- it would cause grave hardship or distress to the client [regulation 16(3)(a)]; or
- payment of your account from the money or property could only be effected with unreasonable difficulty or after unreasonable delay, provided you have taken all reasonable steps to have your account paid out of the money or property [regulation 16(3)(b)].

If, after we have paid a solicitor's account under regulation 16(3)(b), we find that the person who received advice and assistance has

- either received expenses, or recovered or preserved property, and
- not told us about it

we can recover the amount of fees and outlays paid, less any amount which would have been properly payable by way of fees and outlays under section 12(3)(d) of the Act had the person declared the expenses or property to us.

For further information about clawback under advice and assistance, and payment under regulation 16(3), you should refer to chapter 9 of the Civil Legal Assistance Handbook.

Civil legal aid

Eligibility limits

To do work as a matter of special urgency under regulation 18, you have to complete the Special Urgency Mandate which allows you to assess your client's financial eligibility. The mandate can be found either in section D of the CIV/SOL Family or CIV/SOL Non Family forms or in the CIV/SU form. To complete the mandate you need to apply the current eligibility limits and allowances, which are:

Disposable income

The lower disposable income limit, on or below which a person will not have to pay a contribution from income	£3,415
The upper disposable income limit, above which a person will be ineligible on income	£25,450

Pension credits

You should disregard any income from a state pension credit under the State Pension Credit Act 2002. However, you should fully assess any other income.

If someone's disposable income exceeds £3,415 they are eligible on income, but will have to pay a contribution. The following table sets out how the contribution should be calculated:

Disposable income	Contribution rates applied to income in that range
Below £3,415	0%
£3,416 - £11,193	33%
£11,194 - £15,270	50%
£15,271 - £25,450	100%
Over £25,450	Not eligible

Disposable capital

The lower capital eligibility limit, on or below which a person will not have to pay a contribution	£7,617
The upper capital eligibility limit, above which the Board may refuse a person legal aid if it considers they can afford to proceed without it	£12,626

If someone's disposable capital is between £7,617 and £12,626 they are eligible on capital, but will have to pay a contribution. This contribution is equal to the difference between their capital and **£7,617**.

Allowances for a partner and dependants

Partner living with the applicant	£1,945
For any dependent person who is wholly or substantially maintained, being a member of the applicant's household, who is not entitled to any income from any source in their own right	£3,002

Clawback limits

You should refer to the Civil Legal Assistance Handbook for guidance on clawback.

The requirement for someone receiving civil legal aid to pay any net liability to the Fund does not apply to property recovered or preserved under certain family proceedings listed in regulation 33(b) of the Civil Legal Aid (Scotland) Regulations 2002, to the extent set out in the regulation.

Date of order or settlement prior to 1 December 2002	£2,500
Date of order or settlement on or after 1 December 2002 (and not covered below)	£4,200
Date of application for civil legal aid between:	
6 April 2003 and 11 April 2004	£4,275
12 April 2004 and 10 April 2005	£4,395
11 April 2005 and 9 April 2006	£4,531
10 April 2006 and 8 April 2007	£4,653
9 April 2007 and 6 April 2008	£4,821
7 April 2008 and 5 April 2009	£5,009
6 April 2009 and 11 April 2010	£5,259
On or after 12 April 2010	£5,338

Paper copies are no longer distributed by the Board. If you want more copies of this Keycard, please download them from the Board's website www.slab.org.uk.

Our website also has simple to use **financial eligibility calculators** for members of the public. They allow someone to see if they are likely to qualify financially and the amount of any contribution that they are likely to pay.

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