

## Proposed benefit and pension rates 2024/2025

weekly rates unless otherwise stated	RATES 2023/24	RATES 2024/25
<b>ATTENDANCE ALLOWANCE</b>		
higher rate	101.75	108.55
lower rate	68.10	72.65
<b>BENEFIT CAP</b>		
Annual level of Benefit Cap (Greater London)		
Couples (with or without children) or single claimants with a child of qualifying age	25323.00	25323.00
Single adult households without children	16967.00	16967.00
Annual level of Benefit Cap (Rest of Great Britain)		
Couples (with or without children) or single claimants with a child of qualifying age	22020.00	22020.00
Single adult households without children	14753.00	14753.00
Monthly equivalent (Greater London)		
Couples (with or without children) or single claimants with a child of qualifying age	2110.25	2110.25
Single adult households without children	1413.92	1413.92
Monthly equivalent (Rest of Great Britain)		
Couples (with or without children) or single claimants with a child of qualifying age	1835.00	1835.00
Single adult households without children	1229.42	1229.42
Weekly equivalent (Greater London)		
Couples (with or without children) or single claimants with a child of qualifying age	486.98	486.98
Single adult households without children	326.29	326.29
Weekly equivalent (Rest of Great Britain)		
Couples (with or without children) or single claimants with a child of qualifying age	423.46	423.46
Single adult households without children	283.71	283.71
<b>BEREAVEMENT BENEFIT (for deaths between 9 April 2001 &amp; 5 April 2017)</b>		
Widowed Parent's Allowance	139.10	148.40
<b>BEREAVEMENT SUPPORT PAYMENT (for deaths occurring on or after 6 April 2017)</b>		
Standard rate (lump sum)	2500.00	2500.00

Standard rate monthly payments	100.00	100.00
Higher rate (lump sum)	3500.00	3500.00
Higher rate monthly payments	350.00	350.00

**CAPITAL LIMITS - rules common to Income Support, income-based Jobseeker's Allowance, income-related Employment & Support Allowance and Housing Benefit unless otherwise stated**

upper limit	16000.00	16000.00
Amount disregarded	6000.00	6000.00
Child disregard - (not Employment & Support Allowance or Housing Benefit)	3000.00	3000.00
Amount disregarded (living in RC/NH)	10000.00	10000.00

**CAPITAL LIMITS - rules common to Pension Credit and Housing Benefit**

upper limit - Pension Credit and those getting Housing Benefit and Pension Credit Guarantee Credit	No limit	No limit
Amount disregarded - Pension Credit and Housing Benefit for those above the qualifying age for Pension Credit	10000.00	10000.00
Amount disregarded (living in RC/NH)	10000.00	10000.00

**Tariff Income**

£1 for every £250, or part thereof, between the amount of capital disregarded and the capital upper limit

**Tariff income - Pension Credit and Housing Benefit where claimant / partner is over State Pension age**

£1 for every £500, or part thereof, above or between the amount of capital disregarded and any capital upper limit applicable

<b>CARER'S ALLOWANCE</b>	76.75	81.90
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**DEDUCTIONS - rules common to Income Support, Jobseeker's Allowance, Employment and Support Allowance, Pension Credit and Housing Benefit unless stated otherwise**

Non-dependant deductions from housing benefit and from IS, JSA(IB), ESA(IR) and Pension Credit

aged 25 and over in receipt of IS and JSA(IB), or any age in receipt of main phase ESA(IR), aged 18 or over, not in remunerative work	18.10	19.30
aged 18 or over and in remunerative work		
gross income: less than £176	18.10	19.30
gross income: £176 to £255.99	41.60	44.40
gross income: £256 to £333.99	57.10	60.95
gross income: £334 to £444.99	93.40	99.65
gross income: £445 to £553.99	106.35	113.50
gross income: £554 and above	116.75	124.55
Deductions from housing benefit		
Service charges for fuel		
heating	35.25	35.25
hot water	4.10	4.10
lighting	2.85	2.85
cooking	4.10	4.10
Amount ineligible for meals		
three or more meals a day		
single claimant	33.15	35.35
each person in family aged 16 or over	33.15	35.35
each child under 16	16.80	17.95
less than three meals a day		
single claimant	22.10	23.60
each person in family aged 16 or over	22.10	23.60
each child under 16	11.05	11.80
breakfast only - claimant and each member of the family	4.05	4.30
Amount for personal expenses (not HB)	29.75	31.75
Third party deductions from IS, JSA(IB), ESA(IR) and Pension Credit for;		
arrears of housing, fuel and water costs	4.25	4.55
Council Tax etc. and deductions for ELDS and ILS.		
Child Maintenance Deduction	8.40	8.40
arrears of Community Charge		
court order against claimant	4.25	4.55
court order against couple	6.70	7.15
fine or compensation order		
standard rate	5.00	5.00
lower rate	4.25	4.55
Maximum deduction rates for recovery of overpayments (not JSA(C)/ESA(C))		
ordinary overpayments	12.75	13.65

Fraud Overpayments		
Housing Benefit / CTB only	21.25	22.75
Benefits (not HB or Council Tax)	34.00	36.40
Deductions from JSA(C) and ESA (C)		
Arrears of Comm. Charge & overpayment recovery		
Age 16 - 24	22.40	23.90
Age 25 +	28.26	30.16
Arrears of Council Tax & Fines		
Age 16 - 24	26.88	28.68
Age 25 +	33.92	36.20
Maximum deduction for arrears of Child Maintenance		
Age 16 - 24	22.40	23.90
Age 25 +	28.26	30.16
Sanction reduction rate for New Style ESA&JSA		
under 25	9.50	10.20
25 and over	12.00	12.80

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Sanction reduction rate for income related ESA&JSA

Personal Allowance will be reduced in full when customer is subject to a sanction

### Dependency Increases

Adult dependency increases for spouse or person looking after children - payable with;

long term Incapacity Benefit	75.65	80.70
Unemployability Supplement.	76.75	81.90
Severe Disablement Allowance	45.35	48.40
short-term Incapacity Benefit (over state pension age)	72.80	77.70
short-term Incapacity Benefit (under State Pension age)	58.90	62.85
Child Dependency Increases - payable with; State Pension; Widowed Mothers/Parents Allowance; short-term Incapacity benefit - higher rate or over state pension age; long-term Incapacity Benefit; Carer's Allowance; Severe Disablement Unemployability Supplement.	11.35	11.35

NB - The rate of child dependency increase is adjusted where it is payable for the eldest child for whom child benefit is also paid. The weekly rate in such cases is reduced by the difference (less £3.65) between the ChB rates for the eldest and subsequent children.

	8.00	8.00
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**DISABILITY LIVING ALLOWANCE**

<b>Care Component</b>		
Highest	101.75	108.55
Middle	68.10	72.65
Lowest	26.90	28.70
 <b>Mobility Component</b>		
Higher	71.00	75.75
Lower	26.90	28.70

**DISREGARDS**

**Housing Benefit**

<b>Earnings disregards</b>		
standard (single claimant)	5.00	5.00
couple	10.00	10.00
higher (special occupations/circumstances)	20.00	20.00
lone parent	25.00	25.00
childcare charges	175.00	175.00
childcare charges (2 or more children)	300.00	300.00
permitted work higher	167.00	183.50
permitted work lower	20.00	20.00
<b>Other Income disregards</b>		
adult maintenance disregard	15.00	15.00
war disablement pension and war widows pension	10.00	10.00
widowed mothers/parents allowance	15.00	15.00
Armed Forces Compensation Scheme	10.00	10.00
student loan	10.00	10.00
student's covenanted income	5.00	5.00
income from boarders (plus 50% of the balance)	20.00	20.00
additional earnings disregard	17.10	17.10
income from subtenants (£20 fixed from April 08)	20.00	20.00

**Income Support, income-based Jobseeker's Allowance, Income-related Employment and Support Allowance (ESA(IR)) and Pension Credit**

<b>Earnings disregards</b>		
standard (single claimant) (not ESA(IR))	5.00	5.00
couple (not ESA(IR))	10.00	10.00
higher (special occupations/circumstances)	20.00	20.00
partner of claimant (ESA(IR))	20.00	20.00
	(maximum)	(maximum)
 <b>Other Income disregards</b>		
war disablement pension and war widows pension	10.00	10.00

widowed mothers/parents allowance	10.00	10.00
Armed Forces Compensation Scheme	10.00	10.00
student loan (not Pension Credit)	10.00	10.00
student's covenanted income (not Pension Credit)	5.00	5.00
income from boarders (plus 50% of the balance)	20.00	20.00
income from subtenants (£20 fixed from April 08)	20.00	20.00

## **EARNINGS RULES**

Carer's Allowance	139.00	151.00
Limit of earnings from councillor's allowance	167.00	183.50
permitted work earnings limit	167.00	183.50
higher		
lower	20.00	20.00
Industrial Injuries unemployability supplement permitted earnings level (annual amount)	8684.00	9542.00

Earnings level at which adult dependency increases  
(ADI) are affected with:

short-term incapacity benefit where claimant is		
(a) under state pension age	58.90	62.85
(b) over state pension age	72.80	77.70
long term incapacity benefit severe disablement allowance, unemployability supplement - payable when dependant		
(a) is living with claimant	84.80	90.50
(b) still qualifies for the tapered earnings rule	45.09	45.09

Earnings level at which ADI is affected when  
dependant is not living with claimant:

long-term incapacity benefit	75.65	80.70
unemployability supplement	76.75	81.90
severe disablement allowance	45.35	48.40
Pension income threshold for incapacity benefit	85.00	85.00
pension income threshold for contributory employment & support allowance	85.00	85.00

## **EMPLOYMENT AND SUPPORT ALLOWANCE**

Personal Allowances		
Single		
under 25	67.20	71.70
25 or over	84.80	90.50

lone parent		
under 18	67.20	71.70
18 or over	84.80	90.50
couple		
both under 18	67.20	71.70
both under 18 with child	101.50	108.30
both under 18 (main phase)	84.80	90.50
both under 18 with child (main phase)	133.30	142.25
one 18 or over, one under 18 (certain conditions apply)	133.30	142.25
both over 18	133.30	142.25
claimant under 25, partner under 18	67.20	71.70
claimant 25 or over, partner under 18	84.80	90.50
claimant (main phase), partner under 18	84.80	90.50
Premiums		
enhanced disability		
single	19.55	20.85
couple	27.90	29.75
severe disability		
single	76.40	81.50
couple (lower rate)	76.40	81.50
couple (higher rate)	152.80	163.00
carer	42.75	45.60
pensioner		
single with work-related activity component	82.55	91.70
single with support component	71.55	79.95
single with no component	116.25	127.65
couple with work-related activity component	139.85	154.75
couple with support component	128.85	143.00
couple with no component	173.55	190.70
Components		
Work-related Activity	33.70	35.95
Support	44.70	47.70

## **HOUSING BENEFIT**

### Personal Allowances

single		
under 25	67.20	71.70
25 or over	84.80	90.50
entitled to main phase ESA	84.80	90.50

lone parent

under 18	67.20	71.70
18 or over	84.80	90.50
entitled to main phase ESA	84.80	90.50
couple		
both under 18	101.50	108.30
one or both 18 or over	133.30	142.25
claimant entitled to main phase ESA	133.30	142.25
dependent children	77.78	83.24
single / lone parent - state pension age or over	217.00	235.20
couple - state pension age or over	324.70	352.00
single / lone parent - reached state pension age on or after 1 April 2021	201.05	218.15
couple - both reached state pension age on or after 1 April 2021	306.85	332.95
for the claimant and the other party to the marriage where one or more members of the marriage are state pension age or over	324.70	352.00
for each additional spouse who is a member of the same household as the claimant and one or more of the members are state pension age or over	107.70	116.80
If the claimant is a member of a polygamous marriage and all of the members of the marriage have attained pensionable age on or after 1 April 2021		
For the claimant and the other party to the marriage	306.85	332.95
For each additional spouse who is a member of the same household as the claimant	105.80	114.80
Premiums		
family	18.53	19.15
family (lone parent rate)	22.20	22.20
disability		
single	39.85	42.50
couple	56.80	60.60
enhanced disability		
single	19.55	20.85
disabled child	30.17	32.20
couple	27.90	29.75
severe disability		
single	76.40	81.50
couple (lower rate)	76.40	81.50
couple (higher rate)	152.80	163.00
disabled child	74.69	80.01



carer	42.75	45.60
ESA components		
work-related activity	33.70	35.95
support	44.70	47.70

### **INCAPACITY BENEFIT**

Long-term Incapacity Benefit	130.20	138.90
Short-term Incapacity Benefit (under state pension age)		
lower rate	98.25	104.85
higher rate	116.20	124.00
Short-term Incapacity Benefit (over state pension age)		
lower rate	124.90	133.25
higher rate	130.20	138.90
Increase of Long-term Incapacity Benefit for age		
higher rate	13.80	14.70
lower rate	7.65	8.15
Invalidity Allowance (Transitional)		
higher rate	13.80	14.70
middle rate	7.65	8.15
lower rate	7.65	8.15

### **INCOME SUPPORT**

Personal Allowances		
single		
under 25	67.20	71.70
25 or over	84.80	90.50
lone parent		
under 18	67.20	71.70
18 or over	84.80	90.50
couple		
both under 18	67.20	71.70
both under 18 - higher rate	101.50	108.30
one under 18, one under 25	67.20	71.70
one under 18, one 25 and over	84.80	90.50
both 18 or over	133.30	142.25
dependent children	77.78	83.24
Premiums		
family / lone parent	18.53	19.15

pensioner (applies to couples only)	173.55	190.70
disability		
single	39.85	42.50
couple	56.80	60.60
enhanced disability		
single	19.55	20.85
disabled child	30.17	32.20
couple	27.90	29.75
severe disability		
single	76.40	81.50
couple (lower rate)	76.40	81.50
couple (higher rate)	152.80	163.00
disabled child	74.69	80.01
carer	42.75	45.60
Relevant sum for strikers	47.00	50.00

#### **INDUSTRIAL DEATH BENEFIT**

Widow's pension		
higher rate	156.20	169.50
lower rate	46.86	50.85
Widower's pension	156.20	169.50

#### **INDUSTRIAL INJURIES DISABLEMENT BENEFIT**

Standard rate		
1.00	207.60	221.50
0.90	186.84	199.35
0.80	166.08	177.20
0.70	145.32	155.05
0.60	124.56	132.90
0.50	103.80	110.75
0.40	83.04	88.60
0.30	62.28	66.45
0.20	41.52	44.30
Maximum life gratuity (lump sum)	13780.00	14700.00
Unemployability Supplement	128.40	137.00
increase for early incapacity		
higher rate	26.60	28.40
middle rate	17.10	18.20
lower rate	8.55	9.10
Maximum reduced earnings allowance	83.04	88.60

Maximum retirement allowance	20.76	22.15
Constant attendance allowance		
exceptional rate	166.20	177.40
intermediate rate	124.65	133.05
normal maximum rate	83.10	88.70
part-time rate	41.55	44.35
Exceptionally severe disablement allowance	83.10	88.70

### **JOBSEEKER'S ALLOWANCE**

Contribution based JSA - Personal Rates		
under 25	67.20	71.70
25 or over	84.80	90.50
Income-based JSA - Personal Allowances		
under 25	67.20	71.70
25 or over	84.80	90.50
lone parent		
under 18	67.20	71.70
18 or over	84.80	90.50
couple		
both under 18	67.20	71.70
both under 18 - higher rate	101.50	108.30
one under 18, one under 25	67.20	71.70
one under 18, one 25 and over	84.80	90.50
both 18 or over	133.30	142.25
dependent children	77.78	83.24
Premiums		
family / lone parent	18.53	19.15
pensioner		
single	116.25	127.65
couple	173.55	190.70
disability		
single	39.85	42.50
couple	56.80	60.60
enhanced disability		
single	19.55	20.85
disabled child	30.17	32.20
couple	27.90	29.75

severe disability		
single	76.40	81.50
couple (lower rate)	76.40	81.50
couple (higher rate)	152.80	163.00
disabled child	74.69	80.01
carer	42.75	45.60
Prescribed sum for strikers	47.00	50.00

### **MATERNITY ALLOWANCE**

Standard rate	172.48	184.03
MA threshold	30.00	30.00

### **PENSION CREDIT**

Standard minimum guarantee		
single	201.05	218.15
couple	306.85	332.95

Additional amount for severe disability		
single	76.40	81.50
couple (one qualifies)	76.40	81.50
couple (both qualify)	152.80	163.00

Additional amount for carers	42.75	45.60
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Savings credit		
threshold - single	174.49	189.80
threshold - couple	277.12	301.22
maximum - single	15.94	17.01
maximum - couple	17.84	19.04

Children		
First child born before 6 April 2017	72.31	76.79
Subsequent children	61.88	66.29

Disabled child		
Lower rate	33.67	35.93
Higher rate	104.86	112.21

Amount for claimant and first spouse in polygamous marriage	306.85	332.95
Additional amount for additional spouse	105.80	114.80

Non-State Pensions (for Pension Credit purposes)		
Statutory minimum increase to non-state pensions	10.10%	6.70%

## PERSONAL INDEPENDENCE PAYMENT

Daily living component		
Enhanced	101.75	108.55
Standard	68.10	72.65
Mobility component		
Enhanced	71.00	75.75
Standard	26.90	28.70

## SEVERE DISABLEMENT ALLOWANCE

Basic rate	92.20	98.40
Age-related addition (from Dec 90)		
Higher rate	13.80	14.70
Middle rate	7.65	8.15
Lower rate	7.65	8.15

## STATE PENSION

### New State Pension

Full rate	203.85	221.20
Transitional rate below full rate	10.0999%	8.5112%
Protected Payment	10.10%	6.70%
Increments - own (based on deferred new State Pension)	10.10%	6.70%
Increments - inherited (based on deferred old State Pension)	10.10%	6.70%

### Old State Pension

Category A or B basic pension	156.20	169.50
Category B (lower) basic pension - spouse or civil partner's insurance	93.60	101.55
Category C or D - non-contributory	93.60	101.55

Additional pension	10.10%	6.70%
Maximum additional pension (own + inherited)	204.68	218.39

### Increments to:-

Basic pension	10.10%	6.70%
Additional pension	10.10%	6.70%
Graduated Retirement Benefit (GRB)	10.10%	6.70%
Inheritable lump sum	10.10%	6.70%

Contracted-out Deduction from AP in respect of pre-April 1988 contracted-out earnings	Nil	Nil
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Contracted-out Deduction from AP in respect of contracted-out earnings from April 1988 to 1997	3.00%	3.00%
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Graduated Retirement Benefit (unit)	0.1643	0.1753
Increase of long term incapacity for age	10.10%	6.70%
Addition at age 80	0.25	0.25
Increase of Long-term incapacity for age higher rate	26.60	28.40
lower rate	13.30	14.20
Invalidity Allowance (Transitional) for State Pension recipients		
higher rate	26.60	28.40
middle rate	17.10	18.20
lower rate	8.55	9.10

#### **STATUTORY ADOPTION PAY**

Earnings threshold	123.00	123.00
Standard Rate	172.48	184.03

#### **STATUTORY MATERNITY PAY**

Earnings threshold	123.00	123.00
Standard rate	172.48	184.03

#### **STATUTORY PATERNITY PAY**

Earnings threshold	123.00	123.00
Standard Rate	172.48	184.03

#### **STATUTORY SHARED PARENTAL PAY**

Earnings threshold	123.00	123.00
Standard rate	172.48	184.03

#### **STATUTORY PARENTAL BEREAVEMENT PAY**

Earnings threshold	123.00	123.00
Standard rate	172.48	184.03

#### **STATUTORY SICK PAY**

Earnings threshold	123.00	123.00
Standard rate	109.40	116.75

#### **UNIVERSAL CREDIT (monthly rates)**

Universal Credit Minimum Amount	0.01	0.01
Universal Credit Amounts		
Standard allowance		
Single		
Single under 25	292.11	311.68
Single 25 or over	368.74	393.45
Couple		
Joint claimants both under 25	458.51	489.23
Joint claimants, one or both 25 or over	578.82	617.60
Child amounts		
First child (born prior to 6 April 2017)	315.00	333.33
First child (born on or after 6 April 2017)/ second child and subsequent child (where an exception or transitional provision applies)	269.58	287.92
Disabled child additions		
Lower rate addition	146.31	156.11
Higher rate addition	456.89	487.58
Limited Capability for Work amount	146.31	156.11
Limited Capability for Work and Work-Related Activity amount	390.06	416.19
Carer amount	185.86	198.31
Childcare costs amount		
Maximum for one child	950.92	1014.63
Maximum for two or more children	1630.15	1739.37
Non-dependants' housing cost contributions	85.73	91.47
Work allowances		
Higher work allowance (no housing amount)		
One or more dependent children or limited capability for work	631.00	673.00
Lower work allowance		
One or more dependent children or limited capability for work	379.00	404.00
UC Daily Reduction		
100% reduction rate		
Single		
Single under 25	9.60	10.20
Single 25 or over	12.10	12.90
Couple		
Joint claimants both under 25 (per sanctioned claimant)	7.50	8.00
Joint claimants, one or both 25 or over and one is sanctioned (per sanctioned claimant)	9.50	10.10
40% reduction rate		
Single		
Single under 25	3.80	4.00
Single 25 or over	4.80	5.10

Couple		
Joint claimants both under 25 (per sanctioned claimant)	3.00	3.20
Joint claimants, one or both 25 or over (per sanctioned claimant)	3.80	4.00
For payments of arrears - Third Party Deductions at 5% of UC Standard Allowance (excludes deductions for rent and service charges included in rent)		
Single		
Single under 25	14.61	15.58
Single 25 or over	18.44	19.67
Couple		
Joint claimants both under 25	22.93	24.46
Joint claimants, one or both 25 or over	28.94	30.88
Minimum deductions for rent and service charges included in rent at 10% of UC Standard Allowance (10% minimum introduced from Nov 2014)		
Single		
Single under 25	29.21	31.17
Single 25 or over	36.87	39.35
Couple		
Joint claimants both under 25	45.85	48.92
Joint claimants, one or both 25 or over	57.88	61.76
Maximum deductions for rent and service charges included in rent at 20% of UC Standard Allowance (20% maximum introduced from Nov 2014)		
Single		
Single under 25	58.42	62.34
Single 25 or over	73.75	78.69
Couple		
Joint claimants both under 25	91.70	97.85
Joint claimants, one or both 25 or over	115.76	123.52
Overall Maximum deduction Rate at 25% of UC Standard Allowance:		
Single		
Single under 25	73.03	77.92
Single 25 or over	92.19	98.36
Couple		
Joint claimants both under 25	114.63	122.31
Joint claimants, one or both 25 or over	144.71	154.40
Fraud Overpayments, Recoverable Hardship Payments and Administrative Penalties at 25% of UC Standard Allowance		



Single		
Single under 25	73.03	77.92
Single 25 or over	92.19	98.36
Couple		
Joint claimants both under 25	114.63	122.31
Joint claimants, one or both 25 or over	144.71	154.40
Ordinary Overpayments and Civil Penalties at 15% of UC Standard Allowance		
Single		
Single under 25	43.82	46.75
Single 25 or over	55.31	59.02
Couple		
Joint claimants both under 25	68.78	73.38
Joint claimants, one or both 25 or over	86.82	92.64
Ordinary Overpayments and Civil Penalties at 25% of UC Standard Allowance if claimant's and/or partner's earnings are over the Work Allowance		
Single		
Single under 25	73.03	77.92
Single 25 or over	92.19	98.36
Couple		
Joint claimants both under 25	114.63	122.31
Joint claimants, one or both 25 or over	114.71	154.40
transitional SDP element (if LCWRA element included in the award)	132.12	140.97
transitional SDP element (if LCWRA element not included in the award)	313.79	334.81
transitional SDP element (joint claimants & higher SDP rate payable)	445.91	475.79
<b>Payable from 14 February 2024</b>		
transitional SDP element additional amount for EDP - single	84.00	89.63
transitional SDP element additional amount for EDP – couple	120.00	128.04
transitional SDP element additional amount for DP – single	172.00	183.52
transitional SDP element additional amount for DP – couple	246.00	262.48
transitional SDP element additional amount for disabled children	177.00	188.86
<b>Child Maintenance Deduction</b>	36.40	36.40
<b>CAPITAL LIMIT - Universal Credit</b>		
Upper limit	16000.00	16000.00
Amount disregarded	6000.00	6000.00

Assumed income from capital for every £250 or part thereof, between capital disregard and upper capital limit	4.35	4.35
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**WIDOW'S BENEFIT**

Widowed mother's allowance	139.10	148.40
Widow's pension		
standard rate	139.10	148.40
age-related		
age 54	129.36	138.01
53	119.63	127.62
52	109.89	117.24
51	100.15	106.85
50	90.42	96.46
49	80.68	86.07
48	70.94	75.68
47	61.20	65.30
46	51.47	54.91
45	41.73	44.52