

Table 114a **Escaping the poverty trap: gross weekly earnings levels at which universal credit entitlement ceases in 2023/24**

£ per week

Household type	Universal credit allowances	Earnings disregards	Eligible rent levels														
			£60	£70	£80	£90	£100	£110	£120	£130	£140	£150	£160	£170	£180	£190	£200
Single person over 25	<b>84.86</b>	–	273	300	326	353	381	407	434	460	487	515	541	567	594	620	647
Couple over 25	<b>133.21</b>	–	403	429	456	482	510	537	563	590	616	642	670	697	723	750	776
Lone parent + 1 child under 19	<b>157.35</b>	<b>87.22</b>	595	622	648	675	703	729	756	782	809	837	863	890	916	942	969
Lone parent + 2 children under 19	<b>219.39</b>	<b>87.22</b>	762	788	815	841	867	895	922	948	976	1,007	1,040	1,071	1,102	1,133	1,164
Couple + 1 child under 19	<b>205.70</b>	<b>87.22</b>	725	751	778	804	832	859	885	912	938	965	997	1,028	1,059	1,090	1,121
Couple + 2 children under 19	<b>267.74</b>	<b>87.22</b>	891	917	944	971	1,002	1,035	1,066	1,097	1,128	1,159	1,190	1,223	1,254	1,285	1,316
Couple + 3 children under 19(4)	<b>329.78</b>	<b>87.22</b>	1,071	1,104	1,135	1,166	1,197	1,228	1,261	1,292	1,323	1,354	1,385	1,416	1,449	1,480	1,511
Couple + 4 children under 19(4)	<b>391.82</b>	<b>87.22</b>	1,266	1,297	1,330	1,361	1,392	1,423	1,454	1,485	1,517	1,549	1,580	1,611	1,642	1,674	1,705

Sources: UKHR own modelling. Inputs from HMRC 2023/24 tax and national insurance allowances and rates (excluding Scotland); DWP 2023/24 universal credit allowances and rates.

Notes: 1. All cases are indicative and are based on standard universal credit allowances for households where one adult aged 25+ is in work. They exclude any eligible child-care costs and assume the rent is below the applicable LHA cap.

2. Gross earnings below the equivalent of 35 hours at the National Living Wage 2023/24 (£10.42 per hour) that result in cessation of universal credit payments are italicised.

3. All applicable cases assume children were born before April 2017; so the higher 1st child allowance applies and the two-child cap does not apply.

4. Where the two-child cap applies, universal credit for larger families will typically cease at the same level for lone parents or couples with two children.

5. The Scottish taxation structure would result in slightly different outcomes. The model also excludes the £25 Scottish Child Payment for each child under 16 paid by Social Security Scotland to those in receipt of universal credit.

6. The model is based on basic national insurance (NI) of 12% and excludes the reduction to 10% in January 2024.

Table 114b **Escaping the housing benefit poverty trap: gross weekly earnings levels at which housing benefit entitlement ceases in 2023/24**

£ per week

Household type	Housing benefit allowances	Earnings disregards	Child benefit disregards	Rent levels														
				£60	£70	£80	£90	£100	£110	£120	£130	£140	£150	£160	£170	£180	£190	£200
Single person over 25	<b>84.80</b>	<b>22.10</b>	–	<i>138</i>	<i>160</i>	<i>186</i>	<i>212</i>	<i>238</i>	<i>290</i>	<i>315</i>	<i>338</i>	<i>361</i>	<i>383</i>	<i>406</i>	<i>428</i>	<i>451</i>	<i>474</i>	<i>496</i>
Couple over 25	<b>133.30</b>	<b>27.10</b>	–	<i>148</i>	<i>174</i>	<i>201</i>	<i>227</i>	<i>265</i>	<i>322</i>	<i>379</i>	<i>417</i>	<i>439</i>	<i>462</i>	<i>484</i>	<i>507</i>	<i>530</i>	<i>552</i>	<i>575</i>
Lone parent + 1 child under 19	<b>180.43</b>	<b>42.10</b>	<b>24.00</b>	<i>136</i>	<i>157</i>	<i>183</i>	<i>209</i>	<i>235</i>	<i>283</i>	<i>340</i>	<i>465</i>	<i>522</i>	<i>553</i>	<i>576</i>	<i>598</i>	<i>621</i>	<i>644</i>	<i>666</i>
Lone parent + 2 children under 19	<b>258.21</b>	<b>42.10</b>	<b>34.40</b>	<i>158</i>	<i>184</i>	<i>210</i>	<i>236</i>	<i>285</i>	<i>342</i>	<i>466</i>	<i>523</i>	<i>580</i>	<i>637</i>	<i>690</i>	<i>713</i>	<i>735</i>	<i>758</i>	<i>781</i>
Couple + 1 child under 19	<b>229.61</b>	<b>27.10</b>	<b>24.00</b>	<i>189</i>	<i>215</i>	<i>241</i>	<i>296</i>	<i>353</i>	<i>477</i>	<i>534</i>	<i>558</i>	<i>581</i>	<i>603</i>	<i>626</i>	<i>649</i>	<i>671</i>	<i>694</i>	<i>717</i>
Couple + 2 children under 19	<b>307.39</b>	<b>27.10</b>	<b>39.90</b>	<i>215</i>	<i>242</i>	<i>297</i>	<i>354</i>	<i>479</i>	<i>536</i>	<i>593</i>	<i>650</i>	<i>695</i>	<i>718</i>	<i>741</i>	<i>763</i>	<i>786</i>	<i>808</i>	<i>831</i>
Couple + 3 children under 19	<b>385.17</b>	<b>27.10</b>	<b>55.80</b>	<i>242</i>	<i>299</i>	<i>356</i>	<i>480</i>	<i>537</i>	<i>594</i>	<i>651</i>	<i>708</i>	<i>765</i>	<i>822</i>	<i>855</i>	<i>878</i>	<i>900</i>	<i>923</i>	<i>945</i>
Couple + 4 children under 19	<b>462.95</b>	<b>27.10</b>	<b>71.70</b>	<i>300</i>	<i>357</i>	<i>481</i>	<i>538</i>	<i>595</i>	<i>652</i>	<i>709</i>	<i>766</i>	<i>823</i>	<i>880</i>	<i>937</i>	<i>996</i>	<i>1,023</i>	<i>1,049</i>	<i>1,076</i>

Source: See Table 114a.

- Notes:
1. All figures based on standard income support and housing benefit rates as they apply from April 2023. Figures are for cases without child-care costs eligible for assistance under the tax credit scheme.
  2. The housing benefit allowances and earnings disregards are set against net earnings (and tax credits).
  3. Instances where claimant would move off housing benefit with earnings below those for an adult working for 35 hours at the national living wage for 2023/24 (£10.42) are shown in italics.
  4. It is assumed that all children were born before April 2017. The child tax credit element has therefore been applied. If two-child limit applies, the thresholds for larger families will be the same as for two-child families.
  5. It is assumed that all rents do not exceed the local applicable LHA level and that no 'bedroom tax' is applied.

Table 114c **Escaping the housing benefit poverty trap: gross weekly earnings levels at which universal credit entitlement ceases in 2023/24**

£ per week

Household type	Universal credit allowances	Earnings disregards	Eligible rent levels														
			£60	£70	£80	£90	£100	£110	£120	£130	£140	£150	£160	£170	£180	£190	£200
Single person over 25	90.55	-	273	300	326	353	381	407	434	460	487	515	541	567	594	620	647
Couple over 25	133.21	-	403	429	456	482	510	537	563	590	616	642	670	697	723	750	776
Lone parent + 1 child under 19	157.35	87.22	595	622	648	675	703	729	756	782	809	837	863	890	916	942	969
Lone parent + 2 children under 19	219.39	87.22	762	788	815	841	867	895	922	948	976	1,007	1,040	1,071	1,102	1,133	1,164
Couple + 1 child under 19	205.70	87.22	725	751	778	804	832	859	885	912	938	965	997	1,028	1,059	1,090	1,121
Couple + 2 children under 19	267.74	87.22	891	917	944	971	1,002	1,035	1,066	1,097	1,128	1,159	1,190	1,223	1,254	1,285	1,316
Couple + 3 children under 19(4)	329.78	87.22	1,071	1,104	1,135	1,166	1,197	1,228	1,261	1,292	1,323	1,354	1,385	1,416	1,449	1,480	1,511
Couple + 4 children under 19(4)	391.82	87.22	1,266	1,297	1,330	1,361	1,392	1,423	1,454	1,485	1,517	1,549	1,580	1,611	1,642	1,674	1,705

Source: UKHR own modelling plus government proposed tax and benefit rates.

- Notes:
1. All cases are indicative and are based on standard universal credit allowances for households where one adult aged 25+ is in work. They exclude any eligible child-care costs and assume the rent is below the applicable LHA cap.
  2. Gross earnings below the equivalent of 35 hours at the National Living Wage 2024/25 (£11.44 per hour) that result in cessation of universal credit payments are italicised.
  3. All applicable cases assume children were born before April 2017; so the higher 1st child allowance applies and the two-child cap does not apply.
  4. Where the two-child cap applies, universal credit for larger families will typically cease at the same level as for lone parents or couples with two children.
  5. The Scottish taxation structure would result in somewhat different outcomes. The model also excludes the £25 Scottish child payment for each child under 16 paid by Social Security Scotland to those in receipt of universal credit.
  6. The 2024/25 model allows for the reduction in the national insurance (NI) rate from 12% to 10% on earnings over £12,570 but under £50,270 from January 2024.

Table 114d **Escaping the housing benefit poverty trap: gross weekly earnings levels at which housing benefit entitlement ceases in 2024/25**

£ per week

Household type	Housing benefit allowances	Earnings disregards	Child benefit disregards	Rent levels														
				£60	£70	£80	£90	£100	£110	£120	£130	£140	£150	£160	£170	£180	£190	£200
Single person over 25	<b>90.50</b>	<b>22.10</b>	–	<i>139</i>	<i>156</i>	<i>182</i>	<i>208</i>	<i>234</i>	<i>278</i>	<i>321</i>	<i>343</i>	<i>365</i>	<i>387</i>	<i>409</i>	<i>431</i>	<i>453</i>	<i>475</i>	<i>497</i>
Couple over 25	<b>142.25</b>	<b>27.10</b>	–	<i>148</i>	<i>171</i>	<i>197</i>	<i>223</i>	<i>255</i>	<i>309</i>	<i>362</i>	<i>415</i>	<i>446</i>	<i>468</i>	<i>490</i>	<i>512</i>	<i>534</i>	<i>556</i>	<i>578</i>
Lone parent + 1 child under 19	<b>191.59</b>	<b>42.10</b>	<b>25.60</b>	<i>136</i>	<i>151</i>	<i>176</i>	<i>202</i>	<i>228</i>	<i>266</i>	<i>319</i>	<i>372</i>	<i>492</i>	<i>545</i>	<i>582</i>	<i>604</i>	<i>626</i>	<i>648</i>	<i>670</i>
Lone parent + 2 children under 19	<b>274.83</b>	<b>42.10</b>	<b>34.40</b>	<i>153</i>	<i>178</i>	<i>205</i>	<i>231</i>	<i>271</i>	<i>324</i>	<i>377</i>	<i>498</i>	<i>551</i>	<i>604</i>	<i>657</i>	<i>710</i>	<i>745</i>	<i>767</i>	<i>789</i>
Couple + 1 child under 19	<b>244.64</b>	<b>27.10</b>	<b>25.60</b>	<i>188</i>	<i>214</i>	<i>240</i>	<i>291</i>	<i>344</i>	<i>464</i>	<i>517</i>	<i>570</i>	<i>593</i>	<i>615</i>	<i>637</i>	<i>659</i>	<i>681</i>	<i>703</i>	<i>725</i>
Couple + 2 children under 19	<b>327.88</b>	<b>27.10</b>	<b>42.55</b>	<i>217</i>	<i>243</i>	<i>296</i>	<i>349</i>	<i>470</i>	<i>523</i>	<i>576</i>	<i>629</i>	<i>682</i>	<i>734</i>	<i>756</i>	<i>778</i>	<i>800</i>	<i>821</i>	<i>843</i>
Couple + 3 children under 19	<b>411.12</b>	<b>27.10</b>	<b>59.50</b>	<i>249</i>	<i>302</i>	<i>355</i>	<i>475</i>	<i>528</i>	<i>581</i>	<i>634</i>	<i>687</i>	<i>740</i>	<i>793</i>	<i>846</i>	<i>896</i>	<i>918</i>	<i>940</i>	<i>962</i>
Couple + 4 children under 19	<b>494.36</b>	<b>27.10</b>	<b>76.45</b>	<i>307</i>	<i>360</i>	<i>481</i>	<i>534</i>	<i>587</i>	<i>640</i>	<i>693</i>	<i>746</i>	<i>799</i>	<i>852</i>	<i>905</i>	<i>958</i>	<i>1,042</i>	<i>1,078</i>	<i>1,105</i>

Source: See Table 114b.

- Notes:
1. All figures based on standard income support and housing benefit rates as they apply from April 2024. Figures are for cases without child-care costs eligible for assistance under the tax credit scheme.
  2. The housing benefit allowances and earnings disregards are set against net earnings (and tax credits).
  3. Instances where claimant would move off housing benefit with earnings below those for an adult working for 35 hours at the national living wage at April 2024 (£11.44) are shown in italics.
  4. It is assumed that all children born before April 2017. If two-child limit applies, the thresholds for larger families will be the same as for two-child families.
  5. It is assumed that all rents are below LHA levels.