

Table 114a Escaping the poverty trap: gross weekly earnings levels at which universal credit entitlement ceases in 2021/22

£ 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	74.96	–	218	236	258	281	305	328	351	375	398	421	445	468	492	515	538
Couple over 25	117.67	–	311	334	358	381	404	428	451	474	498	521	545	568	591	615	638
Lone parent + 1 child under 19	140.16	67.62	463	486	510	533	556	580	603	626	650	673	696	720	743	766	790
Lone parent + 2 children under 19	194.87	67.62	591	614	637	661	684	707	731	754	777	801	824	847	871	894	918
Couple + 1 child under 19	182.86	67.62	563	586	609	633	656	679	703	726	749	773	796	819	843	866	889
Couple + 2 children under 19	237.57	67.62	690	714	737	760	784	807	830	854	877	900	924	947	971	998	1,026
Couple + 3 children under 19	292.29	67.62	818	841	865	888	911	935	958	984	1,011	1,039	1,066	1,093	1,121	1,148	1,176
Couple + 4 children under 19	347.00	67.62	946	970	997	1,024	1,052	1,079	1,106	1,134	1,161	1,188	1,216	1,243	1,271	1,298	1,325

Sources: HMRC 2021/22 tax allowances for England and Northern Ireland; HMRC national insurance rates, DWP 2021/22 universal credit rates excluding the temporary Covid-19 premium of £20 per week.

- Notes:
1. All cases are rounded to the nearest pound and are based on standard universal credit allowances for people aged 25+ years and exclude any eligible child care costs.
 2. Gross earnings equivalent to less than working 35 hours at the National Living Wage for people aged 23 years and older for 2021/22 (£8.91 per hour) that would result in cessation of universal credit payments are *italicised*.
 3. All applicable cases assume children were born before April 2017; so higher 1st child allowance applies but not the two-children cap. If the two-children cap was applied, universal credit for larger families would typically cease at around the same level for couples with two children.
 4. The Scottish and Welsh taxation structures would result in slightly different outcomes for Scottish and Welsh residents.

Table 114b Escaping the housing benefit poverty trap: gross weekly earnings levels at which housing benefit entitlement ceases in 2021/22

£ 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	74.70	22.10	–	<i>140</i>	<i>167</i>	<i>196</i>	<i>229</i>	<i>265</i>	<i>288</i>	<i>310</i>	<i>333</i>	<i>356</i>	<i>378</i>	<i>401</i>	<i>428</i>	<i>446</i>	<i>468</i>	<i>491</i>	
Couple over 25	117.40	27.10	–	<i>155</i>	<i>181</i>	<i>213</i>	<i>249</i>	<i>306</i>	<i>358</i>	<i>381</i>	<i>403</i>	<i>426</i>	<i>449</i>	<i>471</i>	<i>494</i>	<i>516</i>	<i>539</i>	<i>562</i>	
Lone parent + 1 child under 19	165.50	42.10	21.15	<i>152</i>	<i>178</i>	<i>209</i>	<i>242</i>	<i>298</i>	<i>355</i>	<i>412</i>	<i>469</i>	<i>519</i>	<i>541</i>	<i>564</i>	<i>586</i>	<i>609</i>	<i>632</i>	<i>660</i>	
Lone parent + 2 children under 19	234.10	42.10	35.15	<i>175</i>	<i>206</i>	<i>238</i>	<i>292</i>	<i>349</i>	<i>406</i>	<i>463</i>	<i>521</i>	<i>577</i>	<i>634</i>	<i>665</i>	<i>687</i>	<i>710</i>	<i>735</i>	<i>768</i>	
Couple + 1 child under 19	203.65	27.10	21.15	<i>193</i>	<i>225</i>	<i>270</i>	<i>327</i>	<i>384</i>	<i>441</i>	<i>498</i>	<i>530</i>	<i>553</i>	<i>575</i>	<i>598</i>	<i>621</i>	<i>643</i>	<i>666</i>	<i>690</i>	
Couple + 2 children under 19	272.25	27.10	35.15	<i>222</i>	<i>264</i>	<i>321</i>	<i>378</i>	<i>435</i>	<i>492</i>	<i>549</i>	<i>606</i>	<i>654</i>	<i>676</i>	<i>699</i>	<i>721</i>	<i>752</i>	<i>784</i>	<i>816</i>	
Couple + 3 children under 19	340.85	27.10	49.15	<i>259</i>	<i>316</i>	<i>373</i>	<i>430</i>	<i>487</i>	<i>544</i>	<i>601</i>	<i>658</i>	<i>715</i>	<i>799</i>	<i>831</i>	<i>863</i>	<i>895</i>	<i>927</i>	<i>959</i>	
Couple + 4 children under 19	409.45	27.10	63.15	<i>314</i>	<i>367</i>	<i>424</i>	<i>481</i>	<i>538</i>	<i>595</i>	<i>652</i>	<i>709</i>	<i>886</i>	<i>941</i>	<i>972</i>	<i>999</i>	<i>1,026</i>	<i>1,052</i>	<i>1,079</i>	

Source: See Table 114a

Notes: 1. All figures based on standard income support and housing benefit rates as they apply from April 2019. 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 2021 (£8.91) are shown in *italics*.