

Table 114a **Escaping the poverty trap: gross weekly earnings levels at which universal credit entitlement ceases in 2022/23**

£ 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>77.08</b>	–	<b>253</b>	<b>280</b>	<b>306</b>	333	360	387	413	440	467	494	520	547	574	600	627
Couple over 25	<b>120.99</b>	–	<b>370</b>	<b>397</b>	<b>424</b>	451	477	504	531	557	584	611	638	664	691	718	745
Lone parent + 1 child under 19	<b>143.81</b>	<b>79.17</b>	<b>548</b>	<b>575</b>	<b>601</b>	<b>628</b>	<b>655</b>	<b>681</b>	<b>708</b>	<b>735</b>	<b>762</b>	<b>788</b>	<b>815</b>	<b>842</b>	<b>869</b>	<b>895</b>	<b>922</b>
Lone parent + 2 children under 19	<b>200.10</b>	<b>79.17</b>	<b>698</b>	<b>725</b>	<b>752</b>	<b>778</b>	<b>805</b>	<b>832</b>	<b>859</b>	<b>885</b>	<b>912</b>	<b>939</b>	<b>966</b>	<b>998</b>	<b>1,029</b>	<b>1,060</b>	<b>1,092</b>
Couple + 1 child under 19	<b>187.73</b>	<b>79.17</b>	<b>665</b>	<b>692</b>	<b>719</b>	<b>745</b>	<b>772</b>	<b>799</b>	<b>826</b>	<b>852</b>	<b>879</b>	<b>906</b>	<b>933</b>	<b>959</b>	<b>990</b>	<b>1,022</b>	<b>1,053</b>
Couple + 2 children under 19	<b>244.01</b>	<b>79.17</b>	<b>816</b>	<b>842</b>	<b>869</b>	<b>896</b>	<b>923</b>	<b>949</b>	<b>979</b>	<b>1,010</b>	<b>1,041</b>	<b>1,073</b>	<b>1,104</b>	<b>1,135</b>	<b>1,167</b>	<b>1,198</b>	<b>1,229</b>
Couple + 3 children under 19(4)	<b>300.30</b>	<b>79.17</b>	<b>967</b>	<b>998</b>	<b>1,030</b>	<b>1,061</b>	<b>1,092</b>	<b>1,124</b>	<b>1,155</b>	<b>1,186</b>	<b>1,218</b>	<b>1,249</b>	<b>1,281</b>	<b>1,312</b>	<b>1,343</b>	<b>1,375</b>	<b>1,406</b>
Couple + 4 children under 19(4)	<b>356.59</b>	<b>79.17</b>	<b>1,143</b>	<b>1,175</b>	<b>1,206</b>	<b>1,238</b>	<b>1,269</b>	<b>1,300</b>	<b>1,332</b>	<b>1,363</b>	<b>1,394</b>	<b>1,426</b>	<b>1,457</b>	<b>1,488</b>	<b>1,520</b>	<b>1,551</b>	<b>1,582</b>

Sources: HMRC 2022/23 tax and national insurance allowances and rates (excluding Scotland); DWP 2022/23 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 2022/23 (£9.50 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 1.25% addition to NI that applied from 6 April 2022 to 5 November 2022.

Table 114b **Escaping the housing benefit poverty trap: gross weekly earnings levels at which housing benefit entitlement ceases in 2022/23**

£ 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	77.00	22.10	–	139	166	192	218	245	281	304	326	349	372	394	417	440	462	485
Couple over 25	121.05	27.10	–	154	180	206	232	276	333	376	399	421	444	466	489	512	534	557
Lone parent + 1 child under 19	165.65	42.10	21.80	141	167	194	220	250	307	424	481	509	531	554	577	599	622	645
Lone parent + 2 children under 19	236.45	42.10	34.40	166	192	218	246	303	421	478	535	592	636	658	681	703	726	749
Couple + 1 child under 19	209.70	27.10	21.80	191	217	243	300	418	475	506	529	552	574	597	619	642	665	687
Couple + 2 children under 19	280.50	27.10	36.25	215	241	297	415	472	529	586	633	656	678	701	724	746	769	791
Couple + 3 children under 19	351.30	27.10	50.70	240	294	412	469	526	583	640	697	754	782	805	828	850	873	896
Couple + 4 children under 19	422.10	27.10	65.15	290	408	465	522	579	636	693	750	807	864	909	932	954	979	1,005

Source: See Table 114a.

- Notes:
1. All figures based on standard income support and housing benefit rates as they apply from April 2022. 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 2022 (£9.50) 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.