

Table 114a **Escaping the housing support poverty trap: gross weekly earnings levels at which universal credit entitlement ceases in 2019/20**

£ per week

Household type	Universal credit allowances	Earnings disregards	Rent levels										
			£60	£70	£80	£90	£100	£110	£120	£130	£140	£150	£160
Single person over 25	73.35	–	217.89	235.93	257.97	281.30	304.64	327.99	351.33	374.67	398.02	421.36	444.70
Couple over 25	115.13	–	308.80	332.14	355.49	378.83	402.17	425.51	448.86	472.20	495.54	518.89	542.23
Lone parent + 1 child under 19	137.28	66.23	457.92	481.26	504.60	527.95	551.29	574.63	597.97	621.32	644.66	667.99	691.35
Lone parent + 2 children under 19	190.75	66.23	582.72	606.05	629.39	652.74	676.08	699.42	722.76	746.11	769.45	792.79	816.14
Couple + 1 child under 19	179.07	66.23	555.45	578.79	602.14	625.48	648.82	672.17	695.51	718.85	742.20	765.54	788.88
Couple + 2 children under 19	232.53	66.23	680.24	703.60	726.94	750.27	773.61	796.97	820.30	843.64	866.99	890.33	913.67
Couple + 3 children under 19	285.99	66.23	805.04	828.39	851.73	875.07	898.42	921.76	945.10	969.62	997.00	1,024.37	1,051.73
Couple + 4 children under 19	339.46	66.23	929.83	953.19	979.11	1,006.47	1,033.85	1,061.21	1,088.57	1,115.95	1,143.31	1,170.68	1,198.04

Sources: DWP benefit rates, HMRC tax allowances (excluding Scotland) for 2019/20.

Notes: 1. All cases are based on standard universal credit allowances for people aged 25+ years and are without eligible child care costs.

2. Levels of income below the equivalent of 35 hours at the National Living Wage 2019/20 resulting 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 applied, for larger families UC would typically cease at the same level for lone parents or couples with two children.

4. Different Scottish taxation structures may result in slightly different outcomes.

Table 114b **Escaping the housing benefit poverty trap: gross weekly earnings levels at which housing benefit entitlement ceases in 2019/20***

£ 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
Single person over 25	73.10	5.00	–	<i>142.19</i>	<i>169.86</i>	<i>202.59</i>	<i>241.29</i>	270.81	293.43	316.05	338.68	361.30	383.93	383.93
Couple over 25	114.85	10.00	–	<i>155.00</i>	<i>184.69</i>	<i>216.08</i>	261.42	314.47	362.18	384.80	407.43	430.05	452.68	452.68
Lone parent + 1 child under 19	162.20	25.00	20.70	<i>153.68</i>	<i>184.28</i>	<i>217.02</i>	266.40	323.38	380.37	437.35	494.33	521.74	544.37	544.37
Lone parent + 2 children under 19	239.10	25.00	34.40	<i>180.44</i>	<i>213.18</i>	<i>259.72</i>	316.70	373.69	430.67	487.65	544.63	601.61	642.75	642.75
Couple + 1 child under 19	199.20	10.00	20.70	<i>198.36</i>	<i>233.92</i>	<i>290.90</i>	347.90	404.88	461.86	508.85	531.47	554.10	576.72	576.72
Couple + 2 children under 19	266.10	10.00	34.40	<i>227.09</i>	<i>284.96</i>	<i>341.94</i>	398.19	455.17	512.15	569.13	626.11	652.48	675.10	675.10
Couple + 3 children under 19	333.00	10.00	48.10	<i>284.73</i>	<i>341.71</i>	<i>398.70</i>	455.68	512.66	569.64	626.62	683.60	740.58	776.34	776.34
Couple + 4 children under 19	399.90	10.00	61.80	<i>327.83</i>	<i>384.42</i>	<i>441.80</i>	498.78	555.76	612.74	669.72	726.71	783.69	840.67	840.67

* In previous editions of the *Review*, this was Table 118.

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). This implies hourly earnings below the level of the national living wage at April 2019 (£8.21 per hour).
 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 2019 (£8.21) are shown in italics.