

Table 114a **Escaping the housing support poverty trap: gross weekly earnings levels at which universal credit entitlement ceases in 2020/21**

£ 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	74.35	–	<i>217.38</i>	<i>235.41</i>	<i>257.30</i>	<i>280.64</i>	<i>303.98</i>	<i>327.32</i>	<i>350.67</i>	<i>374.01</i>	<i>397.35</i>	<i>420.70</i>	<i>444.04</i>
Couple over 25	116.80	–	<i>309.70</i>	<i>333.04</i>	<i>356.39</i>	<i>379.73</i>	<i>403.07</i>	<i>426.42</i>	<i>449.76</i>	<i>473.10</i>	<i>496.43</i>	<i>519.79</i>	<i>543.13</i>
Lone parent + 1 child under 19	139.05	67.20	<i>460.46</i>	<i>483.80</i>	<i>507.14</i>	<i>530.49</i>	<i>553.83</i>	<i>577.17</i>	<i>600.52</i>	<i>623.86</i>	<i>647.20</i>	<i>670.54</i>	<i>693.89</i>
Lone parent + 2 children under 19	193.30	67.20	<i>587.10</i>	<i>610.43</i>	<i>633.77</i>	<i>657.13</i>	<i>680.46</i>	<i>703.80</i>	<i>727.15</i>	<i>750.49</i>	<i>773.83</i>	<i>797.18</i>	<i>820.52</i>
Couple + 1 child under 19	181.50	67.20	<i>559.55</i>	<i>582.89</i>	<i>606.23</i>	<i>629.58</i>	<i>652.92</i>	<i>676.26</i>	<i>699.61</i>	<i>722.95</i>	<i>746.29</i>	<i>769.64</i>	<i>792.98</i>
Couple + 2 children under 19	235.75	67.20	<i>686.18</i>	<i>709.52</i>	<i>732.88</i>	<i>756.21</i>	<i>779.55</i>	<i>802.89</i>	<i>826.24</i>	<i>849.58</i>	<i>872.92</i>	<i>896.27</i>	<i>919.61</i>
Couple + 3 children under 19	290.00	67.20	<i>812.82</i>	<i>836.15</i>	<i>859.51</i>	<i>882.85</i>	<i>906.18</i>	<i>929.54</i>	<i>952.88</i>	<i>978.82</i>	<i>1,006.19</i>	<i>1,033.57</i>	<i>1,060.93</i>
Couple + 4 children under 19	398.50	67.20	<i>939.45</i>	<i>963.08</i>	<i>990.46</i>	<i>1,017.82</i>	<i>1,045.19</i>	<i>1,072.57</i>	<i>1,099.93</i>	<i>1,127.29</i>	<i>1,154.67</i>	<i>1,182.03</i>	<i>1,209.39</i>

Sources: HMRC 2020/21 tax allowances (excluding Scotland); DWP 2020/21 social security rates excluding the temporary Covid-19 premium.

Notes: 1. All cases are based on standard universal credit allowances for people aged 25+ years and exclude any eligible child care costs.

2. Instances where a claimant would exit universal credit with gross earnings below those for an adult working for 35 hours at the national living wage at April 2020 (£8.72) are shown in *italics*.

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, the point at which universal credit would typically cease for larger families would be the same level for lone parents or couples with two children.

4. The Scottish taxation structure results in slightly different outcomes.

Table 114b Escaping the housing benefit poverty trap: gross weekly earnings levels at which housing benefit entitlement ceases in 2020/21

£ 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	74.35	5.00	–	<i>141.23</i>	<i>167.30</i>	<i>196.03</i>	<i>228.76</i>	<i>265.19</i>	<i>287.82</i>	<i>310.44</i>	<i>333.10</i>	<i>355.69</i>	<i>378.32</i>	<i>400.94</i>
Couple over 25	116.80	10.00	–	<i>155.18</i>	<i>181.26</i>	<i>213.54</i>	<i>250.92</i>	<i>307.90</i>	<i>357.60</i>	<i>380.22</i>	<i>402.86</i>	<i>425.48</i>	<i>448.10</i>	<i>470.72</i>
Lone parent + 1 child under 19	162.20	25.00	20.70	<i>144.49</i>	<i>170.58</i>	<i>200.12</i>	<i>232.86</i>	<i>284.54</i>	<i>341.52</i>	<i>400.90</i>	<i>457.88</i>	<i>511.38</i>	<i>534.02</i>	<i>556.64</i>
Lone parent + 2 children under 19	229.10	25.00	34.40	<i>168.24</i>	<i>197.18</i>	<i>229.90</i>	<i>279.40</i>	<i>336.38</i>	<i>395.76</i>	<i>452.74</i>	<i>509.72</i>	<i>566.70</i>	<i>623.68</i>	<i>657.04</i>
Couple + 1 child under 19	199.20	10.00	20.70	<i>193.06</i>	<i>225.80</i>	<i>272.26</i>	<i>329.24</i>	<i>388.63</i>	<i>445.59</i>	<i>502.59</i>	<i>529.14</i>	<i>551.75</i>	<i>574.38</i>	<i>597.00</i>
Couple + 2 children under 19	266.10	10.00	34.40	<i>222.84</i>	<i>267.14</i>	<i>324.10</i>	<i>383.46</i>	<i>440.44</i>	<i>497.44</i>	<i>554.40</i>	<i>611.38</i>	<i>652.15</i>	<i>674.78</i>	<i>697.40</i>
Couple + 3 children under 19	333.00	10.00	48.10	<i>261.96</i>	<i>318.94</i>	<i>378.34</i>	<i>435.30</i>	<i>492.28</i>	<i>549.26</i>	<i>606.24</i>	<i>663.22</i>	<i>720.20</i>	<i>775.18</i>	<i>797.79</i>
Couple + 4 children under 19	399.90	10.00	61.80	<i>313.80</i>	<i>373.18</i>	<i>430.16</i>	<i>487.14</i>	<i>544.14</i>	<i>601.12</i>	<i>658.10</i>	<i>715.06</i>	<i>772.04</i>	<i>829.02</i>	<i>886.00</i>

Source: See Table 114a

Notes: 1. All figures based on standard income support and housing benefit rates as they apply from April 2020. Figures are for cases without child care costs eligible for assistance under the tax credit scheme.

2. The housing benefit allowances and associated earnings disregards are set against net earnings and tax credits.

3. Instances where claimant would move off housing benefit with gross earnings below those for an adult working for 35 hours at the national living wage at April 2020 (£8.72) are shown in *italics*.

4. The Scottish taxation structure results in slightly different outcomes.