

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

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

Source: UKHR own modelling plus government 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.