

This table compares the current income bands (for 2023/24), and proposed new income bands (for 2024/25), with the new Universal Credit (UC) rates. It highlights where the UC rates will exceed the current income band due to the government's uprating of benefits to reflect inflation.

CTR Award	Income Bands	Comparison of current band to new UC rate			Proposed new band compared to new UC rate			
		Current Income Band	NEW UC rate	Difference	Proposed Income Band	NEW UC rate	Difference	% change
100%	Single	£ 100.00	£ 90.80	-£9.20	£ 100.00	£ 90.80	-£9.20	0%
	Single +1 child	£ 165.00	£ 167.72	£2.72	£ 168.00	£ 167.72	-£0.28	2%
	Single +2 children	£ 226.00	£ 234.16	£8.16	£ 235.00	£ 234.16	-£0.84	4%
	Couple	£ 140.00	£ 142.52	£2.52	£ 143.00	£ 142.52	-£0.48	2%
	Couple +1 child	£ 213.00	£ 219.45	£6.45	£ 220.00	£ 219.45	-£0.55	3%
	Couple +2 children	£ 276.00	£ 285.89	£9.89	£ 286.00	£ 285.89	-£0.11	4%
75%	Single	£ 180.00	£ 186.84	£6.84	£ 187.00	£ 186.84	-£0.16	4%
	Single +1 child	£ 253.00	£ 263.76	£10.76	£ 264.00	£ 263.76	-£0.24	4%
	Single +2 children	£ 316.00	£ 330.21	£14.21	£ 331.00	£ 330.21	-£0.79	5%
	Couple	£ 228.00	£ 238.57	£10.57	£ 239.00	£ 238.57	-£0.43	5%
	Couple +1 child	£ 301.00	£ 315.49	£14.49	£ 316.00	£ 315.49	-£0.51	5%
	Couple +2 children	£ 364.00	£ 381.93	£17.93	£ 382.00	£ 381.93	-£0.07	5%
45%	Single	£ 245.00			£ 252.00			3%
	Single +1 child	£ 318.00			£ 329.00			3%
	Single +2 children	£ 381.00			£ 396.00			4%
	Couple	£ 293.00			£ 304.00			4%
	Couple +1 child	£ 366.00			£ 381.00			4%
	Couple +2 children	£ 429.00			£ 447.00			4%
25%	Single	£ 310.00			£ 317.00			2%
	Single +1 child	£ 383.00			£ 394.00			3%
	Single +2 children	£ 446.00			£ 461.00			3%
	Couple	£ 358.00			£ 369.00			3%
	Couple +1 child	£ 431.00			£ 446.00			3%
	Couple +2 children	£ 494.00			£ 512.00			4%

This table contains the same data as above but shows the current and proposed income bands side by side for comparison purposes. It highlights where the UC rates will exceed the current income band due to the government's uprating of benefits to reflect inflation.

Income Bands		2023/2024	2024/2025			
		Current Band	Proposed Band	NEW UC rate	Band change	% change
100%	Single	£ 100.00	£ 100.00	£ 90.80	£ -	0%
	Single +1 child	£ 165.00	£ 168.00	£ 167.72	£ 3.00	2%
	Single +2 children	£ 226.00	£ 235.00	£ 234.16	£ 9.00	4%
	Couple	£ 140.00	£ 143.00	£ 142.52	£ 3.00	2%
	Couple +1 child	£ 213.00	£ 220.00	£ 219.45	£ 7.00	3%
	Couple +2 children	£ 276.00	£ 286.00	£ 285.89	£ 10.00	4%
75%	Single	£ 180.00	£ 187.00	£ 186.84	£ 7.00	4%
	Single +1 child	£ 253.00	£ 264.00	£ 263.76	£ 11.00	4%
	Single +2 children	£ 316.00	£ 331.00	£ 330.21	£ 15.00	5%
	Couple	£ 228.00	£ 239.00	£ 238.57	£ 11.00	5%
	Couple +1 child	£ 301.00	£ 316.00	£ 315.49	£ 15.00	5%
	Couple +2 children	£ 364.00	£ 382.00	£ 381.93	£ 18.00	5%
45%	Single	£ 245.00	£ 252.00		£ 7.00	3%
	Single +1 child	£ 318.00	£ 329.00		£ 11.00	3%
	Single +2 children	£ 381.00	£ 396.00		£ 15.00	4%
	Couple	£ 293.00	£ 304.00		£ 11.00	4%
	Couple +1 child	£ 366.00	£ 381.00		£ 15.00	4%
	Couple +2 children	£ 429.00	£ 447.00		£ 18.00	4%
25%	Single	£ 310.00	£ 317.00		£ 7.00	2%
	Single +1 child	£ 383.00	£ 394.00		£ 11.00	3%
	Single +2 children	£ 446.00	£ 461.00		£ 15.00	3%
	Couple	£ 358.00	£ 369.00		£ 11.00	3%
	Couple +1 child	£ 431.00	£ 446.00		£ 15.00	3%
	Couple +2 children	£ 494.00	£ 512.00		£ 18.00	4%