

2025/26 Council Tax Reduction Income Bands

This table shows the Universal Credit (UC) rates for the current financial year (2024/25) and the new financial year (2025/26), as determined by the Department for Work & Pensions (DWP)

UC Standard Allowance	2024/2025		2025/2026		% Inflationary Increase
	Monthly	Weekly	Monthly	Weekly	
Single	£ 393.45	£ 90.80	£ 400.14	£ 92.34	1.7%
Couple	£ 617.60	£ 142.52	£ 628.10	£ 144.95	1.7%
First child	£ 333.33	£ 76.92	£ 339.00	£ 78.23	1.7%
Second Child	£ 287.92	£ 66.44	£ 292.81	£ 67.57	1.7%
Disabled child	£ 487.58	£ 112.52	£ 495.87	£ 114.43	1.7%
LCFW*	£ 416.19	£ 96.04	£ 423.27	£ 97.68	1.7%

*Limited capability for work

This table compares the current income bands (for 2024/25), and proposed new income bands (for 2025/26), with the Universal Credit (UC) rates for those periods, as determined by the Department for Work & Pensions (DWP). It highlights where the "New UC rate" will exceed the current income band due to the government's uprating of benefits (to reflect inflation), and the proposal by Winchester City Council to address that imbalance in the adjustments to the "Proposed Income Band" for 2025/2026.

CTR Award	Income Bands	Comparison of current Income Band to new UC rate			Comparison of proposed Income Band to new UC rate			Comparison of proposed Income Band to 2024/25 UC Rate	
		Current (2024/25) Income Band	NEW UC rate	Difference	Proposed Income Band	NEW UC rate	Difference	£ change	% change
100%	Single	£ 100.00	£ 92.34	£ 7.66	£ 100.00	£ 92.34	£ 7.66	£ 9.20	10.1%
	Single +1	£ 168.00	£ 170.57	-£ 2.57	£ 171.00	£ 170.57	£ 0.43	£ 3.28	2.0%
	Single +2	£ 235.00	£ 238.14	-£ 3.14	£ 238.50	£ 238.14	£ 0.36	£ 4.34	1.9%
	Couple	£ 143.00	£ 144.95	-£ 1.95	£ 145.00	£ 144.95	£ 0.05	£ 2.48	1.7%
	Couple +1	£ 220.00	£ 223.18	-£ 3.18	£ 223.50	£ 223.18	£ 0.32	£ 4.05	1.8%
	Couple +2	£ 286.00	£ 290.75	-£ 4.75	£ 291.00	£ 290.75	£ 0.25	£ 5.11	1.8%
75%	Single	£ 187.00	£ 190.02	-£ 3.02	£ 190.50	£ 190.02	£ 0.48	£ 3.66	2.0%
	Single +1	£ 264.00	£ 268.25	-£ 4.25	£ 268.50	£ 268.25	£ 0.25	£ 4.74	1.8%
	Single +2	£ 331.00	£ 335.82	-£ 4.82	£ 336.00	£ 335.82	£ 0.18	£ 5.79	1.8%
	Couple	£ 239.00	£ 242.62	-£ 3.62	£ 243.00	£ 242.62	£ 0.38	£ 4.43	1.9%
	Couple +1	£ 316.00	£ 320.85	-£ 4.85	£ 321.00	£ 320.85	£ 0.15	£ 5.51	1.7%
	Couple +2	£ 382.00	£ 388.43	-£ 6.43	£ 388.50	£ 388.43	£ 0.07	£ 6.57	1.7%
			Add £66 to 75% award to calculate Band		Add £66 to 75% award to calculate Band				
45%	Single	£ 252.00	£ 256.02	-£ 4.02	£ 256.50	£ 256.02	£ 0.48	£ 4.66	1.9%
	Single +1	£ 329.00	£ 334.25	-£ 5.25	£ 334.50	£ 334.25	£ 0.25	£ 5.74	1.7%
	Single +2	£ 396.00	£ 401.82	-£ 5.82	£ 402.00	£ 401.82	£ 0.18	£ 6.79	1.7%
	Couple	£ 304.00	£ 308.62	-£ 4.62	£ 309.00	£ 308.62	£ 0.38	£ 5.43	1.8%
	Couple +1	£ 381.00	£ 386.85	-£ 5.85	£ 387.00	£ 386.85	£ 0.15	£ 6.51	1.7%
	Couple +2	£ 447.00	£ 454.43	-£ 7.43	£ 454.50	£ 454.43	£ 0.07	£ 7.57	1.7%
			Add £66 to 45% award to calculate Band		Add £66 to 45% award to calculate Band				
25%	Single	£ 317.00	£ 322.02	-£ 5.02	£ 322.50	£ 322.02	£ 0.48	£ 5.66	1.8%
	Single +1	£ 394.00	£ 400.25	-£ 6.25	£ 400.50	£ 400.25	£ 0.25	£ 6.74	1.7%
	Single +2	£ 461.00	£ 467.82	-£ 6.82	£ 468.00	£ 467.82	£ 0.18	£ 7.79	1.7%
	Couple	£ 369.00	£ 374.62	-£ 5.62	£ 375.00	£ 374.62	£ 0.38	£ 6.43	1.7%
	Couple +1	£ 446.00	£ 452.85	-£ 6.85	£ 453.00	£ 452.85	£ 0.15	£ 7.51	1.7%
	Couple +2	£ 512.00	£ 520.43	-£ 8.43	£ 520.50	£ 520.43	£ 0.07	£ 8.57	1.7%