

2026/27 Council Tax Reduction Income Bands

These tables show the Universal Credit (UC) rates for the current financial year (2025/26) and the new financial year (2026/27), as determined by the Department for Work & Pensions (DWP)

UC Standard Allowance	2025/2026		2026/2027		% Inflationary Increase
	Monthly	Weekly	Monthly	Weekly	
Single	£ 400.14	£ 92.34	£ 424.90	£ 98.05	6.2%
Couple	£ 628.10	£ 144.95	£ 666.97	£ 153.92	6.2%
First child	£ 339.00	£ 78.23	£ 351.88	£ 81.20	3.8%
Second Child	£ 292.81	£ 67.57	£ 303.94	£ 70.14	3.8%
Disabled child	£ 495.87	£ 114.43	£ 514.71	£ 118.78	3.8%
LCFW* - existing claimants	£ 423.27	£ 97.68	£ 429.80	£ 99.18	1.5%
LCFW* - new claimants from 2026/27	£ 423.37		£ 217.26	£ 50.14	-48.7%

*Limited capability for work

This table compares the current income bands (for 2025/26), and proposed new income bands (for 2026/27), with the Universal Credit (UC) rates for 2026/27, 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 2026/2027.

CTR Award	Income Bands	Comparison of current Income Band to 2026/27 UC rate			Comparison of proposed Income Band to 2026/27 UC rate			Comparison of 2025/26 Income Band to proposed 2026/27 Income Band	
		Current (2025/26) Income Band	NEW UC rate	Difference	Proposed Income Band	NEW UC rate	Difference	Change to band	% change
100%	Single	£ 100.00	£ 98.05	£ 1.95	£ 100.00	£ 98.05	£ 1.95	£ -	0.0%
	Single +1	£ 171.00	£ 179.26	£ -8.26	£ 179.50	£ 179.26	£ 0.24	£ 8.50	5.0%
	Single +2	£ 238.50	£ 249.40	£ -10.90	£ 249.50	£ 249.40	£ 0.10	£ 11.00	4.6%
	Couple	£ 145.00	£ 153.92	£ -8.92	£ 154.00	£ 153.92	£ 0.08	£ 9.00	6.2%
	Couple +1	£ 223.50	£ 235.12	£ -11.62	£ 235.50	£ 235.12	£ 0.38	£ 12.00	5.4%
	Couple +2	£ 291.00	£ 305.26	£ -14.26	£ 305.50	£ 305.26	£ 0.24	£ 14.50	5.0%
75%	Single	£ 190.50	£ 197.24	£ -6.74	£ 197.50	£ 197.24	£ 0.26	£ 7.00	3.7%
	Single +1	£ 268.50	£ 278.44	£ -9.94	£ 278.50	£ 278.44	£ 0.06	£ 10.00	3.7%
	Single +2	£ 336.00	£ 348.58	£ -12.58	£ 349.00	£ 348.58	£ 0.42	£ 13.00	3.9%
	Couple	£ 243.00	£ 253.10	£ -10.10	£ 253.50	£ 253.10	£ 0.40	£ 10.50	4.3%
	Couple +1	£ 321.00	£ 334.30	£ -13.30	£ 334.50	£ 334.30	£ 0.20	£ 13.50	4.2%
	Couple +2	£ 388.50	£ 404.44	£ -15.94	£ 404.50	£ 404.44	£ 0.06	£ 16.00	4.1%
			Add £68 to 75% award to calculate Band		Add £68 to 75% award to calculate Band				
45%	Single	£ 256.50	£ 265.24	£ -8.74	£ 265.50	£ 265.24	£ 0.26	£ 9.00	3.5%
	Single +1	£ 334.50	£ 346.44	£ -11.94	£ 346.50	£ 346.44	£ 0.06	£ 12.00	3.6%
	Single +2	£ 402.00	£ 416.58	£ -14.58	£ 417.00	£ 416.58	£ 0.42	£ 15.00	3.7%
	Couple	£ 309.00	£ 321.10	£ -12.10	£ 321.50	£ 321.10	£ 0.40	£ 12.50	4.0%
	Couple +1	£ 387.00	£ 402.30	£ -15.30	£ 402.50	£ 402.30	£ 0.20	£ 15.50	4.0%
	Couple +2	£ 454.50	£ 472.44	£ -17.94	£ 472.50	£ 472.44	£ 0.06	£ 18.00	4.0%
			Add £68 to 45% award to calculate Band		Add £68 to 45% award to calculate Band				
25%	Single	£ 322.50	£ 333.24	£ -10.74	£ 333.50	£ 333.24	£ 0.26	£ 11.00	3.4%
	Single +1	£ 400.50	£ 414.44	£ -13.94	£ 414.50	£ 414.44	£ 0.06	£ 14.00	3.5%
	Single +2	£ 468.00	£ 484.58	£ -16.58	£ 485.00	£ 484.58	£ 0.42	£ 17.00	3.6%
	Couple	£ 375.00	£ 389.10	£ -14.10	£ 389.50	£ 389.10	£ 0.40	£ 14.50	3.9%
	Couple +1	£ 453.00	£ 470.30	£ -17.30	£ 470.50	£ 470.30	£ 0.20	£ 17.50	3.9%
	Couple +2	£ 520.50	£ 540.44	£ -19.94	£ 540.50	£ 540.44	£ 0.06	£ 20.00	3.8%