

**Table 114 Escaping the poverty trap: gross weekly earnings levels at which universal credit entitlement ceases in 2026/27**

*£ 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	<b>97.79</b>	–	<i>304</i>	<i>330</i>	<i>355</i>	<i>380</i>	<i>405</i>	<i>430</i>	<i>455</i>	<i>481</i>	<i>506</i>	<i>531</i>	<i>556</i>	<i>581</i>	<i>608</i>	<i>633</i>	<i>658</i>
Couple over 25	<b>153.49</b>	–	<i>445</i>	<i>470</i>	<i>495</i>	<i>520</i>	<i>545</i>	<i>572</i>	<i>597</i>	<i>622</i>	<i>647</i>	<i>672</i>	<i>697</i>	<i>723</i>	<i>748</i>	<i>773</i>	<i>798</i>
Lone parent + 1 child under 19	<b>178.77</b>	<b>98.27</b>	<i>645</i>	<i>670</i>	<i>695</i>	<i>720</i>	<i>747</i>	<i>772</i>	<i>797</i>	<i>822</i>	<i>847</i>	<i>873</i>	<i>898</i>	<i>923</i>	<i>948</i>	<i>974</i>	<i>1,005</i>
Lone parent + 2 children under 19	<b>248.71</b>	<b>98.27</b>	<i>822</i>	<i>847</i>	<i>872</i>	<i>898</i>	<i>923</i>	<i>948</i>	<i>974</i>	<i>1,005</i>	<i>1,038</i>	<i>1,069</i>	<i>1,100</i>	<i>1,131</i>	<i>1,162</i>	<i>1,193</i>	<i>1,226</i>
Couple + 1 child under 19	<b>234.48</b>	<b>98.27</b>	<i>786</i>	<i>811</i>	<i>837</i>	<i>862</i>	<i>887</i>	<i>912</i>	<i>937</i>	<i>962</i>	<i>993</i>	<i>1,024</i>	<i>1,055</i>	<i>1,086</i>	<i>1,117</i>	<i>1,150</i>	<i>1,181</i>
Couple + 2 children under 19	<b>304.42</b>	<b>98.27</b>	<i>962</i>	<i>993</i>	<i>1,024</i>	<i>1,055</i>	<i>1,086</i>	<i>1,117</i>	<i>1,149</i>	<i>1,181</i>	<i>1,212</i>	<i>1,243</i>	<i>1,274</i>	<i>1,305</i>	<i>1,338</i>	<i>1,369</i>	<i>1,400</i>
Couple + 3 children under 19(4)	<b>374.37</b>	<b>98.27</b>	<i>1,181</i>	<i>1,212</i>	<i>1,243</i>	<i>1,274</i>	<i>1,305</i>	<i>1,336</i>	<i>1,369</i>	<i>1,400</i>	<i>1,431</i>	<i>1,462</i>	<i>1,493</i>	<i>1,526</i>	<i>1,557</i>	<i>1,588</i>	<i>1,619</i>
Couple + 4 children under 19(4)	<b>444.32</b>	<b>98.27</b>	<i>1,400</i>	<i>1,431</i>	<i>1,462</i>	<i>1,493</i>	<i>1,524</i>	<i>1,557</i>	<i>1,588</i>	<i>1,619</i>	<i>1,650</i>	<i>1,681</i>	<i>1,714</i>	<i>1,745</i>	<i>1,776</i>	<i>1,807</i>	<i>1,838</i>

Sources: UKHR model based on HMRC 2025/26 tax and national insurance allowances and rates (excluding Scotland); DWP 2026/27 universal credit allowances and 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 childcare 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 2026/27 (£12.71 per hour) that result in cessation of universal credit payments are italicised.
  3. All applicable cases assume child 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 for lone parents or couples with two children.
  5. The Scottish taxation structure would result in slightly 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 model is based on basic National Insurance (NI) of 8%.