

## Caseload Example - Single 1 Child

**Michelle a single parent of one child and is in receipt of full Universal Credit (UC).** The income she receives from child benefit is disregarded as is the amount of the Housing Element included in her UC payment.

In 2023 she received 100% CTR reduction so didn't need to make any payments towards her Council Tax as her income was below £165 pw. In 2024 due to the CPI increase her UC increased by £485.16 per year this took her over Band 1 income bracket by £2.17 pw and moved her into Band 2 meaning she had to pay £7.92 pw towards her Council Tax.

In 2025 the increased income bands will mean she will receive 100% CTR as her income will be below £169 pw.



## Caseload Example – Couple No Children

**Gemma and Michael are under 25 years old and receive UC.** In 2023 they received maximum CTR as their income was below £140 pw.

In 2024 due to the CPI increase their UC income increased by £489.23 per annum, they remained in the 100% income band and received full CTR.

In 2025 the increased income bands will mean they will receive 100% CTR as their income will be below £144 pw.



## Caseload Example – Couple 1 child

**Anne and David have 2 non-dependent children living with them. They also have a daughter who is disabled,** who gets full rate Disability Living allowance which is disregarded as is the child benefit they receive.

Anne receives UC of £1385.71 per month and David works and earns £500 per month. The total income is £435.16 pw, as £50 is disregarded for working and a further £50 is disregarded for the disabled child. The assessable income is £335.16 pw which falls into Band 3. They will need to contribute £17.19 per week towards their Council Tax liability of £38.20 per week.



## Caseload Example – Single 2 Children

**Sarah lives with her two dependent children.** She works part time and receives £100 pw earnings plus £998.37 UC pm. Her income is £253.51 pw, £50 is disregarded for working and her housing costs are removed, therefore her assessable income is £203.51 pw. This puts her in the Band 1 meaning she gets 100% CTR.





## Caseload Example – Couple No Children

### Mark and Sue have no children or housing costs as they own their home.

Mark has been made redundant and is claiming UC, Sue is disabled and receives £108 pw Personal Independence Payment which is ignored as income.

Mark's UC income is 1033.79 pm, £50 is disregarded as Sue is disabled, so the assessable income is £188.56 pw. They will be in Band 2 meaning they need to contribute £9.55 pw towards their Council Tax liability of £38.20 pw.



## Caseload Example – Couple 3 (plus) Children

### Samantha and Tina have 4 children and receive UC of £1787.69 pm.

Tina works and earns £700 pm, £50 is disregarded for working, so the weekly assessable income is £524 pw. Their income falls into Band 4 and therefore receive 25% CTR.



## Caseload Example – Couple 3 (plus) Children

### Ben and Denise own their own home they have 3 dependent children one of which is disabled and 1 non-dependent living at home.

The disabled child receives DLA of £184.30 pw which is disregarded as is the child benefit for all 3 children of £59.50 pw. The adult daughter's income is disregarded from the calculation.

Denise receives Carers allowance of £81.90 which is disregarded as income. Ben works and earns £400 pm, he receives UC of £2014.35 pm, £50 is disregarded for a disabled child and £50

disregarded for working. Their total assessable income is £534 per week. They do not qualify for any council tax reduction.



## Caseload Example – Single No Children

Stephen is a single claimant; his only income is UC while he is seeking work. He receives £900 pm UC. After his housing costs are disregarded, his assessable income is £90.79 pw. This means he will be in Band 1 and receive 100% CTR.

