

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 nondependent 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.





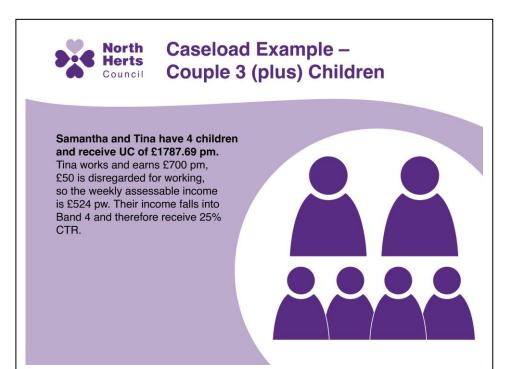
Caseload Example – Couple No Children

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.

Marks 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

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.



