

## Cases with highest gains

**Case 1**

Single Parent with 3 children aged 18 (non-dependant), 11 and 8

In private rented accommodation receiving £30.93 housing benefit against a rent liability of £196.15 per week

| Weekly Income              |                |                                    |
|----------------------------|----------------|------------------------------------|
| Earned Income              | £167.09        |                                    |
| Child Tax Credit           | £173.40        |                                    |
| Working Tax Credit         | £58.64         |                                    |
| Child Benefit              | £34.40         | disregarded                        |
| Child maintenance          | £11.54         | disregarded                        |
| <b>Total Weekly Income</b> | <b>£445.07</b> | <b>Of which £45.94 disregarded</b> |
| Less rent paid             | £165.22        |                                    |
| <b>Net Weekly Income</b>   | <b>£279.85</b> |                                    |

**0% entitlement under current CTR Scheme** – Lone Parent Premium + Family Premium + 2 Children Premium. Non-dependant deduction. Nil entitlement

**25% entitlement under Grid Scheme** - Qualifying income (total income less income disregards, less £25 earnings disregard) £374.13 is within the qualifying income bands and would receive 50% CTR

**Case 2**

Couple with 3 children aged 21 (non-dependant), 13 and 9

Housing Association tenant receiving £87.66 per week housing element of UC against a rent liability of unknown.

| Weekly Income              |                |                                    |
|----------------------------|----------------|------------------------------------|
| Earned Income              | £232.62        |                                    |
| Net UC award               | £127.71        |                                    |
| Child Benefit              | £34.40         | disregarded                        |
| <b>Total Weekly Income</b> | <b>£394.73</b> | <b>Of which £34.40 disregarded</b> |

**1% entitlement under current CTR Scheme** - UC Standard Premium + UC Housing Element + UC Child Element less non-dependant deduction of £12.20 results in negligible entitlement of 1% CTR

**50% entitlement under the Grid Scheme** - Qualifying income (total income less income disregards, less £25 earnings disregard) £335.33 is within the qualifying income bracket and would receive 50% CTR

### Case 3

Couple with 2 children aged 28 (non-dependant) and 23 (non-dependant)

Owner occupiers

| Weekly Income              |                |  |
|----------------------------|----------------|--|
| Earned Income              | £160.00        |  |
| <b>Total Weekly Income</b> | <b>£160.00</b> |  |

**29% entitlement under current CTR Scheme** – Couple premium. Due to 2 non-dependant deductions qualifies for 29% CTR

**75% entitlement under Grid Scheme** - Qualifying income (total income less £25 earnings disregard of £135.00 is within the qualifying income bracket and would receive 75% CTR

## Cases with highest losses

### Case 4

Couple with 4 children aged 15, 11, 3 & 3. The 15 year old is disabled and attends school for special needs

Housing Association tenants receiving 100% Housing Benefit (£190.32 pw) so no rent to pay

| Weekly Income                 |                |                                     |
|-------------------------------|----------------|-------------------------------------|
| Earned Income                 | £346.23        |                                     |
| Child Tax Credit              | £121.24        |                                     |
| Carer's Allowance             | £66.15         | disregarded in grid scheme only     |
| Child Benefit                 | £61.80         | disregarded                         |
| DLA for 1 child (higher rate) | £149.00        | disregarded                         |
| <b>Total Weekly Income</b>    | <b>£744.42</b> | <b>Of which £276.95 disregarded</b> |
| Less rent paid                | £0             |                                     |
| <b>Net Weekly Income</b>      | <b>£744.42</b> |                                     |

**100% entitlement under current CTR Scheme** - Has Family Premium + 4 Child Premiums + Carer Premium + Disabled Child Premium + Enhanced Child Disability Premium resulting in 100% entitlement

**0% entitlement under Grid Scheme** – Qualifying income (total income less income disregards, less £25 earnings disregard) of £442.47 is between £375.01 - £450.00 band so 25% entitlement.

## Case 5

Couple with 5 children aged 12, 11, 9, 7, 3. The 11 year old has low needs disability and attends main stream school

Housing Association tenants receiving 100% Housing Benefit (£188.42 pw) so no rent to pay

| Weekly Income                |                |                              |
|------------------------------|----------------|------------------------------|
| Earned Income                | £100.00        |                              |
| Child Tax Credit             | £387.03        |                              |
| Child Benefit                | £75.50         | disregarded                  |
| DLA for 1 child (lower rate) | £88.00         |                              |
| Total Weekly Income          | £650.53        | Of which £163.50 disregarded |
| Less rent paid               | £0             |                              |
| <b>Net Weekly Income</b>     | <b>£650.53</b> |                              |

**100% entitlement under current CTR Scheme** – Has Couple Premium + 5 Child Premiums + Disabled Child Premium resulting in 100% entitlement

**0% entitlement under Grid Scheme** - Qualifying income (total income less income disregards, less £25 earnings disregard) of £462.03 is outside of qualification income bracket so nil entitlement

## Case 6

Couple with 6 children aged 14, 13, 9, 9, 4, 2

Housing Association tenants receiving £165.89 per week housing benefit (93% of rent liability)

| Weekly Income            |                |                             |
|--------------------------|----------------|-----------------------------|
| Earned Income            | £185.48        |                             |
| Child Tax Credit         | £328.68        |                             |
| Working Tax Credit       | £49.55         |                             |
| Child Benefit            | £89.20         | disregarded                 |
| Total Weekly Income      | £652.91        | Of which £89.20 disregarded |
| Less rent paid           | £13.24         |                             |
| <b>Net Weekly Income</b> | <b>£639.67</b> |                             |

**98% entitlement under current CTR Scheme** - No disabilities, Couple Premium + Family Premium + 6 Children Premium – results in almost maximum entitlement.

**0% entitlement under Grid Scheme** – Qualifying income (total income less income disregards, less £25 earnings disregard) of £538.71 is outside of maximum income bracket so nil entitlement