

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 |
| Total Weekly Income | £445.07 | Of which £45.94 disregarded |
| Less rent paid | £165.22 | |
| Net Weekly Income | £279.85 | |

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

50% 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 |
| Total Weekly Income | £394.73 | Of which £34.40 disregarded |

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 | |
| Total Weekly Income | £160.00 | |

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 |
| Total Weekly Income | £744.42 | Of which £276.95 disregarded |
| Less rent paid | £0 | |
| Net Weekly Income | £744.42 | |

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

25% 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 | |
| Net Weekly Income | £650.53 | |

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 | |
| Net Weekly Income | £639.67 | |

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