

Appendix 5 – Affordability Analysis

Household make-up	Bedrooms	Full UC				Working Full time (40hrs)				Working Part Time (20hrs)			
		Current Affordability At Formula	CPI+1%	CPI+1%+ £1	CPI+1%+ £2	Current Affordability At Formula	CPI+1%	CPI+1%+ £1	CPI+1%+ £2	Current Affordability At Formula	CPI+1%	CPI+1%+ £1	CPI+1%+ £2
Single Under 21	1	£39.21	£39.21	£39.21	£39.21	£962.78	£982.83	£978.60	£974.27	£351.21	£351.21	£351.21	£351.22
Single Under 25	1	£39.21	£39.21	£39.21	£39.21	£1,345.85	£1,366	£1,361.67	£1,357.33	£428.35	£428.35	£428.35	£428.35
Single Over 25	1	£122.37	£122.37	£122.37	£122.37	£1,345.85	£1,366	£1,361.67	£1,357.33	£511.51	£511.41	£511.51	£511.51
Single Parent under 25 + Child	2	£414.55	£414.55	£414.55	£414.55	£1,505.93	£1,505.93	£1,505.93	£1,505.93	£1,029.74	£1,029.74	£1,029.74	£1,029.74
Single Parent over 25 + Child	2	£497.71	£497.71	£497.71	£497.71	£1,589.09	£1,589.09	£1,589.09	£1,589.09	£1,112.90	£1,112.90	£1,112.90	£1,112.90
Couple Under 25 + Child	2	£464.84	£464.84	£464.84	£464.84	£3,296.91	£3,325.25	£3,320.92	£3,316.63	£1,527.20	£1,527.20	£1,527.20	£1,527.20
Couple Over 25 + Child	2	£595.39	£595.39	£595.39	£595.39	£3,296.91	£3,325.25	£3,320.92	£3,316.63	£1,657.75	£1,657.75	£1,657.75	£1,657.75
Single Parent over 25 + 2 Child	3	£788.81	£788.81	£788.81	£788.81	£1,745.45	£1,745.45	£1,745.45	£1,745.45	£1,402.59	£1,402.59	£1,402.59	£1,402.59
Couple Over 25 + 2 Child	3	£780.48	£820.05	£815.71	£811.38	£2,650.20	£2,689.77	£2,685.43	£2,681.10	£1,945.89	£1,945.89	£1,945.88	£1,945.89
Single Parent over 25 + 3 Child	4	£708.91	£773.56	£769.23	£764.89	£2,120.09	£2,120.09	£2,120.09	£2,120.09	£1,643.90	£1,643.90	£1,643.90	£1,643.90
Couple Over 25 + 3 Child	4	£578.62	£643.27	£638.94	£634.61	£3,141.13	£3,187.39	£3,183.05	£3,178.72	£2,188.75	£2,188.75	£2,188.75	£2,188.75
		Amount of household disposable income after Rent, Council Tax, TV Licence, Utilities including Gas, Electricity and water ONLY, Food, Mobile Phone and public transport costs deducted. Average costs used are provided by Policy in Practice are taken from the ONS family spending workbook. Last updated in April 2025, with Energy costs adjusted with the implementation of the energy price cap.								Living Wage updated for April 2025 : Over 21 at £12.21 hr & 18-20 at £10.00			

Assumptions

- Where the adult of the family is under 25 and working that they are over 21 and getting the highest rate of National Living Wage as at April 2025.
- All those entitled to UC uplifts and Child related benefits are claiming their full entitlement.
- Where the example contains a couple, that both are working the benchmarked hours and each receive the National Living Wage