

Universal Credit – The Tricky Bits

HO4 – calculating UC for weekly payments

Harry claims universal credit. He lives with his 10-yr-old son in a two-bedroom house he rents from a housing association for £600 per month. Harry works 35 hours per week earning £282.36 net and is paid weekly. He is due to be paid next on 11th February 2022. His assessment period starts on the 12th of each month.

1. Use the calendar to work out how many payments he will get in each assessment period throughout the year (the last assessment period, starting 12th December has four payments).
2. How many Assessment Periods in the year will have four, and how many will have five payments?
3. Use Calculation tables A and B below to work out his UC for each of those 12 assessment periods.
4. How much will his total UC for the year be?
5. Imagine Harry were to be paid monthly, averaging his hours equally throughout the year. Use Table C to work out what his Universal Credit would be each month.
6. How much would his total UC for the year be if he were paid monthly?
7. Does it make any difference overall whether he is paid weekly or monthly? What would your advice to him be?

TABLE A: FOUR payments per month

UC maximum amount per month			
Elements	Amount	Income	Amount
Standard Allowance	324.84	Earnings (4 week month)	
Child Element	282.50	Work Allowance	335.00
Housing Element	600.00	Earnings minus work allowance	
		55% (earnings minus work allowance)	
		Other income	
UC maximum amount	1207.34	Total Income for UC	

Maximum amount - income = UC award of

TABLE B: FIVE payments per month

UC maximum amount per month			
Elements	Amount	Income	Amount
Standard Allowance	324.84	Earnings (5 week month)	
Child Element	282.50	Work Allowance	335.00
Housing Element	600.00	Earnings minus work allowance	
		55% (earnings minus work allowance)	
		Other income	
UC maximum amount	1207.34	Total Income for UC	

Maximum amount - income =

TABLE C: If Paid Monthly

UC maximum amount per month			
Elements	Amount	Income	Amount
Standard Allowance	324.84	Earnings (monthly month)	
Child Element	282.50	Work Allowance	335.00
Housing Element	600.00	Earnings minus work allowance	
		55% (earnings minus work allowance)	
		Other income	
UC maximum amount	1207.34	Total Income for UC	

Maximum amount - income = UC award of