

## How Much Universal Credit you can get:

<https://www.uceplus.co.uk/>

<https://www.uceplus.co.uk/how-much-will-my-payment-be>

### Step One

Calculate your MAXIMUM Universal Credit

- Standard allowance (+ any other element you may be entitled to)
- + housing allowance
- + child element
- + Carers Element
- + Disabled Child Element
- + Limited capability for Work element

### Step Two

Work put your NET income (amount after tax and NI)

- Wages (including sick pay)
- Statutory Sick Pay (SSP)
- Statutory Maternity Pay (SMP)
- Statutory Adoption Pay (SAP)
- Statutory Paternity Pay (SPP)

### Step Three

Work Out if you have a Work Allowance

A work allowance is the amount you can earn before UC make deductions to your award. You qualify for a work allowance if any of the following apply:

- you have children, LCW or LCWRA **and have** housing cost element as part of your UC claim,
- you have children, LCW or LCWRA and **do not have** housing costs element as part of your UC claim

If you (or your partner) do not have children, LCW or LCWRA on the claim, you have no work allowance.

### Step Four

Deduction for Wages

**If you have a work allowance you can calculate the deduction for earnings like this:**

Total wages received in assessment period minus work allowance (if applicable) = XXX

XXX multiplied by 0.55 = deduction

Example:

You earn £1000 and have housing element and a child on your UC award so your work allowance is £344

£1000 (earnings) - £344 (work allowance) = £656

£656 x 0.55 = £360.80

So £360.80 would be deducted from your total UC award based on your £1000 wages.

**If you do not have a work allowance then you can calculate the deduction for earnings like this:**

Total wages received in assessment period multiplied by 0.55 = deduction

Example:

You earn £600 in an assessment period.

£600 x 0.55 = £330

So £330 would be deducted from your total UC award based on your £600 wages.

## **When the benefit cap affects your Universal Credit payments**

- The benefit cap might not affect your Universal Credit payments for up to 9 months. This is called the 'grace period'.
  - You'll get the grace period if all of the following are true:
    - you're claiming Universal Credit because you stopped working or your earnings went down
    - you're now earning less than £658 a month
    - in each of the 12 months before your earnings went down or you stopped working, you earned the same as or more than the earnings threshold (this was £617 up to 10 April 2022 and is £658 from 12 April 2022)
- Your partner's earnings will be included when working out how much you earned even if they're not claiming benefits. If you have separated from your partner, their earnings will be included for the time that you lived with them before you separated.
- You need to report your last 12 months' earnings when you apply for Universal Credit to get the grace period.
- You will not be affected by the benefit cap if you or your partner get Universal Credit because you have a disability or health condition or because you care for someone with a disability or you earn £658 or more between you.