



## How will Universal Credit make work pay?

**Meet James >**  
He is eligible  
to claim  
Universal Credit.

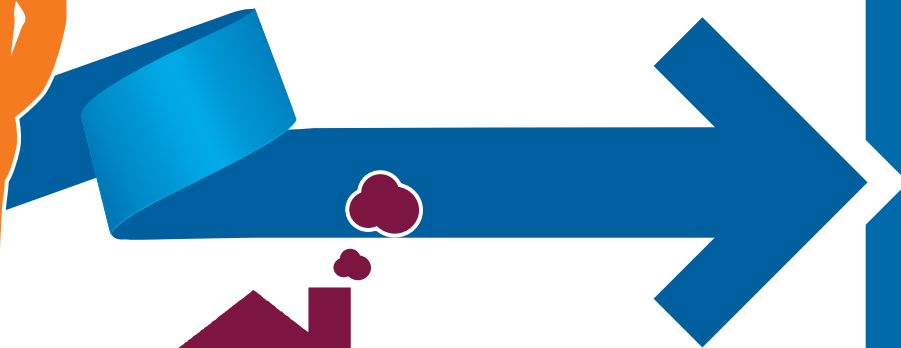




James, aged 22, is a single person and becomes unemployed.



He is due to pay rent of £261 per month.



**Universal Credit payment =  
£508 per month**

James moves  
into **12 hours**  
of employment  
per week at  
the National  
Minimum Wage.



Take home pay  
= £323 per month

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Universal Credit payment  
= £370 per month

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**Total = £693 per month**  
James is **£185** per month  
**better off** in work.

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James increases his hours to **20 hours** of employment per week at the National Minimum Wage.



Take home pay  
= £538 per month

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Universal Credit payment  
= £230 per month

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**Total = £768 per month**  
James is **£260** per month  
**better off** in work.

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With Universal Credit, **James is better off the more hours he works**, even if he works more than 16 hours a week.

For more information visit  
[www.gov.uk/universalcredit](http://www.gov.uk/universalcredit)