



WOKINGHAM BOROUGH COUNCIL

A Meeting of the **PERSONNEL BOARD** will be held in First Floor 12 - Civic Offices, Shute End, Wokingham RG40 1BN on **WEDNESDAY 18 OCTOBER 2017 AT 6.30 PM**

A handwritten signature in black ink, appearing to read 'Manjeet Gill', is written over a light grey rectangular background.

Manjeet Gill
Interim Chief Executive
Published on 10 October 2017



WOKINGHAM BOROUGH COUNCIL

Our Vision

A great place to live, an even better place to do business

Our Priorities

Improve educational attainment and focus on every child achieving their potential

Invest in regenerating towns and villages, support social and economic prosperity, whilst encouraging business growth

Ensure strong sustainable communities that are vibrant and supported by well designed development

Tackle traffic congestion in specific areas of the Borough

Improve the customer experience when accessing Council services

The Underpinning Principles

Offer excellent value for your Council Tax

Provide affordable homes

Look after the vulnerable

Improve health, wellbeing and quality of life

Maintain and improve the waste collection, recycling and fuel efficiency

Deliver quality in all that we do

MEMBERSHIP OF THE PERSONNEL BOARD

Councillors

Alistair Auty (Chairman)	Stuart Munro (Vice-Chairman)	UllaKarin Clark
Lindsay Ferris Charles Margetts	Charlotte Haitham Taylor	Pauline Helliard-Symons

ITEM NO.	WARD	SUBJECT	PAGE NO.
15.		APOLOGIES To receive any apologies for absence	
16.		MINUTES OF PREVIOUS MEETING To confirm the Minutes of the Meeting held on 29 June 2017 and the Minutes of the Extraordinary Meetings held on 11 August 2017 and 23 August 2017.	5 - 12
17.		DECLARATION OF INTEREST To receive any declarations of interest	
18.		PUBLIC QUESTION TIME To answer any public questions A period of 30 minutes will be allowed for members of the public to ask questions submitted under notice. The Council welcomes questions from members of the public about the work of this committee. Subject to meeting certain timescales, questions can relate to general issues concerned with the work of the Committee or an item which is on the Agenda for this meeting. For full details of the procedure for submitting questions please contact the Democratic Services Section on the numbers given below or go to www.wokingham.gov.uk/publicquestions	
19.		MEMBER QUESTION TIME To answer any member questions	
20.	None Specific	REVISIONS TO CHIEF EXECUTIVE JOB DESCRIPTION To receive a report regarding revisions to the Chief Executive Job Description.	To Follow
21.	None Specific	CHANGES TO TERMS AND CONDITIONS OF EMPLOYMENT To receive a report regarding changes to terms and conditions of employment.	13 - 34

Any other items which the Chairman decides are urgent

A Supplementary Agenda will be issued by the Chief Executive if there are any other items to consider under this heading.

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**MINUTES OF A MEETING OF THE
PERSONNEL BOARD
HELD ON 29 JUNE 2017 FROM 6.30 PM TO 7.30 PM**

Committee Members Present

Councillors: Alistair Auty (Chairman), Stuart Munro (Vice-Chairman), UllaKarin Clark, Lindsay Ferris, Charlotte Haitham Taylor, Pauline Helliard-Symons and Charles Margetts

Officers Present

Madeleine Shopland, Democratic and Electoral Services Specialist
Sarah Swindley, Human Resources Lead Specialist

1. APOLOGIES

There were no apologies for absence received.

2. MINUTES OF PREVIOUS MEETING

The Minutes of the meeting of the Board held on 20 March 2017 were confirmed as a correct record and signed by the Chairman.

3. DECLARATION OF INTEREST

There were no declarations of interest.

4. PUBLIC QUESTION TIME

There were no public questions.

5. MEMBER QUESTION TIME

There were no Member questions.

6. APPOINTMENT TO POST OF CHIEF EXECUTIVE

The Board received and considered a report detailing the options for the process to appoint to the post of Chief Executive, following the announcement that the current Chief Executive would be leaving in August 2017.

During the discussion of this item, the following points were made:

- Members were informed that Andy Couldrick, the current Chief Executive, would be leaving on 11 August 2017.
- Sarah Swindley outlined the preferred option; a fixed term external Interim Chief Executive, on a 3 days per week basis, or an internal secondment to Interim Chief Executive. An interim Chief Executive would be sought for a period of 6 months. An Executive Search Company would be appointed to undertake the recruitment of a permanent Chief Executive during that period.
- Councillor Helliard-Symons commented that she believed that the post of interim Chief Executive should be open to both internal and external candidates. Senior officers were already very busy, particularly with the implementation of 21st Century Council.
- Councillor Margetts stated that he agreed with the proposal to appoint an Interim Chief Executive initially.
- Members discussed when an Interim Chief Executive would be expected to be available from.
- The Board considered the proposed Job Description and Person Specification. With regards to the Person Specification Part 2 Skills and Experience, Councillor

Haitham Taylor emphasised the importance of candidates having the ambition and an understanding of business and enterprise in order to realise opportunities, in the current financially constrained times.

- Councillor Margetts questioned whether reference should be made to 21st century Council and also to having the ability to successfully lobby central government. Councillor Haitham Taylor suggested that point 4 of the person specification Personal Style and Behaviour be expanded to make reference to having a willingness to lobby central government on issues that affect the Council. She also commented that any permanent candidate should be able to steer the Council as it moved on from 21st century council in the future. Sarah Swindley proposed that the 21st century council operating model be made available to candidates.
- Members discussed the possibility of a fixed term external Interim Chief Executive, on a 3 days per week basis. Some Members questioned whether 3 days a week would be sufficient.
- A number of Members expressed concern that if an external interim was appointed for 6 months' on 3 days per week; it would cost £92,820 against a budget of £87,970. It was appreciated that it was important to appoint the best candidate.
- The Board considered market data for Chief Executive total compensation packages for Unitary Authorities in the South East.
- Sarah Swindley explained that the market had shifted significantly since the Council had last appointed an interim Chief Executive. Previously the salary offered by the Council had been mid-range but that figure was now at the lower end of the scale.
- The Board discussed the salary for a permanent candidate. It was agreed that a salary range should be advertised in order to attract good candidates. The level of experience that a candidate had would have an effect on the salary agreed for the successful candidate. Members felt that a salary of between £125,000 and £145,000 (plus 10% performance related pay) would be both competitive and appropriate for a permanent candidate.
- Officers indicated that an email would be sent to all employees as soon as possible, asking for expressions of interest in the interim Chief Executive post. Following the closure of the application a Personnel Board meeting would be arranged to shortlist candidates if required, and following that, a meeting to make a decision regarding appointment.

RESOLVED: That

- 1) the resignation and imminent departure of the current Chief Executive Officer be noted;
- 2) the options, for replacement of the Chief Executive Officer and legal requirements be considered;
- 3) the draft Job Description and Person Specification be agreed subject to amendments discussed at the Board meeting.
- 4) the timescales for any recruitment process be noted;
- 5) proceeding with Option 2c) in the report, i.e. internal and external recruitment for:
 - a. A fixed term external Interim Chief Executive, on a 3 days per week basis, or
 - b. An internal secondment to Interim Chief Executivebe supported;

- 6) the commencement of a permanent recruitment campaign on the proposed compensation package be agreed.

7. UPDATED PAY POLICY STATEMENT

The Personnel Board received the draft Pay Policy Statement for 2017.

During the discussion of this item, the following points were made:

- The Statement reflected the Council's pay arrangements as at 1 April 2017.
- While there had been no change to Senior Management pay the gap was narrowing, despite the average salary increasing.
- It was noted that a number of senior manager posts had changed following 21st century Council. This would be reflected in future versions of the Pay Policy Statement.

RESOLVED: That the Personnel Board approve the draft Pay Policy Statement for 2017 and recommend its agreement to Full Council.

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**MINUTES OF A MEETING OF THE
PERSONNEL BOARD
HELD ON 11 AUGUST 2017 FROM 2.00 PM TO 2.10 PM**

Committee Members Present

Councillors: Lindsay Ferris, Richard Dolinski (substituting Alistair Auty), Tim Holton (substituting Charlotte Haitham Taylor) and Anthony Pollock (substituting Stuart Munro)

Officers Present

Madeleine Shopland, Democratic and Electoral Services Specialist
Sarah Swindley, Lead Specialist HR

8. ELECTION OF CHAIRMAN

RESOLVED: That Councillor Lindsay Ferris be elected Chairman for the meeting.

9. APOLOGIES

Apologies for absence were submitted from Councillors Alistair Auty, UllaKarin Clark, Charlotte Haitham Taylor, Pauline Helliard-Symons, Charles Margetts and Stuart Munro.

10. DECLARATION OF INTEREST

There were no declarations of interest received.

11. SHORT TERM INTERIM CHIEF EXECUTIVE RECRUITMENT

The Personnel Board considered a report regarding the short term appointment of an Interim Chief Executive until such time as the Board was able to interview and appoint a longer term interim.

The Board was reminded that the current Chief Executive Officer had resigned and that his last date of employment would be 13 August 2017.

RESOLVED: That Graham Ebers, in the role of Deputy Chief Executive, undertake the statutory duties of the Chief Executive Officer until the Personnel Board are able to interview and appoint a longer term interim, subject to there being no objection from members of the Executive.

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**MINUTES OF A MEETING OF THE
PERSONNEL BOARD
HELD ON 23 AUGUST 2017 FROM 2.00 PM TO 6.45 PM**

Committee Members Present

Councillors: Stuart Munro (Chairman), David Chopping, UllaKarin Clark, Richard Dolinski, Lindsay Ferris, Charlotte Haitham Taylor and Angus Ross

Officers Present

Sarah Swindley, Lead Specialist, Human Resources

12. APOLOGIES

Apologies for absence were submitted from Councillors Alistair Auty, Pauline Helliarsymons and Charles Margetts.

13. DECLARATION OF INTEREST

There were no declarations of interest received.

14. EXCLUSION OF THE PUBLIC

RESOLVED: That under Section 100A(4) of the Local Government Act 1972, the public be excluded from the meeting for the following items of business on the grounds that they involve the likely disclosure of exempt information as defined in Paragraphs 1 and 2 of Part 1 of Schedule 12A of the Act as appropriate.

15. INTERIM CHIEF EXECUTIVE APPOINTMENT

The Personnel Board considered applications received and interviewed a number of applicants for the post of Interim Chief Executive.

RESOLVED: That Manjeet Gill be appointed to the role of Interim Chief Executive for 3 days per week, until a permanent Chief Executive is appointed, and that Graham Ebers, in the role of Deputy Chief Executive, cover the role on the remaining 2 days per week, subject to no objections by the Executive.

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TITLE Changes to terms and conditions of employment

FOR CONSIDERATION BY Personnel Board on 18 October 2017

DIRECTOR Manjeet Gill, Chief Executive

OUTCOME

To ensure our terms and conditions of employment are fair and fit for purpose, enabling us to attract and retain the best talent.

RECOMMENDATION

That Personnel Board:

- 1) Agree the change to a fixed monthly pay date for non-schools employees
- 2) Agree the amendment to the contractual notice period during the first 6 months of employment.

SUMMARY OF REPORT

- 1) Agree the change to a fixed monthly pay date for non-schools employees –** We currently get paid on the last working day for the month which can range from 26th to 31st of the month. Unison have approached Human Resources with regard to potentially moving our pay date to a fixed day in the month later this year to reduce the impact for lower paid staff of the introduction of Universal Tax Credits. The staff have been surveyed both within the Council and our Schools based employee's and the results are in Appendix 1.
- 2) Agree the amendment to contractual notice period during the first 6 months of employment -** Currently the notice period required to be given by either party during the probationary period i.e. the first 6 months' of employment is no different to the normal contractual notice period. The number of short term Fixed Term Contracts (FTC) currently being used have highlighted that this is causing unnecessary costs to the organisation (e.g. a Grade 8 with 2 months' notice who doesn't perform in the first month would still be paid 3 months' pay with notice).

It is recommended that we amend our contract of employment to provide:

- 1 weeks' notice during the first 6 months' of employment for those on 1 month notice
- 2 weeks' notice during the first 6 months' of employment for those on 2 months' notice
- 1 months' notice during the first 6 months' of employment for those on 3 months' notice.

Background

1) Agree the change to a fixed monthly pay date for non-schools employees

The introduction of Universal Tax Credits means that all tax credits will be paid on a 4-weekly basis and to pay on the last working day of the month could result in some 4 week cycles having either 2 pay dates falling within 1 cycle therefore meaning that the tax credit calculations thinking they are paid more than they are, therefore reducing their benefits. Unisons briefing paper is attached as Appendix 2.

The Finance Lead Specialist, HR Lead Specialist and Payroll Specialist met with Unison to discuss this and views have also been sought from the schools Bursars. All are in agreement that in principal there are no objections but that we should survey the staff to seek their views with regard to what the fixed pay date should be, were we to change. Corporate Leadership Team support the proposal. The results of this survey are in Appendix 1. 90% of employees would prefer 28th as a fixed pay date and out of the 800 employees surveyed, only 45 employees said that they did not want this change. We are looking to make this change from 1 December 2017 to align with the introduction of Universal Tax Credits and subject to Personnel Board approval, will be able to do this for non-schools employees.

Our contract of employment states: "Your salary will be paid monthly in arrears by bank credit transfer. However the Council reserves the right to change the date on which your salary is paid into your bank account, following local consultation arrangements". As we recognise Unison for Collective Consultation with regard to terms and conditions of employment, this consultation has occurred and we therefore seek Personnel Board approval to amend the pay date from the last working day in the month to the 28th monthly.

2) Agree the amendment to contractual notice period during the first 6 months' of employment

Grade	Notice Period required by employee / employer
1 – 6	1 month
7 – 11	2 months
Soulbury or Youth & Community terms & conditions	2 months
Fixed Term Contracts	According to their contract
Senior Management roles	3 months

The contractual notice periods are dependent upon grade and as follows:

Although the guidance on the intranet provides Managers with permission to vary FTC notice periods, in practice this does not happen as:

- Managers are not aware of this and do not therefore ask for a special notice period when completing the appointment form. Nor would I expect them to

consider this as,

- legislation requires us to treat FTC's equally to permanent employees and to treat them differently exposes us to risk of unfair treatment claim

In addition to this, when considering individuals during probation, if someone is unsuccessful, unless they are dismissed for gross misconduct, we are still required to pay the full notice when there is no value to retaining their services if the reason for termination is capability.

For information, the practice in the other Berkshire Authorities in the first 6 months' of employment is:

RBWM	1 week for those on 1 months' notice 1 month for those on 3 months' notice
Slough	1 week
Reading	Contractual (same as WBC)
West Berkshire	1 month
Bracknell Forest	Did not respond

There is no legal requirement for us to offer the same contractual notice period during probation. The only legal requirement is the statutory period of notice is given, which is one week. However, 1 week could be considered too short operationally should we wish to extract information from the individual or start the process of obtaining a temporary replacement.

In the last year we have had 15 people leave employment within their first 6 months' of employment.

Recommendation

That we amend our contract of employment to provide:

- 1 weeks' notice during the first 6 months' of employment for those on 1 month notice
- 2 weeks' notice during the first 6 months' of employment for those on 2 months' notice
- 1 months' notice during the first 6 months' of employment for those on 3 months' notice.

This enables us to resolve cost inefficiencies related to termination of employment for both Fixed Term Contracts of 6 months' or less, and probationary periods.

FINANCIAL IMPLICATIONS OF THE RECOMMENDATION

The Council faces severe financial challenges over the coming years as a result of the austerity measures implemented by the Government and subsequent reductions to public sector funding. It is estimated that Wokingham Borough Council will be required to make budget reductions in excess of £20m over the next three years and all Executive decisions should be made in this context.

	How much will it Cost/ (Save)	Is there sufficient funding – if not quantify the Shortfall	Revenue or Capital?
Current Financial Year (Year 1)	Nil	n/a	n/a
Next Financial Year (Year 2)	Nil	n/a	n/a
Following Financial Year (Year 3)	Nil	n/a	n/a

Reasons for considering the report in Part 2
n/a

List of Background Papers
Survey Outcomes with regard to change in pay date to a fixed date Unison report regarding Universal Tax Credits

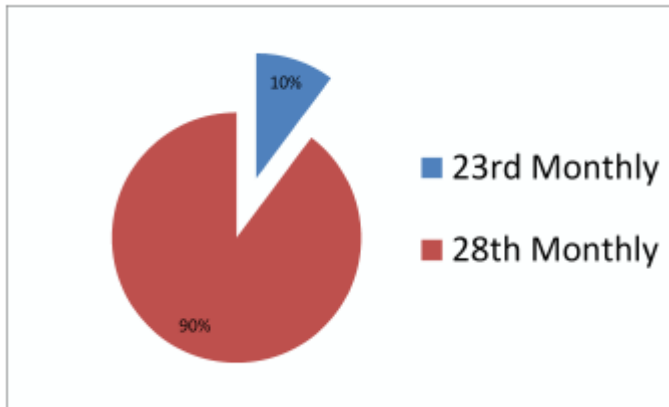
Sarah Swindley	Service Corporate Services
Telephone No 0118 974 6076	Email sarah.swindley@wokingham.gov.uk
Date 3 October 2017	Version No. 1

Employee Pay Date Change –

This report was generated on 26/09/17. Overall 800 respondents completed this questionnaire from WBC employed school staff and centrally based employees.

The report has been filtered to show the responses for 'All Respondents'.

Which date would be preferable to you?



Are you currently in receipt of tax credits?



Please provide any other comments you have on the proposal.

Would prefer no changes

I would prefer the 28th of the month as all our bills go out at the end of the month

Happy to go with 23rd or 28th, I agree a fixed payday is much better for everyone

I would welcome a fixed date of payment monthly as always the same!

I don't mind either date

I have no preference - either of the fixed dates or no change are all equally acceptable.

Prefer no change -keep payment on last day of the month

Keep it as it is last working day of the month

I would prefer to be paid on the last day of the month. I get no extra financial help from the government

Happy for pay date to stay the same.

I would prefer it to stay the way it is, as I have worked for WBC 20+ years.

I would rather the pay date stayed the same as it is now. Thank you.

Working for another authority paid last Friday of the month and in Jan paid after 4 weeks so not so long

Would prefer to leave the pay day as it is!

Would prefer pay date to remain as the last working day of the month.

Really don't mind which date is chosen. Personal finances can be adjusted to fit either.

I am happy to keep as last day of month or change to 28th

Child and working tax credits are paid 4 weekly, as is child benefit, I've budgeted accordingly.

I am a teacher - I was paid on 24th when I worked for a neighbouring authority - this was good.

Full time class teacher

I don't want it to change from the present- the last working day in the month What about your direct debits

I would prefer 28th each month, because it is the closest to my direct debit and bill payment day

Am fine with pay as it is presently

Minimal disturbance appreciated - DDs are usually set to leave banks on the 1st of every month. 28th would be better as of direct debits.

Either date would be fine

Would prefer the current arrangement to remain

This will make things far easier and will definitely help with management of peoples finances.

Would prefer to stay the same ideally.

No change

Please leave as is, this works well for our family finances.

There is no option in this survey to keep things as they are

Either would be fine, but a fixed pay date definitely preferable to the current system

The 23rd would be far less disruptive as far as Direct Debit payments from my account are concerned

Will it affect my tax credits? Do I need to contact them?

I would prefer to be paid on the last day of Month as we are currently paid.

Have you considered the 25th of each month? This could possibly resolve the 'con' of the 28th...

As a teacher I am happy with the proposed changes

I have no preference. Either would be fine.

Do not have to change a huge amount of credit card, mortgage payments etc. already set up for end of month

I would prefer to stay on a calendar month pay cycle

Teacher

I would prefer there to be no change at all. I am a Teaching Assistant.

I'd rather it stayed last working day but 28th is the better option if it has to change.

I would ideally like the pay date to remain as close to how it is currently if possible as this works best for mortgage payments, bills etc. Any significant change would have a big impact on this.

No change TEACHER

When I worked for Surrey CC we were paid on the last Friday of each month. At Christmas we were paid early around the 20th and they then paid us 4 weeks later in January so we didn't potentially have the long wait between paydayes. It worked very well and the staff were happy with it.

I would prefer around or on the 26th of the month as the 23rd seems rather early, however the 30/31st can seem very late too.

Would rather not change at all! I am a teacher

I would prefer it to remain as the last day of the month.

No change

No change please

No change

Best left as it is

Either date is acceptable to me

Preferred option for me is NO CHANGE, LEAVE IT AS IT IS.

I am a teacher but would definitely be in favour of a fixed pay date particularly if it was on the 28th.

There were cons to being paid before Christmas too. We then had to wait a very long time until the next pay day at the end of January. A lot of Direct Debits and Standing Orders come out at the end or beginning of a month so the closer to those dates that pay goes in the better.

I would prefer no change to current pay date

No change

Whatever works best for people receiving credits is fine with me.

My preference for the 28th is minimal

I would prefer no change

Single parent so need tax credit as salary low

This all seems pointless...

People know when they get paid so they save for Christmas. 1 con shouldn't change the payroll.

I would prefer no change to current system

I don't agree with extra costs to the council if changed to 23rd.

No change

No change to current system

Prefer to stay same

No change to payroll

The 28th for me falls in line perfectly with my personal finances.

Would prefer 28th but will go with majority

I would prefer 28th of each month.

I would prefer a fixed date because then I can have the same date for all my direct debits and things won't bounce!

The 28th Monthly would be best as we know where we are!

I like being paid on the last working day of the month and would prefer for it to stay the same.

The early payment before Christmas is always great too as it is the main time of year when you need that early payday.

Lots of companies do an earlier Xmas payment regardless of usual payday date.

Allows for payment pre-Christmas in December; also less time in Sept for new teachers to wait for first wage packet

I will be glad to know exactly which day I am paid. I think 28th makes it easier to budget.

I am under the understanding that the Xmas payment comes early regardless the payroll date.

No change as the knock on effect for personal finances, direct debits etc. will be huge and confusing.

It's a ridiculous idea.

Good Idea!

I like the idea of having a fixed date payment for the sake of consistency.

This will mess up my tax credits

Would prefer no change

Can't see the point of changing at all.

I would prefer it to stay the same. It would be absolute chaos to change everything on a personal basis!!!

No change

I am happy with the current payment dates, and do not wish any changes.

Prefer to stay the same

Happy to keep to last day of the month as dd already set up

I would actually prefer it to stay as it is

I would prefer to keep it to the last day of the month if possible!

I have no problem with either 23rd or 28th of the month although with 28th will miss the earlier payment

In December so on that basis alone would prefer 23rd. But, as long as it doesn't move to payments

Every 4 weeks I can put up with either as all my DD's come out on 1st of the month.

Reading Borough Council has fixed payments on the 25th of each month but were able to pay Christmas pay earlier.

28 is the best date on the above

Teacher - all bank transfers are currently set to 1st of month so earlier pay date would create problems

Introduction

Millions of people on low incomes struggle to get by. They budget weekly or monthly and any shocks such as emergency car or house repairs or a large gas bill can throw their finances into complete confusion. So the last thing they need is for the government to create added chaos for them.

But now Universal Credit is set to create chaos to family finances because suddenly people will find that their Universal Credit payments either stop completely or fall dramatically simply because of the way they are paid. People who are paid 4 weekly will suddenly find without warning that they get little or no Universal Credit.

Take Phil Clements, an USDAW member who lives in Penzance in Cornwall. Phil works in the retail sector and is paid every 4 weeks in arrears, so he receives 13 payments in 12 months. His universal credit is assessed on earnings during the previous calendar month. In March, like other four-weekly paid staff, Phil received two pay packets: one at the start of the month and one four weeks later. He was suddenly informed in April that he would receive no universal credit for that month because in March he had exceeded the earnings limit. He apparently had no warning that that would happen and had not budgeted sufficiently, so he had to use a credit card to pay for food and basic necessities that month and cancel all his direct debits.

But it isn't just people who get paid every four weeks who will face a problem. If you get paid on, say, the fourth Thursday every month and the assessment period overlaps, you will see huge fluctuations in Universal Credit because the system means that as far as Universal Credit is concerned one month they had two pay cheques, the next month they had none and they only get the right amount of Universal Credit one month in three. Not only that you will get hundreds of pounds less each year than someone who gets paid monthly but is not affected by this flaw.

We've already seen the chaos that the sudden loss of benefits has had with the people who are currently finding that US company Concentrix has suddenly stopped their tax credits. MPs from all parties are up in arms demanding that something is done. Media reports quote a Concentrix whistleblower as saying "We were dealing with people claiming they were going to commit suicide. You had to try and keep them on the phone, while a manager phoned the police to get out to their address to make sure that they were OK.

A staff member says "The 600 workers were yelled at "every day" by clients, he said, with "people crying down the phone to you that they're down to their last bag of wipes, have no food in the fridge to feed their kids".

Introduction

This report looks at a design flaw in Universal Credit (UC) that is already causing chaos to family finances and leaving people significantly out of pocket. It affects some of the people that the new Prime Minister says she is most concerned about – the people who are struggling to get by.

The design flaw is the way in which the fixed monthly 'assessment period' (e.g. the 27th of one month to the 26th of the following month) works with what actually happens in real life where many employers pay their workers on a given day in the month, such as the 'last Thursday of the month'.

The problem arises when in some months the pay day falls on or before the 27th while in other months it falls after the 26th.

Where the pay day falls on or after the 27th in one month and on or before the 26th in the following month the Universal Credit system calculates the UC payment using two months pay.

Where the pay day falls before the 27th in one month and after the 26th in the following month the Universal Credit system calculates the UC payment using an income of £0.00.

As a consequence people suddenly find that their Universal Credit payments, which now include housing costs, fluctuate widely. They are unable to manage their finances, they do not have the money to pay their landlord and they lose out financially.

The report also looks at the disruption caused to the family finances of people that are paid every four weeks.

Universal Credit

In its 'Policy Overview' the Department of Work and Pensions says "*Universal Credit will be paid monthly as this reflects how most employers pay their staff*" But, as this paper demonstrates Universal Credit payments can be highly variable, not reflecting regular pay packets that many employees experience and creating chaos to family budgets.

Universal Credit is paid monthly in arrears in respect of each 'assessment period' of a calendar month, starting on the first day of entitlement and the same day the following month

For example

A claimant claims UC on 27 October 2015. The initial assessment period runs from 27 October 2015 up to and including 26 November 2015.

Payment is made on 2 December 2015 and on the 2nd of each subsequent month.

The next assessment period runs from 27 November 2015 up to and including 26 December 2015.

Payment is made on 2 January 2016.

Calculations

Universal Credit is calculated on a monthly basis

The calculation involves:

- Adding up the elements of Universal Credit to which claimants are entitled to arrive at a 'maximum amount'
- Deducting unearned income

- Deducting 65% of net earnings during the assessment period (after deducting the relevant work allowance)

Illustrating the problem

To illustrate why the interface between the assessment period and the pay date is so important look at the following example

This example uses an assessment period that runs from the 27th of one month to the 26th of the following month and a pay date of the last Thursday in the month.

Universal Credit Assessment period		Pay Dates (last Thursday of the month) in Assessment Period	Date Universal Credit is paid
27 Nov 2015	26 Dec 2015	None	2 January 2016
27 Dec 2015	26 Jan 2016	31 December 2015	2 February 2016
27 Jan 2016	26 Feb 2016	28 January 2016 and 25 February 2016	2 March 2016
27 Feb 2016	26 March 2016	None	2 April 2016
27 March 2016	26 April 2016	31 March 2016	2 May 2016
27 April 2016	26 May 2016	28 April 2016 and 26 May 2016	2 June 2016
27 May 2016	26 June 2016	None	2 July 2016
27 June 2016	26 July 2016	30 June 2016	2 August 2016
27 July 2016	26 August 2016	28 July 2016 and 25 August 2016	2 September 2016
27 August 2016	26 Sept 2016	None	2 October 2016
27 Sept 2016	26 Oct 2016	29 September 2016	2 November 2016
27 Oct 2016	26 Nov 2016	27 October 2016 and 24 November 2016	2 December 2016
27 Nov 2016	26 Dec 2016	None	2 January 2017

As can be seen, the Universal Credit calculation uses two months income to calculate the monthly Universal Credit award on four occasions and on four occasions the Universal Credit calculation uses zero income to calculate the Universal Credit award.

Using two months income significantly reduces the monthly Universal Credit award.

When the calculation uses income of £0.00 because there is no monthly pay date in the assessment period the maximum Universal Credit award is paid for.

Worked example

For the Universal Credit Assessment period 27 November 2015 to 26 December 2015 (paid on 2 January 2016). There is no income as the pay date falls on 31 December 2015, outside the assessment period, so maximum Universal Credit £1,219.21 is paid.

Single parent 25+, two children	
Universal Credit elements	
Standard	£317.82
First Child	£277.08
Second Child	£231.67
Rent	£392.64
Maximum Universal Credit	£1,219.21

For the Universal Credit Assessment period 27 December 2015 to 26 January 2016 (paid on 2 February 2016. There is one month's pay as the pay date falls on 31 December 2015, inside the assessment period, so the Universal Credit award has to be calculated.

First the monthly net income is needed – the table below shows how £878.44 is arrived at.

		Explanation
Annual Gross Pay	£11,612.16	
PAYE (Income Tax)	-£72.38	Taxable pay is £361.88 (Annual Gross Pay less pension less personal allowance £10,600) tax rate is 20%
National Insurance	-£348.23	National Insurance is paid on £2,901.88 (Annual Gross Pay less pension less £8,060), rate is 12%
Pension	-£650.28	
Annual Net Income	£10,541.28	Annual Net income is Annual Gross Pay less pension less PAYE less National Insurance
Monthly Net Income	£878.44	Annual Net Income divided by 12

The next step is to calculate the Universal Credit Award

		Explanation
Maximum Universal Credit	£1,219.21	Maximum calculated using relevant elements
Net Income in month	£878.44	See above
Work Allowance	£263.00	
Net Income less work allowance	£615.44	Take work allowance away from monthly net income
65% of net income less work allowance	£400.04	Multiply by 0.65
Universal Credit award	£819.17	Subtract £400.04 from the Maximum Universal Credit

The Universal Credit award is £819.17

For the Universal Credit Assessment period 27 January 2016 to 26 February 2016 (paid on 2 March 2016. There are two pay dates – 28 January 2016 and 25 February 2016, inside the assessment period, so the Universal Credit award has to be calculated using two months payments.

		Explanation
Maximum Universal Credit	£1,219.21	Maximum calculated using relevant elements
Net Income in month	£1,756.88	See above
Work Allowance	£263.00	
Net Income less work allowance	£1,493.88	Take work allowance away from monthly net income
65% of net income less work allowance	£971.02	Multiply by 0.65
Universal Credit award	£248.19	Subtract £971.01 from the Maximum Universal Credit

The Universal Credit award is £248.19

Claimants losing out over time

The table below shows how this translates into actual UC awards for this single parent with three children aged 5, 7 and 17 earning £11,612.16 paying rent of £392.64/month (Example 1 in the Appendix).

Date Universal Credit is paid	Universal Credit Award
02 Jan 2016	£1,219.21
02 Feb 2016	£819.17
02 Mar 2016	£248.19
02 Apr 2016	£1,219.21
02 May 2016	£819.17
02 June 2016	£248.19
02 July 2016	£1,219.21
02 Aug 2016	£819.17
02 Sept 2016	£248.19
02 Oct 2016	£1,219.21
02 Nov 2016	£819.17
02 Dec 2016	£248.19

But this pay day effect also means that the claimant does not receive the Universal Credit they should be receiving. In this example the claimant loses £683.76/year or almost 7% of the Universal Credit they would receive without this 'pay date effect'.

Month	Universal Credit	No pay day effect	Universal Credit gain/loss	Cumulative Universal Credit gain/loss
02 Jan 2016	£1,219.21	£819.17	£400.04	£400.04
02 Feb 2016	£819.17	£819.17	£0.00	£400.04
02 Mar 2016	£248.19	£819.17	-£570.98	-£170.94
02 Apr 2016	£1,219.21	£819.17	£400.04	£229.10
02 May 2016	£819.17	£819.17	£0.00	£229.10
02 June 2016	£248.19	£819.17	-£570.98	-£341.88
02 July 2016	£1,219.21	£819.17	£400.04	£58.16
02 Aug 2016	£819.17	£819.17	£0.00	£58.16
02 Sept 2016	£248.19	£819.17	-£570.98	-£512.82
02 Oct 2016	£1,219.21	£819.17	£400.04	-£112.78
02 Nov 2016	£819.17	£819.17	£0.00	-£112.78
02 Dec 2016	£248.19	£819.17	-£570.98	-£683.76
Total	£9,146.28	£9,830.04	-£683.76	

People who are paid every four weeks

There is another problem that will affect hundreds of thousands of workers who get paid every four weeks instead of being paid monthly.

They get 13 pay packets each year.

As a consequence, they will find that in one month each year their Universal Credit is calculated using two pay packets. Their monthly income falls by hundreds of pounds. They don't have the money to pay their landlord that month.

Illustrating the problem

To illustrate why the interface between the assessment period and the four weekly pay cycle is an issue look at the following example.

This example uses an assessment period that starts on the 20th of each month and runs to the 19th of the following month. The pay is four weekly.

Universal Credit assessment period		Pay date
20 December	19 January	8 January
20 January	19 February	5 February
20 February	19 March	4 March
20 March	19 April	1 April
20 April	19 May	29 April
20 May	19 June	27 May
20 June	19 July	24 June
20 July	19 August	22 July and 19 August
20 August	19 September	16 September
20 September	19 October	14 October
20 October	19 November	11 November
20 November	19 December	9 December

As can be seen, the Universal Credit calculation uses two pay packets in the assessment period that runs from 20 July to 19 August but only one pay packet in every other month.

Worked example:

This example looks at a single parent, over 25 with two children under the age of 16 working 35 hours a week on the government's national living wage of £7.20/hour. Her rent is £392.64/month.

The first step is to calculate the maximum possible Universal Credit.

Single parent over 25 with two children Universal Credit elements	
Standard	£317.82
First child	£277.08
Second child	£231.67
Rent	£392.64
Total	£1,219.21

Next, the four weekly net income is needed:

		Explanation
Annual gross pay	£13,104.00	
PAYE (Income Tax)	- £420.80	
National Insurance	- £605.28	
Pension	0.00	Not contributing to pension
Annual net income	£12,077.92	Annual net income is Annual gross income less income tax less national insurance
Net four weekly pay	£929.07	Annual net income divided by 13

The next step is to calculate the actual Universal Credit award

		Explanation
Maximum Universal Credit	£1,219.21	Maximum calculated using relevant elements
Net income received in the assessment period	£929.07	See above – one four weekly payment
Work Allowance	£263.00	
Net income less work allowance	£666.07	Take work allowance away from income received in assessment period
65% of net income less work allowance	£432.95	Multiply by 0.65
Universal Credit award	£786.26	Subtract £432.95 from the Maximum Universal Credit

The Universal Credit award in 11 of the 12 assessment periods is £786.26

But in the other assessment period the Universal Credit calculation uses two pay packets

		Explanation
Maximum Universal Credit	£1,219.21	Maximum calculated using relevant elements
Net income received in the assessment period	£1,858.14	See above – two four weekly payments
Work Allowance	£263.00	
Net income less work allowance	£1,595.14	Take work allowance away from income received in assessment period
65% of net income less work allowance	£1,036.84	Multiply by 0.65
Universal Credit award	£182.37	Subtract £1,036.84 from the Maximum Universal Credit

The Universal Credit award in that month is £182.37.

Xmas

Many employers pay their employees early at Xmas. This will have the same effect and will result in people facing financial difficulties just after Xmas as well as possibly being short changed by Universal Credit at the time of the year when family finances are stretched hardest.

A solution

One possible way to address this pay date effect issue is to use a standard UC assessment period that begins on the first of each month and ends on the last day of each month (Usually 31st and 30th or 28th/29th where appropriate).

Appendix

The appendix has five examples of the pay date effect that show the impact of adjustments for different circumstances and factors such as the increased personal tax allowance and the reduced Universal Credit work allowance.

Example 1 is a single parent with three children aged 5, 7 and 17 earning £11,612.16 paying rent of £392.64/month. No adjustment is made for the increased personal tax allowance that applies from April 2016.

Example 2 is that same single parent with three children aged 5, 7 and 17 earning £14,515.20/annum (or £1,209.60/month gross) in December 2015 and January 2016. She reduced her weekly hours from 37.5/week to 30/week from February 2016 and her annual pay reduces to £11,612.16 (or £967.68/month) paying rent of £392.64/month.

No adjustment is made for the increased personal tax allowance that applies from April 2016

Example 3 is that same single parent with three children aged 5, 7 and 17 earning £11,612.16 paying rent of £392.64/month. The UC is adjusted for the increased personal tax allowance that applies from April 2016.

Example 4 is that same single parent with three children aged 5, 7 and 17 earning £14,515.20/annum (or £1,209.60/month gross) in December 2015 and January 2016. She reduced her weekly hours from 37.5/week to 30/week from February 2016 and her annual pay reduces to £11,612.16 (or £967.68/month) paying rent of £392.64/month. The UC is adjusted for the increased personal tax allowance that applies from April 2016

Example 5 is that same single parent with three children aged 5, 7 and 17 earning £14,515.20/annum (or £1,209.60/month gross) in December 2015 and January 2016. She reduced her weekly hours from 37.5/week to 30/week from February 2016 and her annual pay reduces to £11,612.16 (or £967.68/month) paying rent of £392.64/month. The UC is adjusted for the increased personal tax allowance that applies from April 2016 and for the reduced work allowance (from £263 to £192) that applies from April 2016.

Example 1

UC pay Date	02 Jan 2016	02 Feb 2016	02 March 2016	02 April 2016	02 May 2016	02 June 2016	02 July 2016	02 Aug 2016	02 Sept 2016	02 Oct 2016	02 Nov 2016	02 Dec 2016
Assessment Period	27/11/15 to 26/12/15	27/12/15 to 26/1/16	27/1/16 to 26/2/16	27/2/16 to 26/3/16	27/3/16 to 26/4/16	27/4/16 to 26/5/16	27/5/16 to 26/6/16	27/6/16 to 26/7/16	27/7/16 to 26/8/16	27/8/16 to 26/9/16	27/9/16 to 26/10/16	27/10/16 to 26/11/16
Pay dates in assessment period	None	31/12/2015	28/1/16 and 25/2/2016	None	31/3/16	28/4/16 and 26/5/2016	None	30/6/16	28/7/16 and 25/8/2016	None	29/9/16	27/10/16 and 24/11/2016
Annual Pay		£11,612.16			£11,612.16			£11,612.16			£11,612.16	
PAYE (Income Tax)		-£72.38			-£72.38			-£72.38			-£72.38	
National Insurance		-£348.23			-£348.23			-£348.23			-£348.23	
Pension		-£650.28			-£650.28			-£650.28			-£650.28	
Net Income		£10,541.28			£10,541.28			£10,541.28			£10,541.28	
Monthly Maximum UC	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21
Monthly Net Income	£0.00	£878.44	£1,756.88	£0.00	£878.44	£1,756.88	£0.00	£878.44	£1,756.88		£878.44	£1,756.88
Work Allowance		£263.00	£263.00		£263.00	£263.00		£263.00	£263.00		£263.00	£263.00
Net Income less work allowance		£615.44	£1,493.88		£615.44	£1,493.88		£615.44	£1,493.88		£615.44	£1,493.88
65% of net income less work allowance		£400.04	£971.02		£400.04	£971.02		£400.04	£971.02		£400.04	£971.02
Actual UC	£1,219.21	£819.17	£248.19	£1,219.21	£819.17	£248.19	£1,219.21	£819.17	£248.19	£1,219.21	£819.17	£248.19
Cumulative Actual UC	£1,219.21	£2,038.38	£2,286.57	£3,505.78	£4,324.96	£4,573.14	£5,792.35	£6,611.53	£6,859.72	£8,078.93	£8,898.10	£9,146.29
Cumulative UC without pay date effect	£819.17	£1,638.34	£2,457.51	£3,276.68	£4,095.85	£4,915.02	£5,734.19	£6,553.36	£7,372.53	£8,191.70	£9,010.87	£9,830.04
Cumulative Better/Worse Off	£400.04	£400.04	-£170.94	£229.10	£229.11	-£341.88	£58.16	£58.17	-£512.81	-£112.77	-£112.77	-£683.75

Example 2

UC pay Date	02/1/16	02/2/2016	02/3/16	02/4/16	02/5/16	02/6/16	02/7/16	02/8/16	02/9/16	02/10/16	02/11/16	02/12/16
Assessment Period	27/11/15 to 26/12/15	27/12/15 to 26/1/16	27/1/16 to 26/2/16	27/2/16 to 26/3/16	27/3/16 to 26/4/16	27/4/16 to 26/5/16	27/5/16 to 26/6/16	27/6/16 to 26/7/16	27/7/16 to 26/8/16	27/8/16 to 26/9/16	27/9/16 to 26/10/16	27/10/16 to 26/11/16
Pay dates in assessment period	None	31/12/2015	28/1/16 and 25/2/2016	None	31/3/16	28/4/16 and 26/5/2016	None	30/6/16	28/7/16 and 25/8/2016	None	29/9/16	27/10/16 and 24/11/2016
Annual Pay		£14,515.20			£11,612.16			£11,612.16			£11,612.16	
PAYE (Income Tax)		-£620.47			-£72.38			-£72.38			-£72.38	
National Insurance		-£677.08			-£348.23			-£348.23			-£348.23	
Pension		-£812.85			-£650.28			-£650.28			-£650.28	
Net Income		£12,404.80			£10,541.28			£10,541.28			£10,541.28	
Monthly Maximum UC	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21
Monthly Net Income	£0.00	£1,033.73	£1,912.17	£0.00	£878.44	£1,756.88	£0.00	£878.44	£1,756.88		£878.44	£1,756.88
Work Allowance		£263.00	£263.00		£263.00	£263.00		£263.00	£263.00		£263.00	£263.00
Net Income less work allowance		£770.73	£1,649.17		£615.44	£1,493.88		£615.44	£1,493.88		£615.44	£1,493.88
65% of net income less work allowance		£500.97	£1,071.96		£400.04	£971.02		£400.04	£971.02		£400.04	£971.02
Actual UC	£1,219.21	£718.24	£147.25	£1,219.21	£819.17	£248.19	£1,219.21	£819.17	£248.19	£1,219.21	£819.17	£248.19
Cumulative Actual UC	£1,219.21	£1,937.45	£2,084.70	£3,303.91	£4,123.08	£4,371.27	£5,590.48	£6,409.65	£6,657.84	£7,877.05	£8,696.22	£8,944.41
Cumulative UC without pay date effect	£718.24	£1,436.48	£2,255.65	£3,074.82	£3,893.99	£4,713.16	£5,532.33	£6,351.50	£7,170.67	£7,989.84	£8,809.01	£9,628.18
Cumulative Better/Worse Off	£500.97	£500.97	-£170.96	£229.09	£229.09	-£341.89	£58.15	£58.15	-£512.83	-£112.79	-£112.79	-£683.77

Example 3

UC pay Date	02/1/16	02/2/2016	02/3/16	02/4/16	02/5/16	02/6/16	02/7/16	02/8/16	02/9/16	02/10/16	02/11/16	02/12/16
Assessment Period	27/11/15 to 26/12/15	27/12/15 to 26/1/16	27/1/16 to 26/2/16	27/2/16 to 26/3/16	27/3/16 to 26/4/16	27/4/16 to 26/5/16	27/5/16 to 26/6/16	27/6/16 to 26/7/16	27/7/16 to 26/8/16	27/8/16 to 26/9/16	27/9/16 to 26/10/16	27/10/16 to 26/11/16
Pay dates in assessment period	None	31/12/2015	28/1/16 and 25/2/2016	None	31/3/16	28/4/16 and 26 May 2016	None	30/6/16	28/7/16 and 25/8/2016	None	29/9/16	27/10/16 and 24/11/2016
Annual Pay		£11,612.16			£11,612.16			£11,612.16			£11,612.16	
PAYE (Income Tax)		-£72.38			-£72.38			£0.00			£0.00	
National Insurance		-£348.23			-£348.23			-£348.23			-£348.23	
Pension		-£650.28			-£650.28			-£650.28			-£650.28	
Net Income		£10,541.28			£10,541.28			£10,613.65			£10,613.65	
Monthly Maximum UC	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21
Monthly Net Income	£0.00	£878.44	£1,756.88	£0.00	£878.44	£1,768.94	£0.00	£884.47	£1,768.94	£0.00	£884.47	£1,768.94
Work Allowance		£263.00	£263.00		£263.00	£263.00		£263.00	£263.00		£263.00	£263.00
Net Income less work allowance		£615.44	£1,493.88		£615.44	£1,505.94		£621.47	£1,505.94		£621.47	£1,505.94
65% of net income less work allowance		£400.04	£971.02		£400.04	£978.86		£403.96	£978.86		£403.96	£978.86
Actual UC	£1,219.21	£819.17	£248.19	£1,219.21	£819.17	£240.35	£1,219.21	£815.25	£240.35	£1,219.21	£815.25	£240.35
Cumulative Actual UC	£1,219.21	£2,038.38	£2,286.57	£3,505.78	£4,324.96	£4,565.31	£5,784.52	£6,599.77	£6,840.12	£8,059.33	£8,874.58	£9,114.93
Cumulative UC without pay date effect	£819.17	£1,638.34	£2,457.51	£3,276.68	£4,095.85	£4,915.02	£5,734.19	£6,553.36	£7,372.53	£8,191.70	£9,010.87	£9,830.04
Cumulative Better/Worse Off	£400.04	£400.04	-£170.94	£229.10	£229.11	-£349.71	£50.33	£46.41	-£532.41	-£132.37	-£136.29	-£715.11

Example 4

UC pay Date	02/1/16	02/2/2016	02/3/16	02/4/16	02/5/16	02/6/16	02/7/16	02/8/16	02/9/16	02/10/16	02/11/16	02/12/16
Assessment Period	27/11/15 to 26/12/15	27/12/15 to 26/1/16	27/1/16 to 26/2/16	27/2/16 to 26/3/16	27/3/16 to 26/4/16	27/4/16 to 26/5/16	27/5/16 to 26/6/16	27/6/16 to 26/7/16	27/7/16 to 26/8/16	27/8/16 to 26/9/16	27/9/16 to 26/10/16	27/10/16 to 26/11/16
Pay dates in assessment period	None	31/12/2015	28/1/16 and 25/2/2016	None	31/3/16	28/4/16 and 26 May 2016	None	30/6/16	28/7/16 and 25/8/2016	None	29/9/16	27/10/16 and 24/11/2016
Annual Pay		£14,515.20			£11,612.16			£11,612.16				
PAYE (Income Tax)		-£620.47			-£72.38			£0.00				
National Insurance		-£677.08			-£348.23			-£348.23				
Pension		-£812.85			-£650.28			-£650.28				
Net Income		£12,404.80			£10,541.28			£10,613.65				
Monthly Maximum UC	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21
Monthly Net Income	£0.00	£1,033.73	£1,756.88	£0.00	£878.44	£1,768.94	£0.00	£884.47	£1,768.94	£0.00	£884.47	£1,768.94
Work Allowance		£263.00	£263.00		£263.00	£263.00		£263.00	£263.00		£263.00	£263.00
Net Income less work allowance		£770.73	£1,493.88		£615.44	£1,505.94		£621.47	£1,505.94		£621.47	£1,505.94
65% of net income less work allowance		£500.98	£971.02		£400.04	£978.86		£403.96	£978.86		£403.96	£978.86
Actual UC	£1,219.21	£718.23	£248.19	£1,219.21	£819.17	£240.35	£1,219.21	£815.25	£240.35	£1,219.21	£815.25	£240.35
Cumulative Actual UC	£1,219.21	£1,937.44	£2,185.63	£3,404.84	£4,224.02	£4,464.36	£5,683.57	£6,498.83	£6,739.18	£7,958.39	£8,773.64	£9,013.99
Cumulative UC without pay date effect	£718.23	£1,436.46	£2,255.63	£3,074.80	£3,893.97	£4,709.22	£5,524.47	£6,339.72	£7,154.97	£7,970.22	£8,785.47	£9,600.72
Cumulative Better/Worse Off	£500.98	£500.98	-£70.00	£330.04	£330.05	-£244.86	£159.10	£159.11	-£415.79	-£11.83	-£11.83	-£586.73

Example 5

UC pay Date	02/1/16	02/2/2016	02/3/16	02/4/16	02/5/16	02/6/16	02/7/16	02/8/16	02/9/16	02/10/16	02/11/16	02/12/16
Assessment Period	27/11/15 to 26/12/15	27/12/15 to 26/1/16	27/1/16 to 26/2/16	27/2/16 to 26/3/16	27/3/16 to 26/4/16	27/4/16 to 26/5/16	27/5/16 to 26/6/16	27/6/16 to 26/7/16	27/7/16 to 26/8/16	27/8/16 to 26/9/16	27/9/16 to 26/10/16	27/10/16 to 26/11/16
Pay dates in assessment period	None	31/12/2015	28/1/16 and 25/2/2016	None	31/3/16	28/4/16 and 26 May 2016	None	30/6/16	28/7/16 and 25/8/2016	None	29/9/16	27/10/16 and 24/11/2016
Annual Pay		£14,515.20			£11,612.16			£11,612.16				
PAYE (Income Tax)		-£620.47			-£72.38			£0.00				
National Insurance		-£677.08			-£348.23			-£348.23				
Pension		-£812.85			-£650.28			-£650.28				
Net Income		£12,404.80			£10,541.28			£10,613.65				
Monthly Maximum UC	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21	£1,219.21
Monthly Net Income	£0.00	£1,033.73	£1,756.88	£0.00	£878.44	£1,768.94	£0.00	£884.47	£1,768.94	£0.00	£884.47	£1,768.94
Work Allowance		£263.00	£263.00		£263.00	£192.00		£192.00	£192.00		£192.00	£192.00
Net Income less work allowance		£770.73	£1,493.88		£615.44	£1,576.94		£692.47	£1,576.94		£692.47	£1,576.94
65% of net income less work allowance		£500.98	£971.02		£400.04	£1,025.01		£450.11	£1,025.01		£450.11	£1,025.01
Actual UC	£1,219.21	£718.23	£248.19	£1,219.21	£819.17	£194.20	£1,219.21	£769.10	£194.20	£1,219.21	£769.10	£194.20
Cumulative Actual UC	£1,219.21	£1,937.44	£2,185.63	£3,404.84	£4,224.02	£4,418.21	£5,637.42	£6,406.53	£6,600.73	£7,819.94	£8,589.04	£8,783.24
Cumulative UC without pay date effect	£718.23	£1,436.46	£2,255.63	£3,074.80	£3,893.97	£4,663.07	£5,432.17	£6,201.27	£6,970.37	£7,739.47	£8,508.57	£9,277.67
Cumulative Better/Worse Off	£500.98	£500.98	-£70.00	£330.04	£330.05	-£244.86	£205.25	£205.26	-£369.64	£80.47	£80.47	-£494.43

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