

# Universal Credit Statistical Ad Hoc: Payment Advances

Data for May 2016 to June 2017 (updated in October 2017 with UC Full Service data to July 2017)

● One Off

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Great Britain

One Off

**Updated October 2017: a new annex contains more recent results for UC Full Service (from page 19).**

## Policy background and introduction

Universal Credit is revolutionising the welfare system by making work pay. The design and structure of Universal Credit is transformational, it focuses on replicating the world of work, encouraging claimants to take greater responsibility for their finances and incentivising them to earn more and progress in work. At the same time Universal Credit provides support for people who can't work or need help moving towards the labour market. Universal Credit is already transforming lives and evidence shows people are moving into work faster and working longer with Universal Credit than under the old system. This publication provides ad hoc statistics on payment advances for claims to Universal Credit (UC). UC advances are interest free advances of benefit for those who need financial help during the transition to UC or whilst in receipt of UC. Claimants can apply for an advance of benefit subject to satisfying the eligibility criteria and these are then repaid over an agreed period as the claim progresses.

This publication sits alongside other statistical ad hoc analysis on the related topics of UC Waiting Days and UC payment timeliness.

## Main stories

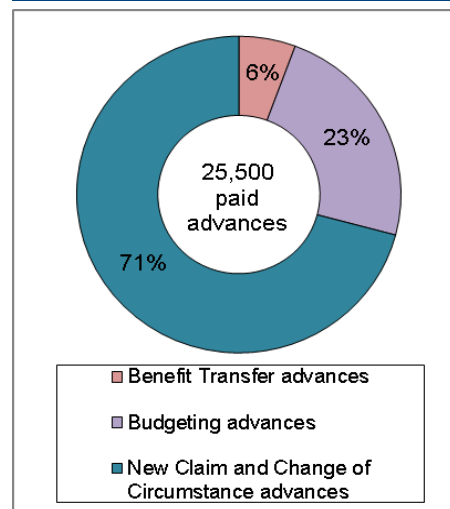
The graph on the left-hand side shows UC advances paid in June '17 by type of advance. It shows:

- 71% of all UC advances were 'New Claim' or 'Change of Circumstance' advances.
- 23% of all UC advances were 'budgeting advances'.
- Benefit Transfer advances are less frequently paid.

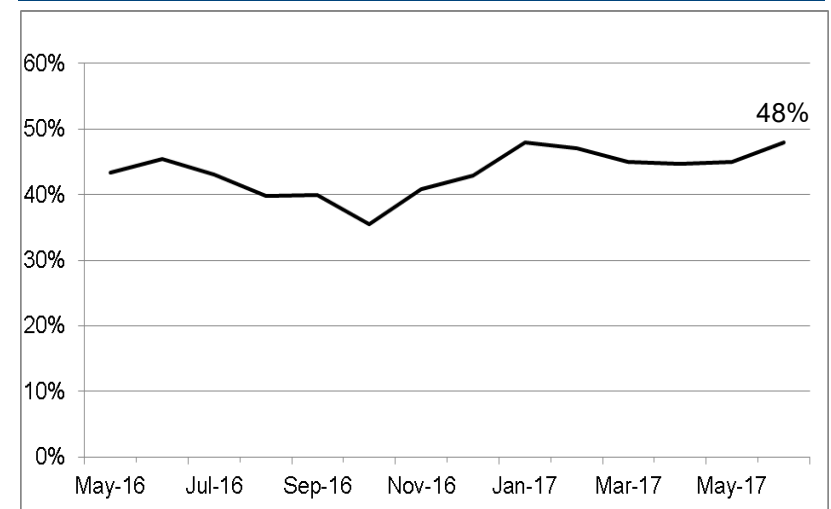
The graph on the right-hand side tracks the proportion of new claims paid a 'New Claim', 'Change of Circumstance' or 'Benefit Transfer' advance. It shows:

- For June '17, around half of new claims to UC receive an advance.
- Between May '16 and June '17, the proportion of new claims to UC that were paid an advance has increased.

**Total number of advances paid in June '17 by type of advance**



**Proportion of new claims to UC that are paid a New Claim, Change of Circumstance or Benefit Transfer advance**



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Comments? Feedback is welcome

## What you need to know

### Universal Credit

#### Policy Background

Universal Credit is revolutionising the welfare system by making work pay. The design and structure of Universal Credit is transformational, it focuses on replicating the world of work, encouraging claimants to take greater responsibility for their finances and incentivising them to earn more and progress in work. At the same time Universal Credit provides support for people who can't work or need help moving towards the labour market. Universal Credit is already transforming lives and evidence shows people are moving into work faster and working longer with Universal Credit than under the old system.

Support for housing costs, children and childcare costs are integrated into Universal Credit, which also provides additions for disabled people and carers. Over time, UC will replace the following benefits:

- Income-based Jobseeker's Allowance;
- Income-related Employment and Support Allowance;
- Income Support;
- Working Tax Credit;
- Child Tax Credit; and
- Housing Benefit.

Some of the main characteristics of Universal Credit (UC) are:

- UC is available both to out-of-work and in-work claimants (who have a low income). As claimants move into (or out of) work, they will get on-going support through UC.
- Most claims to UC will be made online and managed through an online account.
- Claimants will typically receive a single, monthly, household payment. This will be paid into a bank account in the same way as a monthly salary.

#### Rollout

Universal Credit is now available in every Jobcentre across the country, covering all Local Authorities, and supported by 22 Service Centres. UC is being introduced gradually, and was initially introduced from April 2013 in certain areas of the North West, known as Pathfinder sites. Initial eligibility criteria focused on single, unemployed, non-home-owning claimants without any children. In February 2015 the service started national rollout to new single unemployed claimants across Great Britain. By April 2016 Universal Credit was available for new claims from single unemployed claimants in all jobcentres across the country and also for couples and families in 96 sites across the North West of England. This phase of UC rollout was known as UC Live Service.

In May 2016 DWP started expansion of Universal Credit to a wider range of claimants, as with the rollout to single jobseekers, DWP have been doing this in a gradual, safe and secure way and the new Full Service is now available in 101 jobcentres around the country. From October 2017 DWP will begin to scale up to more than 50 jobcentres a month and the intention is that all cases are migrated, and a Full Service is available nationally, by March 2022. After the expansion process is complete, DWP will begin migrating claimants on other benefits to the Universal Credit Full Service from July 2019. This phase of UC rollout is known as UC Full Service.

See the Universal Credit statistics release strategy (link on page 18) for updates on the release of Universal Credit statistics.

## Payment advances

This publication provides ad hoc statistics on payment advances within Universal Credit (UC).

UC advances are interest free advances of benefit for those who need financial help during the transition to UC or whilst in receipt of UC. Claimants can apply for an advance of benefit subject to satisfying the eligibility criteria (which includes being able to afford to repay the advance over the specified timescale). These are then repaid over an agreed period as the claim progresses.

There are four types of advance offered by UC:

1. 'New claim advance': aimed at new claimants who are in financial need – to provide support until they receive their first regular payment of UC.
2. 'Benefit transfer advance': aimed at new claimants to UC who are migrating from existing benefits to Universal credit. For this advance type, the claimant is not required to demonstrate financial need.
3. 'Change of circumstance advance': aimed at providing support to existing UC claimants who experience a change of circumstance that results in a significant increase in benefit entitlement, who are in financial need and cannot wait until the end of an assessment period to receive the increase (e.g. following the birth of a child).
4. 'Budgeting advance': aimed at existing claimants who need help with intermittent expenses (e.g. buying essential items like furniture or household equipment) or expenses to help them start or maintain work (e.g. up front childcare costs). Claimants must have been in receipt of UC or a relevant existing benefit for a continuous period of 6 months, not have earnings above a prescribed threshold over the preceding 6 Assessment Periods, and not have an outstanding budgeting advance. If the Budgeting Advance is required in order to help obtain or maintain employment, the 6 month qualifying criteria is waived.

## Glossary of Acronyms

AP	Assessment Period (the monthly period over which UC entitlement is calculated).
FS	Full Service (one of the two UC services through which claims are administered).
LS	Live Service (one of the two UC services through which claims are administered).
UC	Universal Credit.

## Method of analysis

Results are produced separately for claims to UC Live Service and UC Full Service and are then aggregated to give overall results for UC.

For UC Live Service (and therefore for the overall results for UC), 'New Claim' advances and 'Change of Circumstance' advances have been combined as a single category. This is because it was not possible to disaggregate these advance types within admin data for UC Live Service. Removing the category of 'Change of Circumstance' advances from these results would not have a large impact, as this advance type is much less frequently paid (as shown in Chart 6 for claims to UC Full Service).

In some cases, claims are paid more than one advance in a given month. Where figures are given for the 'number of advances paid', such cases are counted multiple times. Other figures are for 'claims with an advance'. In these cases, any claims paid multiple times would be counted once.

Some results are given as a 'proportion of new claims to UC'. In this analysis, 'new claims' are defined as claims that have their first monthly Assessment Period (AP) end during the stated month. This excludes claims that were closed before the end of the first AP. We also exclude claims that are never eligible for a UC payment (either in the first or in subsequent APs).

**October 2017 update:** As well as adding a new annex containing more recent results for UC Full Service (from page 19), we identified an error in the methodology for the 'proportion of new claims to UC that are paid selected advances' (from page 9). This has been corrected which results in a marginal change to the results.

# UC advances: number of advances paid in June '17, for all claims to UC

Chart 1: Number of advances paid in June '17, for all claims to UC

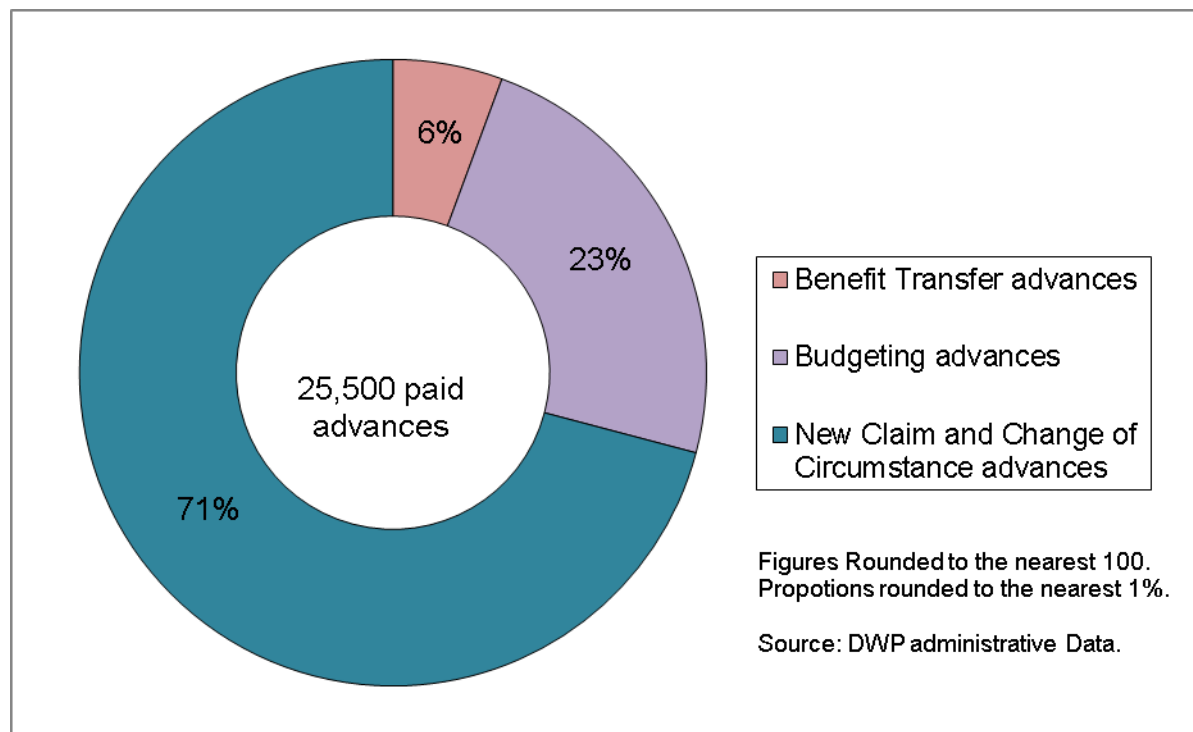


Chart 1 shows that 25,500 UC advances were paid in June '17. Of these:

- 71% of advances paid were either New Claim or Change of Circumstance advances.
- 23% of advances paid were Budgeting advances.
- 6% of advances paid were Benefit transfer advances.

### About the statistics

See 'Method of analysis' (page 4).

Table 1: Number of advances paid in June '17, for all claims to UC

	Number of advances paid in June '17	Proportion of all advances in June '17
Benefit Transfer advances	1,400	6%
Budgeting advances	6,000	23%
New Claim and Change of Circumstance advances	18,000	71%
<b>Total paid advances</b>	<b>25,500</b>	<b>100%</b>

Figures rounded to nearest 100. Proportions rounded to nearest 1%. Source: DWP administrative data.

# UC advances: number of paid advances, for all claims to UC

Chart 2: Number of paid advances, for all claims to UC

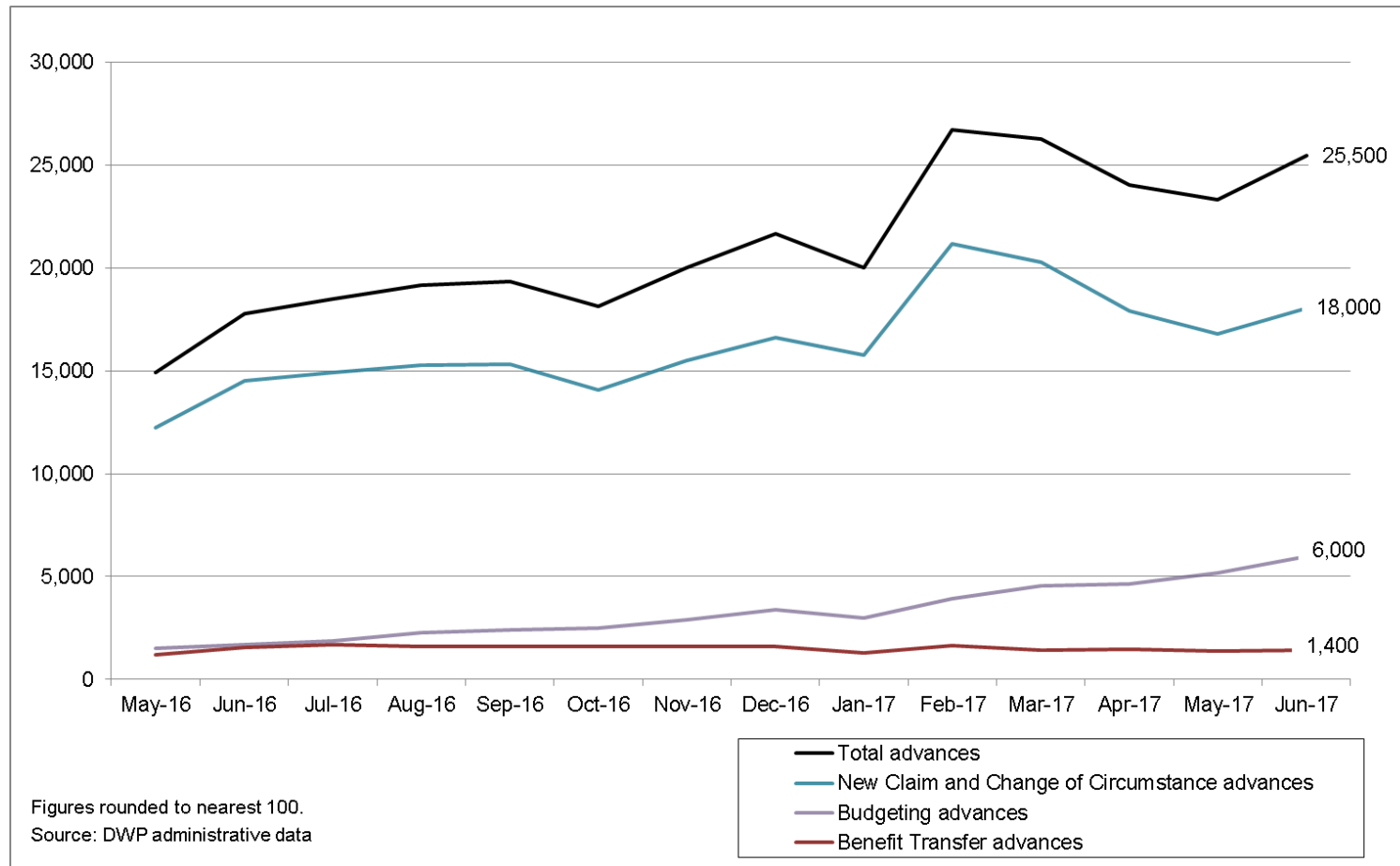


Chart 2 shows that, between May '16 and June '17, the number of UC advances being paid has increased significantly. This reflects the increase in the UC caseload.

### About the statistics

See 'Method of analysis' (page 4).

**Table 2: Number of paid advances, for all claims to UC**

	New Claim and Change of Circumstance advances (combined)	Budgeting advances	Benefit Transfer advances	Total advances
May-16	12,200	1,500	1,200	14,900
Jun-16	14,500	1,700	1,600	17,800
Jul-16	14,900	1,800	1,700	18,500
Aug-16	15,300	2,300	1,600	19,200
Sep-16	15,300	2,400	1,600	19,300
Oct-16	14,100	2,500	1,600	18,200
Nov-16	15,500	2,900	1,600	20,000
Dec-16	16,600	3,400	1,600	21,700
Jan-17	15,800	3,000	1,300	20,000
Feb-17	21,200	3,900	1,600	26,700
Mar-17	20,300	4,600	1,400	26,300
Apr-17	17,900	4,600	1,500	24,000
May-17	16,800	5,200	1,400	23,300
Jun-17	18,000	6,000	1,400	25,500

Figures rounded to nearest 100.

Source: DWP administrative data

## UC advances: proportion of UC advances paid in June '17 that are paid to new claims

Table 3: Proportion of UC advances paid in June '17 that are paid to new claims

	<b>All claims:</b> number of advances paid in June '17	<b>New claims:</b> number of advances paid in June '17	<b>Proportion of advances paid to new claims</b>
New Claim and Change of Circumstance advances	18,000	15,700	87%
Budgeting advances	6,000	800	13%
Benefit Transfer advances	1,400	1,400	98%
<b>Total paid advances</b>	<b>25,500</b>	<b>17,900</b>	<b>70%</b>

Figures rounded to nearest 100. Proportion rounded to nearest 1%.

Source: DWP administrative data.

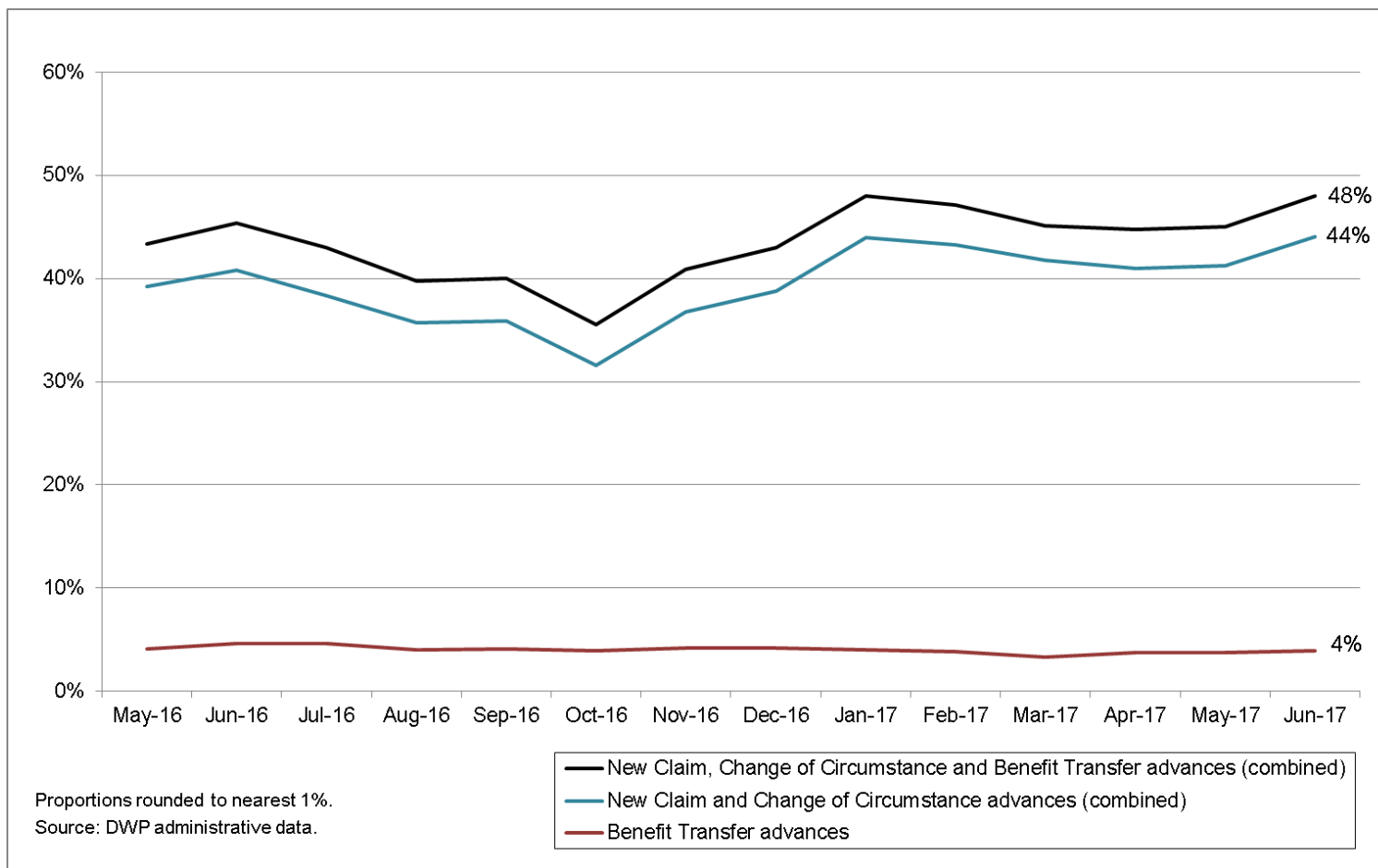
### About the statistics

See 'Method of analysis' (page 4).



# UC advances: proportion of new claims to UC that are paid selected advances

Chart 4: Proportion of new claims to UC that are paid selected advances



New claims to UC can apply for either a New Claims advance or a Benefit Transfer advance, depending on the claimant's circumstances (see page 3 for further details).

Chart 4 shows that, for new claims to UC in June '17:

- Almost half of new claims to UC received an advance.
- 44% of new claims received either a New Claims advance or a Change of Circumstances advance. Change of Circumstance advances are not aimed at new claimants (as explained on page 3).
- 4% of new claims received a Benefit Transfer advance.

The proportion of new claims paid a Benefit Transfer advance is expected to increase once DWP begins migrating claimants from other benefits to UC (see page 3 for further details).

## About the statistics

See 'Method of analysis' (page 4).

**Table 4: Proportion of new claims to UC that are paid selected advances**

	<b>New claims to UC, paid a New Claims or Change of Circumstance advance</b>	<b>Proportion of new claims paid a New Claims or Change of Circumstance advance</b>	<b>New claims to UC, paid a Benefit Transfer advance</b>	<b>Proportion of new claims paid a Benefit Transfer advance</b>	<b>New claims to UC, paid a New Claims, Change of Circumstance, or Benefit Transfer advance</b>	<b>Proportion of new claims paid a New Claims, Change of Circumstance, or Benefit Transfer advance</b>
May-16	11,200	39%	1,200	4%	12,400	43%
Jun-16	13,400	41%	1,500	5%	14,900	45%
Jul-16	13,700	38%	1,700	5%	15,300	43%
Aug-16	13,800	36%	1,600	4%	15,400	40%
Sep-16	13,700	36%	1,600	4%	15,300	40%
Oct-16	12,500	32%	1,500	4%	14,100	36%
Nov-16	13,500	37%	1,500	4%	15,100	41%
Dec-16	14,500	39%	1,600	4%	16,000	43%
Jan-17	13,500	44%	1,200	4%	14,700	48%
Feb-17	18,000	43%	1,600	4%	19,600	47%
Mar-17	17,400	42%	1,400	3%	18,800	45%
Apr-17	15,500	41%	1,400	4%	16,900	45%
May-17	14,300	41%	1,300	4%	15,600	45%
Jun-17	15,400	44%	1,400	4%	16,800	48%

Figures rounded to nearest 100. Proportions rounded to nearest 1%.

Source: DWP administrative data.

# UC advances: the value of UC advances paid in June '17

Chart 5: The value of UC advances paid in June '17

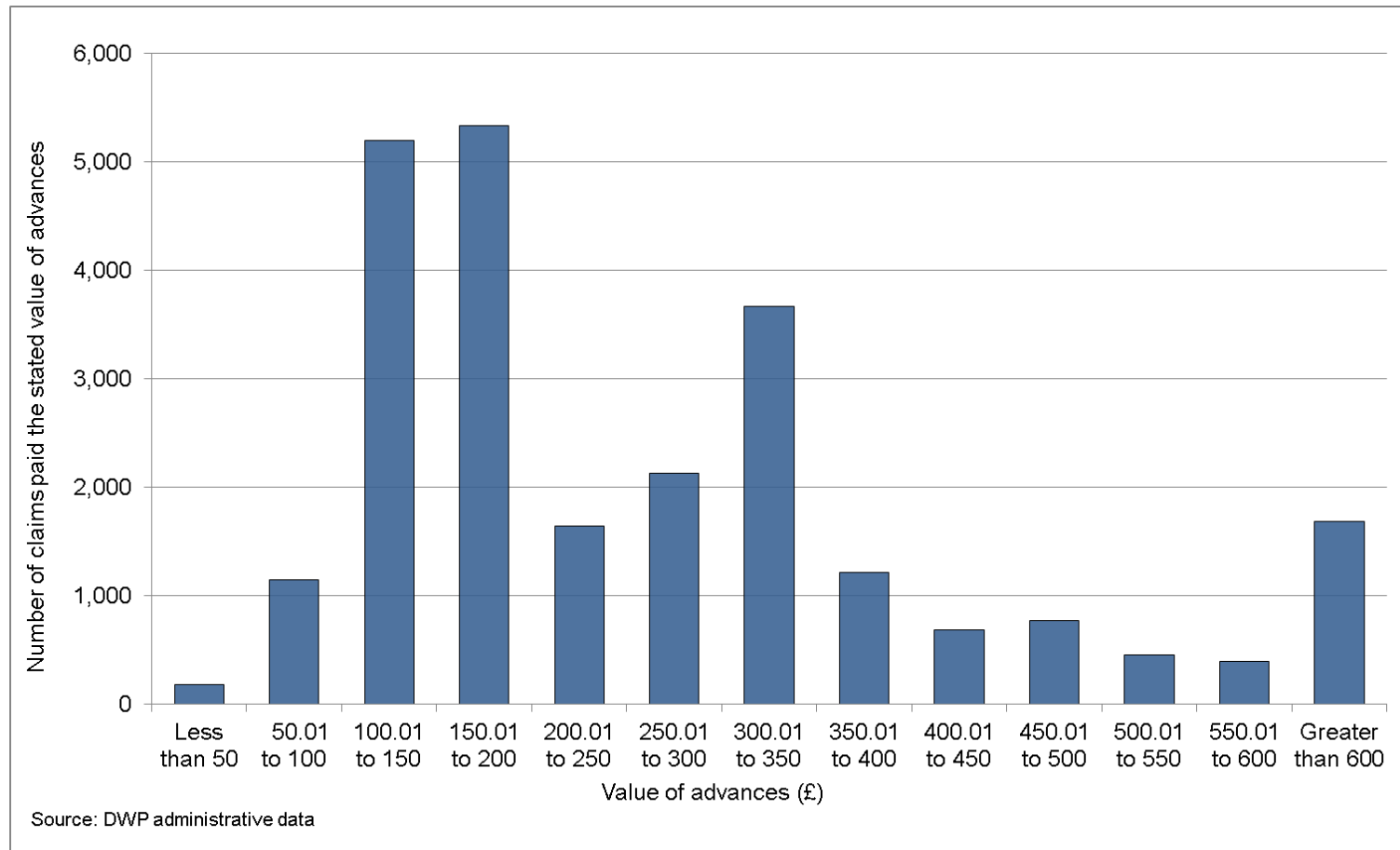


Chart 5 shows, for UC claims that were paid an advance in June '17:

- The most frequently paid value of advance was between £150.01 and £200.
- Around 1,700 claims were paid UC advances in excess of £600. Most of these claims were paid more than one advance in the month (and we have summed the value of these advances).

### About the statistics

See 'Method of analysis' (page 4).

**Table 5: The value of UC advances paid in June '17**

<b>Value of advances</b>	<b>Number of claims that were paid the stated value of advances (in June '17)</b>
Less than £50	200
£50.01-£100	1,100
£100.01-£150	5,200
£150.01-£200	5,300
£200.01-£250	1,600
£250.01-£300	2,100
£300.01-£350	3,700
£350.01-£400	1,200
£400.01-£450	700
£450.01-£500	800
£500.01-£550	500
£550.01-£600	400
Greater than £600	1,700
<b>Total UC claims paid an advance</b>	<b>24,500</b>

Figures rounded to nearest 100.

Source: DWP administrative data

# UC advances: number of paid advances, for all claims to UC Full Service

Chart 6: Number of paid advances, for all claims to UC Full Service

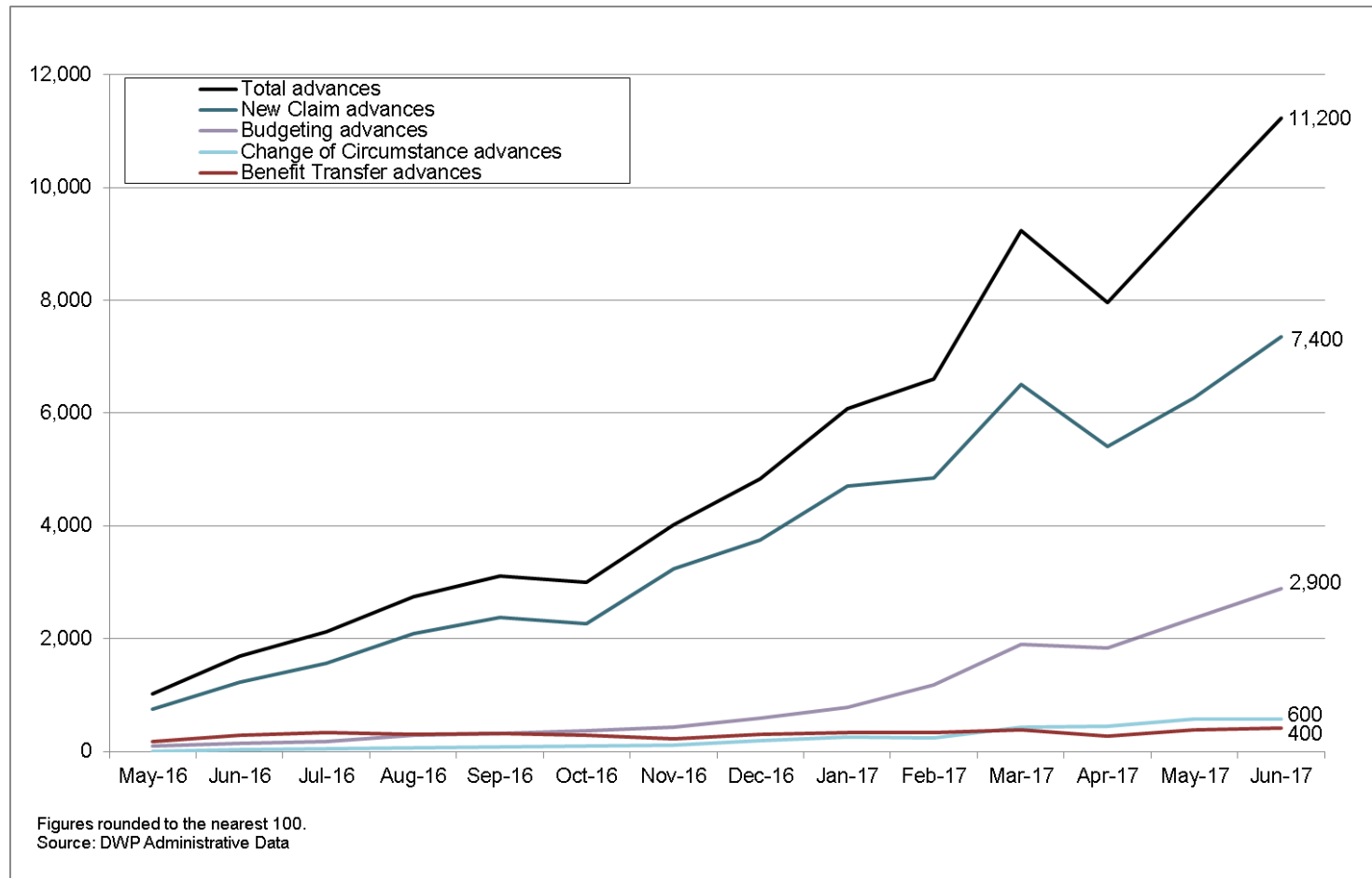


Chart 6 shows that, between May '16 and June '17, the number of UC Full Service advances being paid has increased significantly.

This reflects the increase in the UC Full Service caseload.

### About the statistics

See 'Method of analysis' (page 4).

**Table 6: Number of paid advances, for all claims to UC Full Service**

	New Claim advances	Budgeting advances	Change of Circumstance advances	Benefit Transer advances	Total advances
May-16	700	100	0	200	1,000
Jun-16	1,200	100	0	300	1,700
Jul-16	1,600	200	0	300	2,100
Aug-16	2,100	300	100	300	2,700
Sep-16	2,400	300	100	300	3,100
Oct-16	2,300	400	100	300	3,000
Nov-16	3,200	400	100	200	4,000
Dec-16	3,800	600	200	300	4,800
Jan-17	4,700	800	300	300	6,100
Feb-17	4,800	1,200	200	300	6,600
Mar-17	6,500	1,900	400	400	9,200
Apr-17	5,400	1,800	400	300	8,000
May-17	6,300	2,400	600	400	9,600
Jun-17	7,400	2,900	600	400	11,200

Figures rounded to nearest 100.

Source: DWP administrative data

## UC advances: proportion of UC Full Service advances paid in June '17 that are paid to new claims

**Table 7: Proportion of UC Full Service advances paid in June '17 that are paid to new claims**

	<b>All claims: number of advances paid in June</b>	<b>New claims: number of advances paid in June</b>	<b>Proportion of advances paid to new claims</b>
New Claim advances	7,400	7,100	97%
Budgeting advances	2,900	700	24%
Change of Circumstance advances	600	100	12%
Benefit Transfer advances	400	400	99%
<b>Total paid advances</b>	<b>11,200</b>	<b>8,300</b>	<b>74%</b>

Figures rounded to nearest 100. Proportion rounded to nearest 1%.

Source: DWP administrative data.

### About the statistics

See 'Method of analysis' (page 4).

# UC advances: proportion of new claims to UC Full Service that are paid selected advances

Chart 8: Proportion of new claims to UC Full Service that are paid selected advances

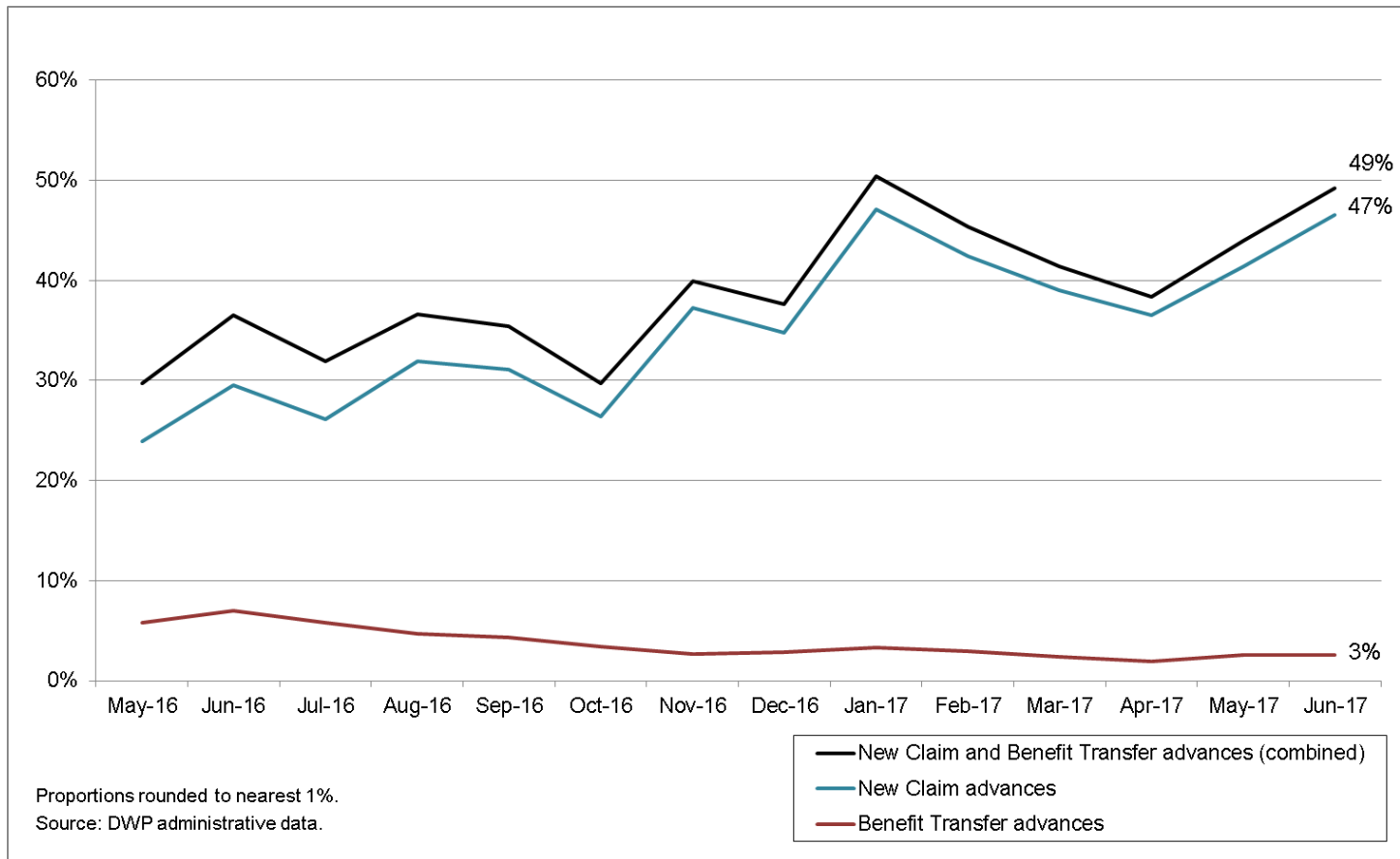


Chart 8 shows that, for new claims to UC Full Service in June '17:

- Almost half of new claims to UC Full Service received an advance.
- 47% of new claims to UC Full Service received a New Claims advance
- 3% of new claims to UC Full Service received a Benefit Transfer advance.

The proportion of new claims paid a Benefit Transfer advance is expected to increase once DWP begins migrating claimants from other benefits to UC (see page 3 for further details).

## About the statistics

See 'Method of analysis' (page 4).



**Table 8: Proportion of new claims to UC Full Service that are paid selected advances**

	<b>New claims to UC, paid a New Claims advance</b>	<b>Proportion of new claims paid a New Claims advance</b>	<b>New claims to UC, paid a Benefit Transfer advance</b>	<b>Proportion of new claims paid a Benefit Transfer advance</b>	<b>New claims to UC, paid a New Claims or Benefit Transfer advance</b>	<b>Proportion of new claims paid a New Claims or Benefit Transfer advance</b>
May-16	700	24%	200	6%	900	30%
Jun-16	1,100	30%	300	7%	1,400	37%
Jul-16	1,500	26%	300	6%	1,800	32%
Aug-16	2,000	32%	300	5%	2,300	37%
Sep-16	2,300	31%	300	4%	2,600	35%
Oct-16	2,200	26%	300	3%	2,500	30%
Nov-16	3,100	37%	200	3%	3,300	40%
Dec-16	3,600	35%	300	3%	3,900	38%
Jan-17	4,500	47%	300	3%	4,800	50%
Feb-17	4,700	42%	300	3%	5,000	45%
Mar-17	6,100	39%	400	2%	6,500	41%
Apr-17	5,100	36%	300	2%	5,400	38%
May-17	6,000	41%	400	3%	6,300	44%
Jun-17	6,900	47%	400	3%	7,300	49%

Figures rounded to nearest 100. Proportions rounded to nearest 1%.

Source: DWP administrative data.

## About these statistics

These statistics have been compiled using administrative data covering Live Service and Full Service which, when combined, represent all claims to Universal Credit.

This analysis covers the period May 2016 to June 2017 (updated October 2017 with a new annex containing UC Full Service data to July 2017) and excludes Universal Credit awards which are never paid. These may occur, for example, when a claimant has high earnings during each relevant Assessment Period. By excluding these Assessment Periods this analysis is restricted to the active, in-payment Universal Credit caseload.

This publication sits alongside two other statistical ad hoc publications, on the related topics of UC Waiting Days and UC payment timeliness. The statistical ad hoc publications on UC payment advances (i.e. this publication) and UC payment timeliness were updated in October with more recent results for UC Full Service. These publications can be found at: <https://www.gov.uk/government/collections/ad-hoc-statistical-analyses-2017#ad-hoc-statistical-publications>.

All figures are rounded to the nearest 100. All percentages are rounded to the nearest 1%.

## Where to find out more

More information on the Universal Credit statistics release strategy can be found at:

<https://www.gov.uk/government/publications/universal-credit-statistics-background-information>

Monthly Universal Credit official experimental statistics releases can be found at:

<https://www.gov.uk/government/collections/universal-credit-statistics>

This report was produced by:

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Department for Work and Pensions

## Annex: more recent results for UC Full Service (updated October 2017)

### UC advances: number of paid advances, for all claims to UC Full Service, with data to July 2017

Chart A1: Number of paid advances, for all claims to UC Full Service, with data to July '17

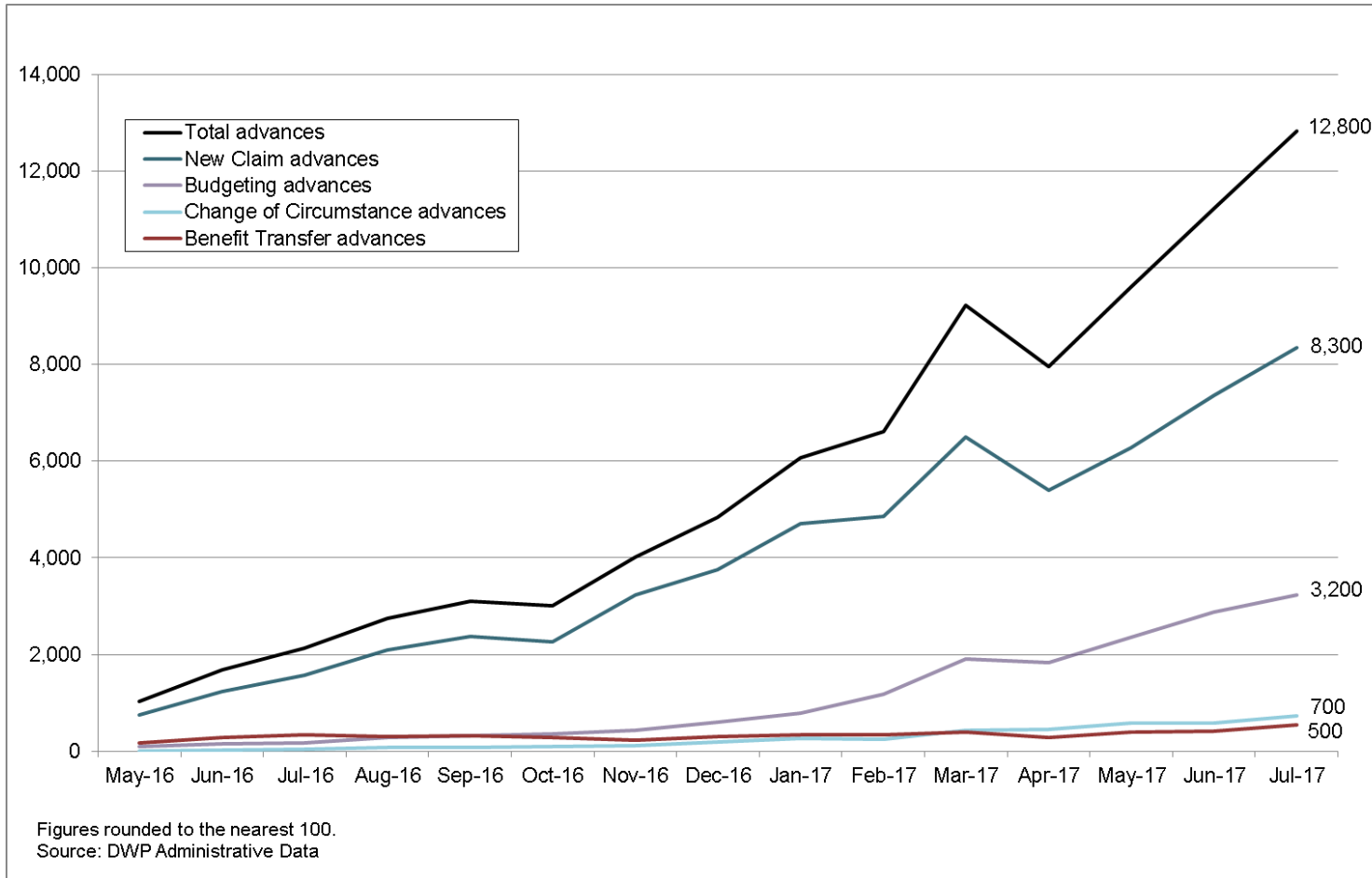


Chart A1 shows that, between May '16 and July '17, the number of UC Full Service advances being paid has increased significantly.

This reflects the increase in the UC Full Service caseload.

#### About the statistics

See 'Method of analysis' (page 4).

**Table A1: Number of paid advances, for all claims to UC Full Service, with data to July '17**

	New Claim advances	Budgeting advances	Change of Circumstance advances	Benefit Transfer advances	Total advances
May-16	700	100	0	200	1,000
Jun-16	1,200	100	0	300	1,700
Jul-16	1,600	200	0	300	2,100
Aug-16	2,100	300	100	300	2,700
Sep-16	2,400	300	100	300	3,100
Oct-16	2,300	400	100	300	3,000
Nov-16	3,200	400	100	200	4,000
Dec-16	3,800	600	200	300	4,800
Jan-17	4,700	800	300	300	6,100
Feb-17	4,800	1,200	200	300	6,600
Mar-17	6,500	1,900	400	400	9,200
Apr-17	5,400	1,800	400	300	8,000
May-17	6,300	2,400	600	400	9,600
Jun-17	7,400	2,900	600	400	11,200
Jul-17	8,300	3,200	700	500	12,800

Figures rounded to nearest 100.

Source: DWP administrative data

## UC advances: proportion of UC Full Service advances paid in July '17 that are paid to new claims

**Table A2: Proportion of UC Full Service advances paid in July '17 that are paid to new claims**

	<b>All claims: number of advances paid in July '17</b>	<b>New claims: number of advances paid in July '17</b>	<b>Proportion of advances paid to new claims</b>
New Claim advances	8,300	8,100	97%
Budgeting advances	3,200	900	27%
Change of Circumstance advances	700	100	18%
Benefit Transfer advances	500	500	99%
<b>Total paid advances</b>	<b>12,800</b>	<b>9,700</b>	<b>75%</b>

Figures rounded to nearest 100. Proportion rounded to nearest 1%.

Source: DWP administrative data.

### About the statistics

See 'Method of analysis' (page 4).

# UC advances: proportion of new claims to UC Full Service that are paid selected advances, with data to July '17

Chart A3: Proportion of new claims to UC Full Service that are paid selected advances, with data to July '17

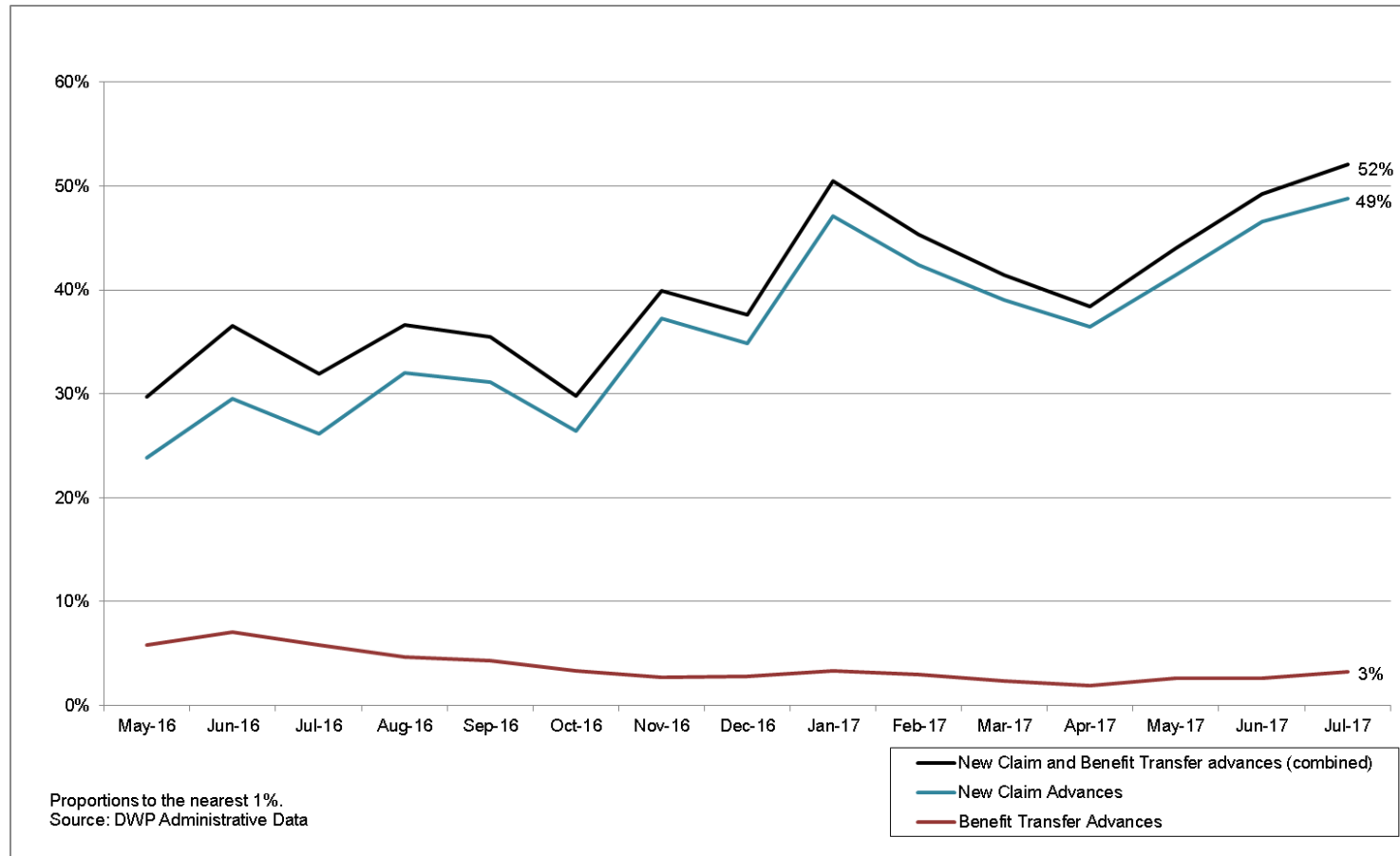


Chart A3 shows that, for new claims to UC Full Service in July '17:

- Half of new claims to UC Full Service received an advance.
- Almost half (49%) of new claims to UC Full Service received a New Claims advance
- 3% of new claims to UC Full Service received a Benefit Transfer advance.

The proportion of new claims paid a Benefit Transfer advance is expected to increase once DWP begins migrating claimants from other benefits to UC (see page 3 for further details).

### About the statistics

See 'Method of analysis' (page 4).

**Table A3: Proportion of new claims to UC Full Service that are paid selected advances, with data to July '17**

	<b>New claims to UC, paid a New Claims advance</b>	<b>Proportion of new claims paid a New Claims advance</b>	<b>New claims to UC, paid a Benefit Transfer advance</b>	<b>Proportion of new claims paid a Benefit Transfer advance</b>	<b>New claims to UC, paid a New Claims or Benefit Transfer advance</b>	<b>Proportion of new claims paid a New Claims or Benefit Transfer advance</b>
May-16	700	24%	200	6%	900	30%
Jun-16	1,100	30%	300	7%	1,400	37%
Jul-16	1,500	26%	300	6%	1,800	32%
Aug-16	2,000	32%	300	5%	2,300	37%
Sep-16	2,300	31%	300	4%	2,600	35%
Oct-16	2,200	26%	300	3%	2,500	30%
Nov-16	3,100	37%	200	3%	3,300	40%
Dec-16	3,600	35%	300	3%	3,900	38%
Jan-17	4,500	47%	300	3%	4,800	50%
Feb-17	4,700	42%	300	3%	5,000	45%
Mar-17	6,100	39%	400	2%	6,500	41%
Apr-17	5,100	36%	300	2%	5,400	38%
May-17	6,000	41%	400	3%	6,300	44%
Jun-17	6,900	47%	400	3%	7,300	49%
Jul-17	7,900	49%	500	3%	8,400	52%

Figures rounded to nearest 100. Proportions rounded to nearest 1%.

Source: DWP administrative data.

# UC advances: The value of UC advances paid in July '17 for claims to UC Full Service UC advances paid in July '17, for claims to UC Full Service

Chart A4: The value of UC advances paid in July '17, for claims to UC Full Service

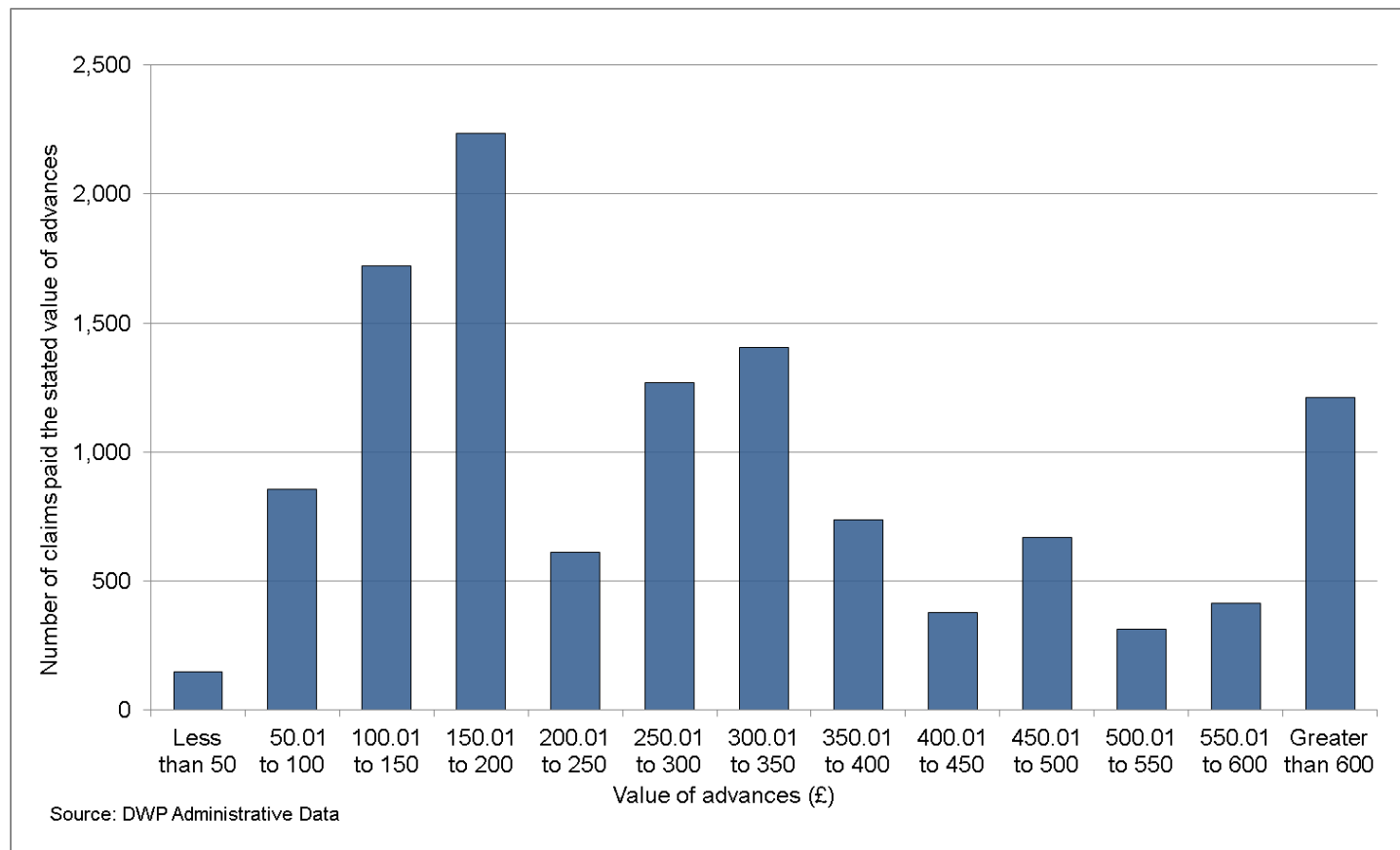


Chart A4 shows, for claims to UC Full Service that were paid an advance in June '17:

- The most frequently paid value of advance was between £150 and £200.
- Around 1,200 claims were paid UC advances in excess of £600. Most of these claims were paid more than one advance in the month (and we have summed the value of these advances).

The mean amount paid as an advance, to UC Full Service claims in July '17, was £318.

### About the statistics

See 'Method of analysis' (page 4).



**Table A4: The value of UC advances paid in July '17, for claims to UC Full Service**

<b>Value of advances</b>	<b>Number of claims that were paid the stated value of advances (in July '17)</b>
Less than £50	100
£50.01-£100	900
£100.01-£150	1,700
£150.01-£200	2,200
£200.01-£250	600
£250.01-£300	1,300
£300.01-£350	1,400
£350.01-£400	700
£400.01-£450	400
£450.01-£500	700
£500.01-£550	300
£550.01-£600	400
Greater than £600	1,200
<b>Total UC claims paid an advance</b>	<b>12,000</b>

Figures rounded to nearest 100.

Source: DWP administrative data