

Cover Note

This report has been prepared in advance of the November 2018 country visit to the UK by the United Nations Special Rapporteur for Extreme Poverty & Human Rights, Prof. Philip Alston. It should be considered with copy of the call for submissions for the visit. Within the report proper there are numbered passages in red type, these are specific responses to the corresponding questions in the call for submissions.

This report, including the cover note and appendices, contains 17 pages. The report should be considered together with the appendices, which provide illustrative examples of the problems faced by real-life clients.

We appreciate that the welfare system can be very complex, both to clients and observers, and that some of the terminology we use in this report can be confusing. To help with this we have included a glossary in Appendix 3.

This report may be published on the UN OHCHR website and may be quoted or referenced or distributed in whole or in part by any person or body. However, it must not be edited without prior permission from Citizens Advice Flintshire.

If you require further information or have any questions please contact admin@flintshirecab.org.uk.

This report has been written by Alasdair Ibbotson, who, as one of our volunteers, has frontline experience in helping clients navigate the Universal Credit system. Our service relies on both our paid staff and over 80 volunteers- without these we could not offer the support that we do to our clients, when they need it. I am pleased to be able to present this document to the Special Rapporteur and his team, and hope that it will prove valuable in identifying the challenges people in our community face as both causes and results of poverty and extreme poverty.

Salli Edwards

Chief Executive Officer, Citizens Advice Flintshire

September 2018



Citizens Advice Flintshire Submission to the United Nations Special Rapporteur for Extreme Poverty & Human Rights

September 2018

Citizens Advice Flintshire (CAF) is a charity working in the county of Flintshire in North East Wales. We are part of the National Citizens Advice Service, and have three offices located in Mold, Deeside and Holywell. We provide free, confidential, independent and impartial advice to anyone who needs it, regardless of income, immigration status or any other consideration. The largest enquiry areas we deal with are welfare benefits and debt, and we have several specialist caseworkers dealing with these enquiries. We also see employment, discrimination, consumer, housing, immigration and legal issues.

Our service is delivered mostly by volunteers. Last year volunteers contributed £591,890 worth of their time to delivering advice in Flintshire¹.

The very nature of our service means that all of our clients have problems, and for many these issues are incredibly serious. Each year we see hundreds of clients who have had their benefits stopped and have no income or very little. In these cases our priority is always to try to get the individual access to funds. This means helping with applications for benefits, the appeals process, discretionary payments from the state or other sources of charitable funding. In addition to providing assistance to individuals who need it we campaign on the issues our clients come in with in order to try to prevent others encountering those same problems.

Flintshire has been a pilot area for the introduction of Universal Credit (UC), with the first new claims registered in April 2014². This means that the local authority and NGOs working in Flintshire have experience in dealing with unusual problems with UC that can get lost when considering the national picture. In addition, we at CAF have identified issues and problems with UC which have gone on to become national campaign issues, as we have been the first to encounter them. Because of this, we feel that our experience at CAF and those of other organisations locally are of particular relevance to the Special Rapporteur's Terms of Reference Section C (Universal Credit).

¹ Citizens Advice Flintshire Annual Report 2017/8.

² <https://www.flintshire.gov.uk/en/Resident/Council-Tax-and-Benefits-and-Grants/Universal-Credit.aspx>

6. We feel that the Special Rapporteur should visit Flintshire because this has been a Universal Credit pilot area

7. We feel that the Special Rapporteur should meet with Citizens Advice Flintshire, Flintshire County Council, Flintshire Foodbank and some of our clients who have experienced extreme poverty (which we would be happy to facilitate), as well as the MPs and AMs for Flintshire (Mark Tami MP, David Hanson MP, Jack Sargeant AM and Hannah Blythyn AM).

Because we provide free advice to everyone, we do not have a specific definition of poverty that we as a service use; this also means we don't use government definitions. For some cases we use definitions set by others (such as whether a client is living in fuel poverty), and some funders may request that we assess our clients against their specific definitions. However, we would generally consider clients who do not have enough money to cover essential expenses (food, rent, utilities & broadband, and essential travel) to be living in poverty. We would consider those who are unable to access funds sufficient to cover these expenses to be living in extreme poverty. We often have clients with no income and a need for immediate cash to pay essential bills. In these cases we can issue immediate charitable support such as a food voucher and we can help them access other sources of emergency funding such as the Discretionary Assistance Fund, a Welsh Government project³, as well as looking at longer term sustainable solutions such as making applications for benefits if a client is eligible and helping negotiate with creditors if the client has debts.

1. We do not have our own definition of poverty but assess how we can best provide assistance tailored to each individual client.

2. Because we do not have a practical need to define clients by whether they are in poverty, we do not have a position on whether the government definition is accurate.

Many of the clients we see face infringements of their human rights set out in the relevant conventions and declarations, or difficulty accessing these rights. For example, many have difficulty accessing food and adequate nutrition, due to lack of money to buy food, lack of care services (such as home help or meals on wheels) to provide adequate food, and insufficient access to good food. This in turn can make accessing education difficult for children if there is not enough food in their household, which causes difficulties maintaining concentration at school. Over the summer holidays, when children who would otherwise get free school meals cannot, the problem of childhood hunger is worsened, and evidence supporting this is demonstrated in local food bank referrals made by CAF, which generally peaks in summer and January⁴.

³ <https://beta.gov.wales/discretionary-assistance-fund-daf>

⁴ Please see charts in Appendix 1

The effects of austerity have led to public transport provision being reduced, especially in rural parts of the county, which has created some difficulties for clients accessing services where they do not have access to private transport. This can make accessing healthcare or advice more difficult, and also makes accessing benefits more challenging for some clients as well.

Because of the effects of austerity clients who may previously have been able to access state or state-funded services (health and social care⁵, housing⁶ etc.) have seen provision reduced. Those clients who do not have the means to pay privately for those services (especially clients who have mental health difficulties) see their access more dramatically affected as a direct result of poverty⁷.

In addition to human rights issues caused directly by poverty, discrimination also contributes significantly to human rights violations in the UK and those who have faced discrimination are more likely to be in poverty⁸ and face additional challenges because of that.

3. People living in poverty and extreme poverty in the UK are especially likely to face violations of their human rights to healthcare, food, education and equality.

5. Decreased provision of these services for free, requirements for financial contributions towards costs of care and difficulty reaching these services due to transport issues all contribute to people being unable to access services, in addition to the problem of inadequate nutrition making concentration difficult for children in poverty at school.

Since the introduction of UC we have seen a sustained increase in foodbank referrals, and across the UK there is evidence to suggest that as soon as UC is introduced foodbank referrals increase in the area⁹. This would suggest that UC has not only not been successful in reducing extreme poverty but may have actually increased it. This is supported by the experience of clients who have found the lead-in time for the first payment of UC (especially for those clients who struggle to prove their identity to the satisfaction of the DWP¹⁰) too long and consequently struggle to afford essential expenses. In addition there have been significant and recurring errors by DWP staff as they have learnt the new system, which has directly caused hardship for many clients. Most prominently among these errors are:

⁵ Case study 1, Marguerite's Story, Appendix 2

⁶ Case study 2, Steven's Story, Appendix 2

⁷ Case study 3, Bethan's Story, Appendix 2

⁸ Case study 4, Eliza's Story, Appendix 2

⁹ Compare charts 1 and 2 in Appendix 1.

¹⁰ Case study 5, Ben's Story, Appendix 2

- The difficulty people have accessing New Style ESA / JSA (they are told when they ring up to claim it that they cannot, and must claim UC instead which is wrong)¹¹.
- Clients moved onto UC whilst they appeal their ESA refusal not having the Support Group or WRAG components put into payment in their UC award following their successful ESA appeal or moving from ESA to UC in order to claim housing costs¹². This has often required the involvement of the MP to resolve in Flintshire. It is unknown how many claimants who have not sought advice have been wrongly denied funds because of this.
- Clients only being awarded half their housing costs in their UC HE award when they are responsible for all of the rent. This happens to people with “untidy tenancies”- where more than one person is on a tenancy agreement but not on a UC claim, and one party (the one on UC) is responsible for all of the rent. This happens especially where a couple splits up, one moves out and the other takes over responsibility for the property, but the paperwork doesn’t reflect this situation¹³.
- The DWP wrongly denying people access to Universal Credit LCWRA elements if they have a small private income (like a pension or partners earnings). This is because they have too much income to receive any of the standard allowance of UC, and so their claim is closed before they are assessed for the LCWRA element. If this element was in payment then they would receive UC as their income is not too high to exclude this payment. In this circumstance the DWP should make a discretionary award of £0.01 of Universal Credit in order to keep the claim open whilst the client is assessed¹⁴. However, the DWP have been unaware of their power to do this, and clients have found this very difficult to access.

Whilst one of the aims of UC has been to simplify the welfare system, for many clients it has had the opposite effect. This is particularly true for certain groups:

- Those without internet access or computer literacy, who cannot manage to use the online system and who consequently are excluded from most of their claim. Many do not manage to get what they are entitled to and face stoppage of their UC payments because they are unable to respond to posts in the online journal

¹⁵ ¹⁶

¹¹ Case study 6, Dafydd’s Story, Appendix 2

¹² Case study 7, Neil’s Story, Appendix 2

¹³ Case study 8, George’s Story, Appendix 2

¹⁴ Universal Credit Regulations 2013, Regulation 28

¹⁵ Case study 9, Iain’s Story, Appendix 2

¹⁶ Case study 10, Emily’s Story, Appendix 2

- Claimants who are not paid wages monthly, whose assessment period means that they are paid “extra” wages in some UC assessment periods resulting in UC being reduced or stopped completely, necessitating a reclaim¹⁷. This can also mean that benefits dependent on UC, such as free school meals, are also stopped some months but available others¹⁸, despite claimant’s earned income being unchanged when measured weekly. A calendar showing which clients are affected and giving examples is enclosed as an appendix¹⁹.
- Clients with mental health or learning difficulties, who struggle to manage their own claims^{20 21}.
- Clients who are self employed and struggle to demonstrate their income and expenditure to the satisfaction of DWP staff.
- Clients whose employers do not file their taxes correctly, which can result in the real-time information reported by HM Revenue & Customs to the DWP being inaccurate and the DWP reducing benefit based on what HMRC tells them rather than what the client (accurately) reports^{22 23}.

15. UC has not been effective in reducing error or poverty, and may have increased these. For many claimants the system has become more complex and less easy to understand than before.

16. For some clients UC has resulted in them being better off, but for people with complex claims, limited or no computer literacy, clients paid in periods of weeks rather than months, clients in self employment, clients with mental health difficulties and clients whose employers do not correctly file taxes, UC has made the claims process more complex. The difficulty in getting split claims has had a particularly big impact on people living in households with domestic abuse.

17. For clients without internet access and computer literacy the digital-by-default nature of UC has made essential support with living costs much more difficult for clients to achieve. This has meant some clients have been unable to access benefits. Some support has been provided through Jobcentre+ and Flintshire Connects to help clients apply but this service does not help clients adequately monitor their journal on an ongoing basis, which has resulted in some clients being sanctioned or missing out on payments.

19. We do not have definitive statistics that could demonstrate one way or another the effect of Universal Credit on the welfare system, and do not have a statistically

¹⁷ Case study 11, Vicky’s Story, Appendix 2

¹⁸ <https://www.ifs.org.uk/uploads/publications/bns/BN232.pdf>

¹⁹ Appendix 4

²⁰ Case study 9, Iain’s Story, Appendix 2

²¹ Case study 12, Melissa’s Story, Appendix 2

²² Case study 13, Andrea’s Story, Appendix 2

²³ Case study 11, Vicky’s Story, Appendix 2

significant number of fraud cases to be able to draw on. However we have seen extensive errors on the part of the DWP, many in ways that would not have been possible under legacy benefits (like errors reporting wages to HMRC, clients told they cannot access NS ESA/ NS JSA and have to claim UC, clients told they cannot access UC LCWRA elements) in addition to administrative errors that can happen on legacy benefits. This seems to be because of the complexity of UC and confusion over the way its different elements interact on the part of DWP staff. It is not clear whether these errors will decline with experience or are systemic.

To conclude, our experience leads us to believe that the effects of austerity are disproportionately falling on those already less well off. We also believe that there are several systemic flaws with UC that must be resolved before it is further rolled out. We note that the DWP has been occasionally receptive to feedback, such as by making telephone helplines free to call, however we are concerned that despite problems with UC being raised frequently the government is refusing to pause the rollout to resolve these. We will continue making the case for changes that will benefit our current clients and help prevent problems for claimants in future, and highlighting both in correspondence with the DWP and where necessary publicly where changes can and must be made in order to reduce extreme poverty and remove potential causes.

Alasdair Ibbotson

Citizens Advice Flintshire, September 2018

Word count, excluding appendices: 2,193

Appendix 1: Food Bank Vouchers Issued Before Universal Credit and in the Last Full Financial Year

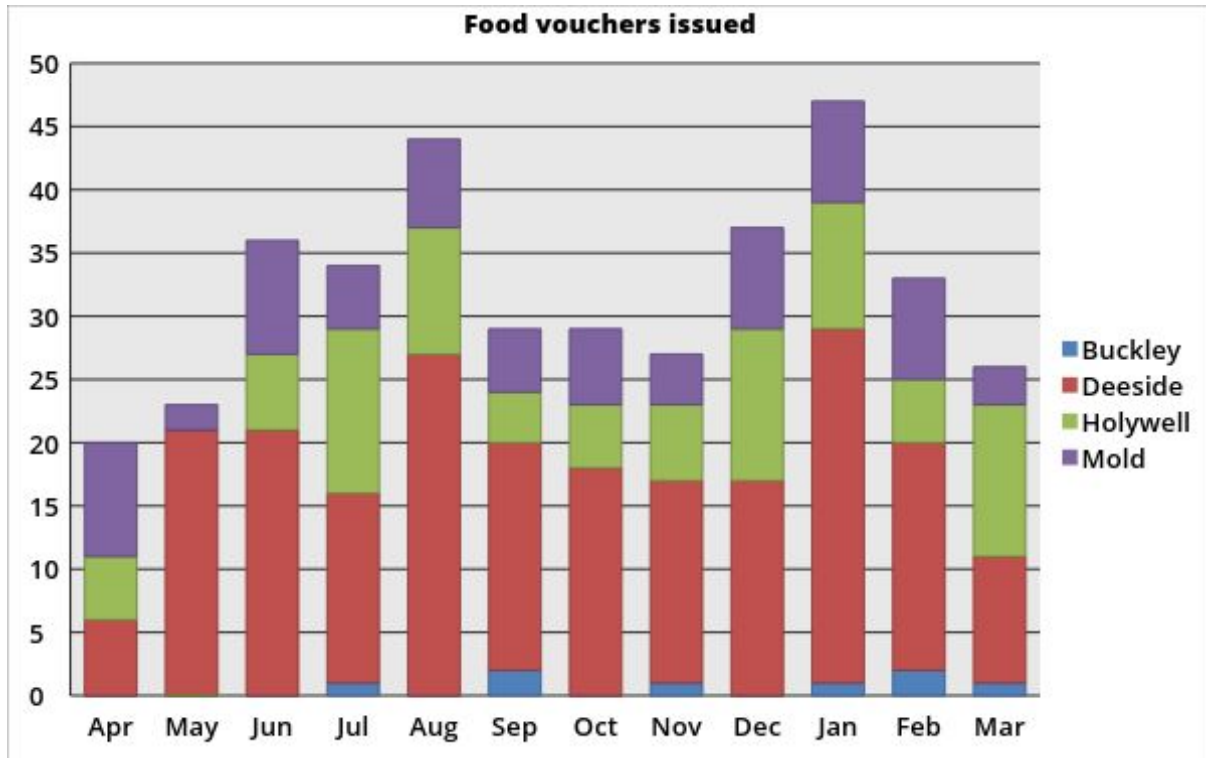


Chart 1 (above) covers the period from April 2017- March 2018.

Food Vouchers issued

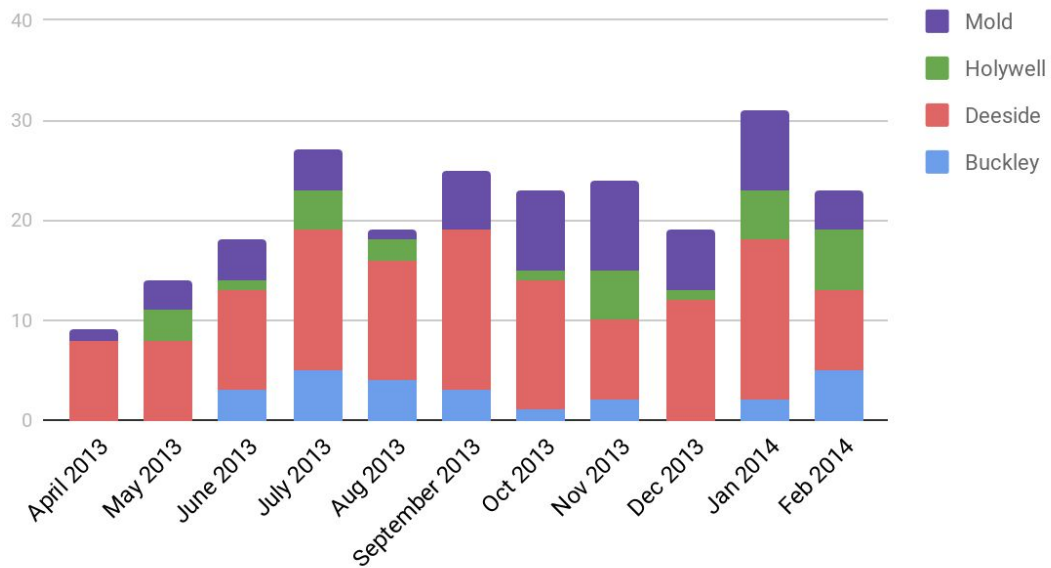


Chart 2 (above) covers the period from April 2013-February 2014 (immediately prior to the introduction of UC in Flintshire).

Appendix 2: Client Stories & Case Studies

All the clients below have had their names changed to protect their confidentiality, but their stories are reported .

Case Study 1: Marguerite's Story

Marguerite came into the bureau because the care that her mother had been receiving from Flintshire County Council for free was stopped. FCC had told her that she would have to pay nearly £100 per week towards her mum's care costs. Marguerite works part time and has childcare responsibilities as well, and has to look after her mum who lives with her. On her earnings she cannot afford the £100/w. As a result her mum is no longer getting the care that she used to when Marguerite is in work.

Case Study 2: Steven's Story

Steven has learning difficulties and problems with his vision. Reading letters is difficult as he struggles to see the print and has difficulty understanding them. He asked his landlord, a housing association, for communication to be done in an accessible format, which the housing association used to do but stopped. The Housing Association refused to do this until Citizens Advice got involved. Steven now gets communication in a format he can understand, but feels he would not have been able to achieve this without the help of Citizens Advice.

Case Study 3: Bethan's Story

Bethan lives with severe mental health difficulties and has difficulty managing her own affairs. This has led to her accumulating significant debts, struggling to manage her own benefits and facing major barriers to getting help. Because of the manifestations of her mental health problems she has been banned from accessing healthcare at her local surgery, and other support services.

Because there is no additional support in place for people like Bethan when they have been prevented from accessing services she is struggling to deal with her debts and benefits. Because she cannot see a doctor she is struggling to apply for and receive health-related benefits that she would otherwise be eligible for. This is likely to have an ongoing effect on her finances and her mental health, pushing her further in to poverty.

Case Study 4: Eliza's Story

Eliza worked in a small office when her employer sacked her for being medically incapable of working, because of her disability. The employer had not carried out an assessment to see if reasonable adjustments could be made that would enable Eliza to continue working and was reluctant to let her continue. Eliza took the employer to a tribunal for disability discrimination with the help of Citizens Advice, but in the meantime has had very little income and has been unable to keep up with mortgage payments because she has not been able to find work. As a result, she has not managed to keep up with mortgage payments and so her and her children have become homeless.

This is a case where extreme poverty has been caused by disability discrimination.

Case Study 5: Ben's Story

Ben has recently been released from prison and is currently on remand. He has tried to claim Universal Credit, but does not have any documents that the DWP will accept. He does not have a passport or driving license and because he has been in prison does not have any photographic ID and because he has been recently released from prison does not have any documents with his current address on that the Jobcentre will accept. As a result Ben has been unable to claim Universal Credit. Because his other benefits were disrupted when he went into prison he is currently left with no income to live on.

Case Study 6: Dafydd's Story

Dafydd was in work when he became ill and had to give up his job. Before this he had been in work for 40 years and had paid national insurance contributions, and so under legacy benefits he would've been able to claim Contribution-Based ESA (cbESA). Because Dafydd lives in a UC area though he has to claim New-Style ESA (nsESA), which is based on national insurance contributions rather than income like cbESA. To do this he has to telephone the Universal Credit helpline and press buttons on the menu to speak to someone about nsESA. When this person answers however, they say that because Dafydd lives in a UC area he cannot claim ESA and so they will not let him claim nsESA. Dafydd tries to claim UC instead like the DWP call handler tells him, but is rejected for UC (which is income based) because his income is too high as his wife is still in work.

Dafydd comes to Citizens Advice for help. It takes two more phone calls, and two more times being told he cannot claim nsESA, before eventually he speaks to someone who knows that he can and opens his claim. Because of this wrong information provided by the DWP on the claims line Dafydd was delayed in opening his claim for nsESA and had to live without the income that he was entitled to in the meantime.

Case Study 7: Neil's Story

Neil was on irESA in the WRAG, but claimed UC to help with housing costs as new claims for HB are not accepted in Flintshire for most claimants now. When he claimed UC his ESA stopped, as this is now part of the UC claim. However, Neil's WRAG payment (called LCW under UC) was not present in the UC claim, despite the DWP having accepted that Neil was not capable of work. In simple terms, this means Neil was about £30 per week worse off. This meant he struggled to meet essential household bills, such as rent, and food.

Citizens Advice helped Neil apply for a Discretionary Housing Payment (DHP) from FCC to help meet the immediate rent liability. Eventually, 4 months after CAF took Neil's case on, Neil got his additional payment for being not capable of work and got the money he would have got in that period backdated. However, in the time that this element was not in payment Neil had to make do on a reduced income which was not sufficient to cover his bills. This issue was caused by DWP error and could easily have been avoided by the DWP, especially as there was no break between Neil's claims for ESA and UC.

Case Study 8: George's Story

George and his partner split up and his partner moved out of their rented home. George then applied for UC, and as part of that, Housing Element (HE). However, although George's partner had moved out and George was liable for and paying all the rent, the DWP would not pay the whole of the rent to George as HE, because his partner's name was still on the tenancy. Citizens Advice helped George to challenge this and quoted UC regulations Schedule 2 Part 1 - Para 2 in support of his case. However it took a further two months after this, and four months after George first came to us, to get the HE into payment. In this time George had run up significant rent arrears and had to borrow from his children.

Case Study 9: Iain's Story

Iain has mental health problems and had recently been discharged from a psychiatric unit when he came to see us. He had applied for Universal Credit but his Housing Element had not been put into payment. Iain had run up significant rent arrears and was facing possible eviction proceedings. We helped Iain check his online journal and there were no to-do items on the list. Citizens Advice telephoned the DWP who said Iain still had to send them a copy of his tenancy agreement, but the DWP's online portal said he had. The DWP eventually confirmed that they had received the tenancy agreement and Iain's HE should have gone into payment. Eventually he was paid and the money backdated, but until then Iain had very little to live off, which in turn affected his mental health.

Before Iain claimed UC he was getting Housing Benefit and ESA. When he started his UC claim he initially got no HE and no LCWRA element, meaning a big sudden drop in income at a time of mental health crisis. Iain felt he could not pursue this issue by himself.

Case Study 10: Emily's Story

Emily has dyslexia and has extreme difficulty reading written correspondence. She also cannot use a computer and so cannot manage her online journal herself. She came into the CAB for help with debts because she had been unable to manage her own claim and so had run into financial difficulty.

When Emily was on legacy benefits she knew roughly what she was going to get and so was able to keep track of how much she could spend. However, through no fault of her own she had received a tax credits overpayment when migrating to UC and this was being claimed back out of her UC. She also had no way to check her UC account and whereas previously she may have been able to show benefit letters to a friend or relative for help she could not explain to them how to access the equivalent information on the online portal, so this source of support was cut off.

CAF helped Emily with her debts and advised that she seek help from Flintshire Connects with managing her UC claim. However this service is not geared up to help clients manage their claim on an ongoing basis, as clients need to regularly act on email notifications and reminders to manage their online UC account. Without the ability to monitor an email account and UC online portal, Emily must remember to go to Flintshire Connects and ask staff for help checking her online account regularly, even when there is nothing to report. The DWP does not offer a service that provides non-digital notifications to clients that they need to check their UC accounts,

something that could really help clients like Emily with the accessibility barriers she faces.

Case Study 11: Vicky's Story

Vicky contacted Citizens Advice through our telephone advice service and spoke to an adviser in Flintshire. Her partner works for a small business and earns varying amounts each month. This means that the amount of UC they receive is not predictable and it's not always clear how the figures have been arrived at.

Vicky takes great care to accurately report her partner's earnings and takes all her husband's payslips to the Jobcentre to provide evidence. However, one month their UC award was reduced to nothing and their claim closed. When Vicky queried this, the DWP said that her partner had earned £3,000 this month. This was the figure they had received from HMRC, who had in turn got it from Vicky's partner's employer. The employer had not put through the PAYE income tax correctly which had in turn caused a knock-on effect on Vicky's UC, leaving them with no money. Vicky was worried this might also affect her Council Tax Reduction in turn.

In this case the DWP choosing to believe the employer's tax returns over the evidence Vicky had been providing consistently since the start of the claim resulted in Vicky having started skipping meals to make sure her children could eat. There is nothing Vicky could have done to prevent this situation.

We arranged for her local bureau in Wrexham to get in touch with her as a matter of urgency to provide advice and an emergency voucher for a local food bank.

Case Study 12: Melissa's Story

Melissa is a young claimant who is in work. She rents her home from Flintshire County Council and had applied for UC housing element. She filled in the application which she found challenging because of her dyslexia, but did not notice the "confirm" button. Melissa finds dealing with forms difficult and is not always able to understand words when looking at them.

Melissa didn't realise the housing element was not being paid until she started building up rent arrears. When she came to Citizens Advice she had £1,500 worth of arrears in addition to other debts. Despite appealing, citing her dyslexia, the DWP rejected her request to backdate the HE to the original attempt to apply. As a result of her disability and DWP inflexibility Melissa is now struggling to deal with significant debt in addition to meeting essential expenses.

Case Study 13: Andrea's Story

Andrea's husband works in a local factory. His employer reported his earnings late to HMRC, which then passed the information to the DWP under the real-time information system. The DWP's computer systems picked this information up and took all the data reported that month to be the tax for just one month, rather than the several months for which it actually referred to.

Because Andrea and her partner had accurately reported their income over the previous months they had not received an overpayment that was now being deducted, because when no data was passed to the DWP by HMRC they trusted

Andrea's reporting, but when the DWP got erroneous information from the employer via HMRC they trusted that over Andrea's word, leading to an underpayment.

Because Andrea is on UC, this error affects not just money to supplement living costs, but also Andrea's Housing Element.

Andrea had to borrow money from her mother and has also fallen into other debt in order to pay the rent and buy food. Nothing Andrea could have done would have prevented this.

Appendix 3: Glossary

AM	Assembly Member (National Assembly for Wales)
cbESA / cb-ESA	Contribution-based ESA. Available to people who have paid enough qualifying NI Contributions, regardless of income. A legacy benefit, being replaced by nsESA.
cbJSA / cb-JSA	Contribution-based JSA. Available to those who have paid enough qualifying NI contributions, regardless of income. A legacy benefit, being replaced by nsJSA.
CAB	Citizens Advice Bureau
CAF	Citizens Advice Flintshire
CTR	Council Tax Reduction (formerly Council Tax Benefit). A waiver of some or all of an individual's liability for council tax on the basis of a low income.
DAF	Discretionary Assistance Fund. A grant scheme that awards emergency cash payments to applicants in crisis. This is provided by a text message code that can be used to access cash at a paypoint.
DHP	Discretionary Housing Payment. Local Authority provided emergency help with housing costs, generally payable when other forms of welfare are insufficient or unavailable. Can be paid as a one-off sum or an award made on an ongoing basis.
DWP	UK Government Department for Work & Pensions
ESA	Employment and Support Allowance- a benefit for those not able to work due to ill health. This can be either irESA, cbESA or nsESA. Unqualified references should be read as meaning irESA. This benefit can be paid at two rates- WRAG or Support Group. Please see other glossary entries for explanation.
FCC	Flintshire County Council, the local authority for the area in which CAF is based
Free School Meals	A benefit where school-age children who would otherwise have to pay for a midday meal at school have this provided for free, when their parents are on a qualifying benefit. This should not be confused with meals provided free to all children, regardless of parent's income, in particular year groups.
Foodbank	A charitable organisation that collects and distributes emergency food supplies to people in extreme poverty. A referral is normally required, CAF provides these as does FCC and Jobcentre+, amongst other agencies.
Food Voucher	A coupon redeemable for a food parcel from a food bank. This is charitable aid and not part of the state welfare system.
HB	Housing Benefit, also includes Local Housing Allowance. A state benefit, paid by local government, towards housing costs of people on low incomes. A legacy benefit, being replaced by UC.
HMRC	Her Majesty's Revenue & Customs. The UK tax authority.

UC HE / HE	Housing Element of UC. Similar to Housing Benefit, but managed by central government.
irESA / ir-ESA	Income related ESA, the most common form. This is a legacy benefit that is being replaced by UC. It is assessed on the basis of income- those not on a low income are not eligible.
ibJSA / ib-JSA	Income based JSA, the most common form. This is a legacy benefit that is being replaced by UC. It is assessed on the basis of income- those not on a low income are not eligible.
JSA	Jobseekers Allowance. Benefit for those out of work but actively seeking it. This can be ibJSA, cbJSA, or nsJSA. Unqualified references should be read as meaning ibJSA.
LCW	Limited Capability for Work. UC terminology for WRAG.
LCWRA	Limited Capability for Work Related Activity. UC terminology for Support Group.
Legacy Benefit	A benefit that is being replaced by another. Generally refers to those being replaced by UC.
MP	Member of Parliament
NACAB	National Association of Citizens Advice Bureaux
NGO	Non-Governmental Organisation
nsESA	New Style ESA. Similar to cbESA, but for new claimants in a UC area.
nsJSA	New Style JSA. Similar to cbJSA, but for new claimants in a UC area.
PAYE	Pay As You Earn (income tax collecton).
SG / Support Group	The higher rate of ESA. People in this group are not expected to prepare for work.
UC	Universal Credit
Welsh Government	The government of Wales, formed from members of the National Assembly for Wales. A devolved administration, analogous to Australian territories or Canadian provinces.
WRAG	Work-Related Activity Group. The lower rate of ESA. Claimants being paid this rate may be expected to prepare for work in future. For new claimants there is no additional money at this rate.

Appendix 4: Effect of Earnings Paid Weekly, Fortnightly or Four-Weekly on UC

These calendars are produced by the DWP to demonstrate the effect of weekly earnings on UC. They are reproduced under the Open Government License v3.0.

Claimants paid every four weeks will receive two payments in a calendar month some months. This will not necessarily be the eighth month after they start their claim, or August:



Clients paid fortnightly will usually receive two payments per calendar month, but will receive three payments some months, and so will not necessarily get any UC these months despite their effective earnings being unchanged:



Clients paid weekly will usually receive four payments per month but will sometimes receive five payments in a month:



Contains public sector information licensed under the Open Government Licence v3.0

The original calendars with DWP commentary are available to view at:

<https://www.gov.uk/government/publications/universal-credit-different-earning-patterns-and-your-payments/universal-credit-different-earning-patterns-and-your-payments-payment-cycles>