

Universal Credit (UC) – Jargon Buster

Jargon	Definition
Online journal	The name given to the claimant’s online UC account. It is used to manage their claim, communicate with the DWP and check their payment statements. Work coaches can add ‘actions’ for the claimant to complete in the online journal, and the claimant can use it to send messages to their work coach.
Legacy benefits	This refers to the 6 working age benefits that will be replaced by UC: <ul style="list-style-type: none"> • Income-based Jobseeker’s Allowance (JSA) • Income-related Employment Support Allowance (ESA) • Housing Benefit (HB) • Income Support (IS) • Child Tax Credits (CTC) • Working Tax Credits (WTC)
Verify	A website used by the government to verify someone’s identity. People claiming UC are asked to upload evidence or documents to Verify to prove their identity e.g. a passport or driving licence.
Assessment period	The month during which someone’s income is assessed, when the amount of UC they’ll get is calculated. Claimants are assessed every month while they’re on UC – once one monthly assessment period ends, the next one starts.
Maximum amount	This is the maximum amount of UC someone is eligible for before a means test has been applied. This is made up of a basic ‘standard allowance’ and extra payment ‘elements’ that might apply depending on someone’s circumstances. For example if they look after a child.
Work allowance	The amount someone can earn before they’ll start to get paid less UC. This will vary depending on a person’s circumstances.
Taper rate	Once someone earns more than their work allowance, their UC payment will start to be reduced. The taper rate indicates the amount of UC lost for each extra pound earned. The taper rate of 63% means for each extra pound earned, the UC payment is reduced by 63p.

To-do	An action added to a client's online journal for them to complete. This could be to do with their claim or search for work.
New style JSA and ESA	These are the replacements to contribution based JSA and ESA. A client may also be eligible for UC.
Transitional protection	A payment to help clients who get less when they're moved from an old benefit to UC. Clients who move to UC by 'natural migration' will not get transitional protection.
Natural migration	<p>'Migration' is the process of moving onto UC from legacy benefits.</p> <p>Natural migration refers to people who are currently on legacy benefits but have to make a new claim for UC due to a change in their circumstances, for example, failing a Work Capability Assessment. For those naturally migrating to UC, transitional protection does not apply.</p>
Managed migration	<p>Managed migration involves the DWP ending a claimant's legacy benefit claim and replacing it with UC.</p> <p>For this group, transitional protection will apply for those whose entitlement under UC is lower than what they were receiving on legacy benefits. The process of managed migration is currently due to start in 2019 and be completed in 2022.</p>

Factsheets available include:

- UC1 Universal Credit – Making a Claim
- UC2 Universal Credit – Support to make an on-line claim
- UC3 Universal Credit – Getting an e-mail address
- UC4 Universal Credit – Jargon Buster

Copies of Factsheets are available at:

- www.SWAN.org.uk
- Stockton Advice Service, Bath Lane, Stockton-on-Tees, TS18 2DS

For more information go to:

- www.gov.uk
- www.SWAN.org.uk
- www.stockton.gov.uk