

## **EMPLOYMENT BENEFITS/NATIONAL INSURANCE**

### **What is it?**

Jobseeker's Allowance (JSA) is paid:

If you are capable of working  
If you are available for work  
If you are actively seeking work.

### **Can I get it?**

#### **Are you:**

Under 65 (for men) or under 60 (for women)?  
Not working, or working on average less than 16 hours a week?

**If YES to both, claim JSA.**

### **What else should I know?**

If you have been paid or have been treated as having paid NI contributions you may be able to get contribution-based JSA.

If you are on a low income you may get income-based JSA, even if you have not paid NI contributions. Income-based JSA is based on how much the law says you need to live on.

People who are studying full-time cannot usually get JSA. For more information about how studying affects JSA and other benefits, see leaflet GL19: School-leavers and students.

Redundancy payments and other money you get when a job ends, may affect JSA and the date you can get JSA from.

### **Contribution-based JSA**

You must have paid or be treated as having paid a certain number of NI contributions. For details of the NI contributions you need to have paid, contact your Jobcentre Plus or Jobcentre.

You cannot get contribution-based JSA if you have only been paying NI contributions for self-employment. You may be able to get income-based JSA.

Contribution-based JSA is paid at a fixed rate based on your age for up to 26 weeks.

The amount of contribution-based JSA you get may be reduced if you have an occupational or personal pension over a certain amount.

If you are entitled to contribution-based JSA, but your income is still below the minimum level of income the law says you need to live on, you may be able to get some income-based JSA.

### **Income-based JSA**

Savings over £8,000 usually mean you cannot get income-based JSA. If you or your partner are aged 60 or over, savings over £12,000 usually mean you cannot get income-based JSA.

If you have a partner who works an average of 24 hours a week or more you cannot usually get income-based JSA. This work does not affect your contribution-based JSA.

There are new rules for people bringing up a child or children whose parent lives somewhere else in the United Kingdom. When you or your partner claims income-based JSA it will be treated as an application for child maintenance unless you or your partner opts out.

If you have a partner who works an average of less than 24 hours a week, their earnings will usually affect the amount of income-based JSA you can get.

You may be able to get extra money to help towards certain housing costs.

You can usually get extra money for your family.

Pregnant women and people with children under 5 get free milk and vitamins.

If you or your partner are not bringing up children, you may have to make a joint claim to get income-based JSA. For more information contact your Jobcentre Plus or Jobcentre.

If you could get contribution-based JSA, but your income is still below a certain level, you may be able to get income-based JSA.

To see if you are on a low income for income-based JSA, check with your Jobcentre Plus Office, Jobcentre or social security office.

(We use partner to mean the person you are married to or the person you live with as if you are married to them).

### **Jobseeker Interviews**

If you decide to claim JSA, we will give you an appointment for a New Jobseeker Interview and a claim form to fill in and bring to the interview.

If you need help filling in this form, we can arrange this.

At the interview, an adviser will:

- make sure you understand the rules for JSA
- discuss the kinds of work you are looking for and the best ways of finding a job
- give you information about jobs, training and other opportunities
- check that you have filled in your form fully and given us all the information we need.

To get JSA you must have a Jobseeker's Agreement. You and the adviser will make this agreement at this interview, and you will both sign it.

You must usually come to the Jobcentre every two weeks to confirm that you are still entitled to JSA. We will discuss how your job search is going and how we may be able to help you. As well as seeing us every two weeks, you must also come to regular, more detailed interviews to look at your situation.

If you are a man aged between 60 and 64, you can choose instead to get Minimum Income Guarantee through your Jobcentre. You do not need to visit the office in person to do this, but help with looking for a job is still available to you.

### **Jobseeker's Agreement**

Your Jobseeker's Agreement will include details of:

- your availability for work
- the kind of work you are looking for
- what you will do to look for work and improve your chances of finding work
- how Jobcentre Plus aims to help you.

If you and the adviser cannot agree on the content of the Jobseeker's Agreement, a Decision Maker will decide if the proposed contents are reasonable.

If you do not agree with their decision, you can ask for it to be looked at again by another Decision Maker. If you still do not agree, you can appeal.

You will not usually be able to get JSA until you have a Jobseeker's Agreement. In some situations you may be able to get a reduced allowance under the hardship provision.

### **Hardship provision**

You may be able to get a reduced amount of JSA under the hardship provision. You can do this if your JSA cannot be paid under the normal rules for any of the following reasons:

- you are not available for work
- you are not actively seeking work
- you do not have a Jobseeker's Agreement
- there is a doubt about whether any of these apply to you
- you unreasonably make yourself unemployed. For example, you leave your job voluntarily without good reason, you lose a job because of misconduct or you turn down a job offer.

You must be able to show that you or someone in your household would suffer hardship if you do not receive any JSA.

If you are in a vulnerable group and you qualify for a hardship payment, you will be paid the next time you would usually get your JSA. You are in a vulnerable group if you or your partner:

- are pregnant
- are looking after children
- are single and looking after a 16 or 17 year old
- have a disability
- are caring for someone who is long-term sick or disabled.

If you are not in a vulnerable group you will have to wait at least 2 weeks until you become entitled to a hardship payment, and you will get the payment the next time you would usually get your JSA. This means it could be up to 4 weeks before you get a payment.

These rules apply to both you and your partner if you have a joint claim. For more information, contact your Jobcentre Plus or Jobcentre.

For more information or to claim JSA under the hardship provision, contact your Jobcentre Plus or Jobcentre.

### **Approaching retirement**

If you take voluntary early retirement you may not get JSA straightaway.

If you get an occupational or personal pension, it may reduce your JSA. Men aged 60 to 64 who do not want to sign on at the Jobcentre every 2 weeks can claim Income Support instead.

### **Studying**

You cannot usually get JSA if you are studying full-time. If you are one of a couple who are both full-time students and one of you is responsible for a child, you may be able to get JSA during the summer vacation.

If you are studying part-time, but are still available for and actively seeking work, you may be able to get JSA. This will also depend on the number of hours you study and your other circumstances.

If you are aged 25 or over and have been unemployed for 2 years or more, you may be able to do a full-time employment-related course for up to a year and still get JSA. You may be able to do an Open University course and still get JSA.

## **How do I claim?**

Claim straight away. If you delay you may lose benefit. To claim JSA, contact your Jobcentre Plus office or Jobcentre.

It is important that we can be sure of your identity when you make a claim. We may need to ask you about your background and look at any official documents you have to support the information you give. You may be asked to show proof of your identity before your claim is paid.

## **Jobseeker Interviews**

If you decide to claim Jobseeker's Allowance (JSA), you will be given an appointment for a New Jobseeker Interview and a claim form to fill in and take to the interview.

If you need help filling in the form, this can usually be arranged.

At the interview, an adviser will

- make sure you understand the rules for JSA
- discuss the kinds of work you are looking for and the best ways of finding a job
- give you information about jobs, training and other opportunities
- check that you have filled in your form fully and given all the information needed.

To get JSA you must have a Jobseeker's Agreement. You and the adviser will make this agreement at this interview, and you will both sign it.

You must usually come to the Jobcentre every two weeks to confirm that you are still entitled to JSA and also to discuss how your job search is going and if you need help.

## **Jobseeker's Agreement**

Your Jobseeker's Agreement will include details of:

- your availability for work
- the kind of work you are looking for
- what you will do to look for work and improve your chances of finding work
- the services provided to help.

If you and the adviser cannot agree on the content of the Jobseeker's Agreement, a Decision Maker will decide if the proposed contents are reasonable.

If you do not agree with their decision, you can ask for it to be looked at again by another Decision Maker. If you still do not agree, you can appeal.

You will not usually be able to get Jobseeker's Allowance until you have a Jobseeker's Agreement. In some situations you may be able to get a reduced allowance under the hardship provision.

## **I go to live abroad or visit?**

### Contribution-based Jobseeker's Allowance

You cannot usually get contribution-based Jobseeker's Allowance outside the European Economic Area (EEA).

You may be able to get contribution-based Jobseeker's Allowance in the EEA for up to 3 months if you:

- are entitled to contribution-based Jobseeker's Allowance on the day you go abroad
- have registered as a jobseeker for at least 4 weeks before you leave. This can be less in special circumstances

- are available for work and actively seeking work in Great Britain up to the day you leave
- are going abroad to look for work
- register for work at the equivalent of a Jobcentre in the country you are going to within 7 days of last claiming Jobseeker's Allowance in the UK. If you do not, you may lose benefit
- follow the other country's system for claiming benefit, and
- follow the other country's benefit rules, such as being available for and actively seeking work, that would have applied if you had stayed in the UK.

The rules are different if you get a training allowance. For more information contact your Jobcentre Plus office or Jobcentre.

#### Income-based Jobseeker's Allowance

If you are going abroad permanently you cannot get income-based Jobseeker's Allowance.

You cannot usually get income-based Jobseeker's Allowance while you are abroad for a temporary stay. For more information contact your Jobcentre Plus office or Jobcentre.

#### **I am part of a service family visiting or living abroad?**

If you have a partner who is a service man or woman and you have been getting contribution-based JSA in the UK, you may be able to carry on getting help when you go abroad. Where you are posted can affect the benefits you can get.

The rules for going abroad are the same as for anyone else going abroad. See above.

#### **I start voluntary work?**

(Voluntary work can be anything from being a good neighbour to working with charities or other organisations such as social services departments. Volunteers give their time without pay, but they may get reasonable expenses.)

You can do as much voluntary work as you like. Your JSA will not usually be affected as long as:

- you are still looking for work as agreed with your adviser
- you can be contacted quickly if the chance of a job comes up, you are willing to go for an interview within 48 hours notice and able to start work within one week
- you do not receive any pay other than to pay for expenses like fares or special clothing you need for the voluntary work
- it is reasonable for the person or organisation you are doing the voluntary work for not to pay you.

If it is unreasonable for them not to pay you, we will reduce your JSA by an amount you could expect to be paid for the work you are doing, even though you are not being paid.

You must tell your Jobcentre Plus office or Jobcentre if you do any voluntary work. You must also tell us if you are paid in any way. This includes things that are sometimes called payments in kind, which could be something like meal vouchers.

**[www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)**

**[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)**