

Jobseeker's Allowance

Help while you
look for work

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About Jobseeker's Allowance

Jobseeker's Allowance is the main benefit you can get if you're out of work and looking for work. This benefit is taxable.

There are two types of Jobseeker's Allowance.

The first type is 'contribution-based Jobseeker's Allowance'. You may be entitled to this if you've paid enough National Insurance contributions in the last two complete tax years. We can pay this for up to 182 days. Generally, self-employed contributions will not help you qualify for contribution-based Jobseeker's Allowance.

The second type is 'income-based Jobseeker's Allowance'. It's based on your income and savings.

If you have savings over £16,000, you can't usually get income-based Jobseeker's Allowance. Below this limit, for each £250 of your savings over £6,000, your benefit is reduced by £1 a week.

Can I get National Insurance credits?

For each full week of your Jobseeker's Allowance, you may get National Insurance credits. These credits can help you get other money in the future, such as State Pension.



To make a claim
www.direct.gov.uk/jsaonline



Phone: **0800 055 6688**
Textphone: **0800 023 4888**

Monday to Friday 8am to 6pm

Who can get Jobseeker's Allowance?

To get Jobseeker's Allowance you must:

- be able to work for at least 40 hours a week
- be looking for work
- have paid enough National Insurance on your income
- have savings under a certain amount
- be 18 or over, and under State Pension age
- have a 'jobseeker's agreement' (see page 5)
- not be in relevant education (see page 12), and
- live in Great Britain. (If you've settled here from abroad, that counts as living here. You must not be 'subject to immigration control' – in other words, you must not need permission to come into Great Britain. There are some exceptions to these rules.)

State Pension age is currently 65 for men. Women's State Pension age is rising in stages, from 60 to 65 by November 2018. From December 2018, the State Pension age for both men and women will start to increase to reach 66 in October 2020. Find out more at **www.direct.gov.uk/spacalculator**

Even if you don't meet all these conditions, you may still get Jobseeker's Allowance. If you're not sure, contact Jobcentre Plus.

If you already get other benefits, you may not get Jobseeker's Allowance.

Jobseeker's Allowance isn't usually paid to 16 or 17 year olds, except in special cases (see page 11).

If you have an occupational or personal pension, it may affect the amount of Jobseeker's Allowance you get. To find out more contact Jobcentre Plus.

What is a 'jobseeker's agreement'?

To get Jobseeker's Allowance you must have a jobseeker's agreement. This will set out the things you've agreed to do to find work. You must meet regularly with a Jobcentre Plus adviser to show that you're able to start work and are looking for a job, and for us to check that you are doing the things in your jobseeker's agreement.

What does 'actively looking for work' mean?

When you get Jobseeker's Allowance, you may hear us talk about 'actively looking for work'. This means you must do things each week to find work or improve your chances of getting work. The things you should do each week will be set out in your jobseeker's agreement. These could include writing a CV or speaking to employers.



To find a job
www.direct.gov.uk/jobsearch



Phone: **0845 606 0234**
Textphone: **0845 605 5255**

Monday to Friday 8am to 6pm

When will I have to visit a Jobcentre?

You must come into your local Jobcentre when we ask you to. If you don't, you could lose your benefit.

Normally you'll have to visit us at least once every two weeks. You'll have to sign a declaration that says you've been looking for work, that you're still ready for work, and that nothing has changed which could affect your benefit. Most people call this 'signing on'.

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When you sign on, we'll discuss whether:

- you still meet the rules for Jobseeker's Allowance and talk about what you must do to keep on getting it
- you're doing what you said you would do in your jobseeker's agreement
- there are any jobs you can apply for, and
- there's anything else that could help you (such as training courses, job search programmes or other services).

If we have something to tell you about, we may phone you and ask you to come to the Jobcentre.

When must I be ready to start work?

Most people must be ready to start work straight away. But some people may need more time. If you:

- **provide a service** (such as acting as a Justice of the Peace or doing community service), you must be ready to start work within 24 hours
- **are involved in voluntary work**, you must be able to start work within one week, but you must be ready to go to an interview within 48 hours
- **are a carer**, you must be able to start work within one week, but you must be ready to go to an interview within 48 hours
- **work part-time**, you must be able to start work straight after the period of notice the law says you must give your employer to end your contract.

How is my benefit paid?

We pay your benefit straight into your account. This is the best way to get your benefit because you can choose how and when to take your money out of your account. Your account can be with a bank, building society or the Post Office.

Things that may affect your benefit

If you left your job

If you chose to leave your job, we'll ask for the reason why. You need to show that you had 'just cause' for leaving. Your last employer may be asked to comment on any statement you make.

Jobcentre Plus will make a decision based on a number of things, which include whether it was reasonable for you to take the action you did.

If we decide that you left your job without just cause, you may lose your benefit for between 1 and 26 weeks.

If you were dismissed ('sacked')

If you were dismissed from your job, we'll ask your last employer for the reasons. You will be able to comment on what they say.

Jobcentre Plus will decide whether you have lost your job because of your own actions. If we do decide that this is the case, you may lose your benefit for between 1 and 26 weeks.

If your Jobseeker's Allowance is stopped, you may get a hardship payment (see page 8).

Not meeting the rules when getting benefit

You won't get Jobseeker's Allowance if you break any of the benefit rules. This could happen if you do not:

- make yourself free to start work
- look for work or training, or
- have a jobseeker's agreement in place.

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If you turn down work or training

We will stop your Jobseeker's Allowance if you turn down work or training, or leave it without a good reason. This could happen if you:

- turn down an offer of work or training
- don't apply for any jobs
- don't accept a job or training offer
- don't go to training when you've been given a place
- give up a training place
- leave a job without a good reason, or
- lose your training place or job because of the way you behave.

A Jobcentre Plus adviser can explain how long your benefit could be stopped for.

Jobseeker's Allowance hardship payments

If your Jobseeker's Allowance is stopped, you may get a hardship payment if we decide you're in a vulnerable group. This could be if you have children in your household or a health problem.

If this doesn't apply to you, you'll have to wait two weeks before you can get a hardship payment.

Being excused from the benefit rules

There may be times when you can't meet all the rules for getting Jobseeker's Allowance. You should speak to us if this happens. In some cases, we may excuse you from meeting the rules so that you can still get your benefit. For example, this could be if you're ill or have an emergency to deal with.

You can apply to be excused at any time in your claim. You should talk about it with your adviser.

What Jobseeker's Allowance rules can I be excused from?

You may be excused from the following Jobseeker's Allowance rules:

- being able to work for at least 40 hours a week
- looking for work
- having a jobseeker's agreement
- living in Great Britain, or
- not being in full-time education (on some occasions).

How do I apply to be excused from the rules?

If you don't think you can meet all the rules for getting Jobseeker's Allowance, you may need to fill in a form. Tell your adviser if you can't meet all the rules or if your circumstances change. We'll tell you if we need any proof. You must let us know as soon as possible because it could affect your benefit.

How long can I be excused from the rules?

Jobcentre Plus will tell you when this will start. How long you will be excused depends on your circumstances. For example, students might be excused until their course ends.

We keep on checking whether you can still be excused from the rules. We might write to you or ask you to come in and see us.

Will I get National Insurance credits while I'm excused from the rules?

Depending on why you're excused from the rules, you may still get National Insurance credits for as long as this lasts.

If you're part of a joint claim, you may still get your National Insurance credits through getting another benefit like Carer's Allowance. To find out more, contact Jobcentre Plus.

If you and your partner are both out of work

If you and your partner are both out of work, you may need to claim Jobseeker's Allowance as part of a couple. This is called a 'joint claim'. Joint claims make sure that both of you get help and support to find a job. It's down to you both to make the most of the help on offer to find work.

We will treat you as a couple if you live with your husband, wife or civil partner, or if you live with someone as if they were your husband, wife or civil partner. We call this other person your partner.

You should tell us if your or your partner's circumstances change, and we'll let you know if this affects your joint claim.

Should we make a joint claim?

In a joint claim, both of you must meet all the rules for getting income-based Jobseeker's Allowance. You must make a joint claim if:

- you're part of a couple claiming Jobseeker's Allowance
- at least one of you is aged 18 or over
- both of you are under State Pension age, and
- neither of you have dependent children.

When one of you reaches State Pension age, you can no longer make a joint claim.

State Pension age is currently 65 for men. Women's State Pension age is rising in stages, from 60 to 65 by November 2018. From December 2018, the State Pension age for both men and women will start to increase to reach 66 in October 2020. Find out more at **www.direct.gov.uk/spacalculator**

Do we both need to visit a Jobcentre?

If you're claiming Jobseeker's Allowance as a joint claim, you must both come in to sign on (unless one or both of you has been excused from coming in, or is on a training course). If possible, both of you will be given the same time, place and day to come in. Not turning up may affect your benefit.

What if we can't both meet the rules for Jobseeker's Allowance?

We know that not everyone can meet all the rules for getting Jobseeker's Allowance all the time. In some special cases we may 'excuse' you, which means you or your partner don't have to meet all the rules during your joint claim. But we can't excuse both of you at the same time.

You can apply to be excused at any time in your claim. You should talk about it with your adviser.

If you're aged 16 or 17

You can't usually get income-based Jobseeker's Allowance if you're under 18. But if you're 16 or 17, you may get Jobseeker's Allowance for a short amount of time if you:

- are forced to live away from your parents
- have a partner and dependent children, or
- will find it very hard to live without Jobseeker's Allowance.

You'll also have to meet other conditions. You must:

- live in Great Britain
- be able to work
- be out of work, or work less than 16 hours a week
- be ready to work – usually for at least 40 hours a week
- be signed up to your local council's youth service, or the Careers Service
- be looking for work or training

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- not be in 'relevant education' (generally this means education up to A-level standard)
- not be getting Income Support
- not have income or savings above a certain level, and
- not be 'subject to immigration control' (that is, you must not need permission to come into Great Britain).

If you're not sure all these things apply to you, then you should contact Jobcentre Plus.

When you turn 18, you'll need to follow the adult rules for Jobseeker's Allowance.

If you're taking part in training

What if I'm in part-time education or training?

If you are in part-time education or training (or about to start a course), you may get Jobseeker's Allowance. To do this you must be:

- ready to work, and
- looking for work.

You may get Jobseeker's Allowance if you've been out of work for three months or more before you start a new course. To do this you must:

- be able to do your course at different times, if you take a job, or
- be prepared to give up the course if you are offered a job.

If you've been out of work for less than three months, you may still be able to take a part-time course. Ask an adviser for more information.

What if I'm in full-time education?

You can't get Jobseeker's Allowance if you're under 20 and at school or college. You may get Income Support – contact Jobcentre Plus to help you find out.

Most full-time students at college or university can't get Jobseeker's Allowance either. Certain students with responsibility for children can claim Jobseeker's Allowance during the summer holiday. This includes single people and couples who are both full-time students.

What if I'm doing an Open University course?

You can still get Jobseeker's Allowance if you study with the Open University. The coursework you do for the Open University shouldn't affect whether or not you can work, because it's for people who study part-time.

You can go on one residential week for each course with the Open University as long as it is an important part of the programme. We'll still class you as being ready and looking for work. You must tell your Jobcentre Plus adviser if you do this kind of course.

What if I want to do a short course?

You may go on a short course without it affecting your Jobseeker's Allowance. For example, you could go on a course to help you get a job or to improve your skills. You could do this kind of course for up to two weeks a year.

You must tell your adviser before you go on a course, to check that you can still get Jobseeker's Allowance.

If you're over 60

You can't get Jobseeker's Allowance once you reach State Pension age.

State Pension age is currently 65 for men. Women's State Pension age is rising in stages, from 60 to 65 by November 2018.

From December 2018, the State Pension age for both men and women will start to increase to reach 66 in October 2020.

If you're a woman and have reached State Pension age, you may get Pension Credit and a State Pension.

If you're a man, depending on your age and what type of Jobseeker's Allowance you get, you may get either Jobseeker's Allowance or Pension Credit, or both (see page 5).

The age you can get Pension Credit is rising to 66. It's linked to the changes to women's State Pension age rising to 65 and the further increase to 66 for both men and women. To see when this applies to you, use our calculator to look up your State Pension age. Find out more at **www.direct.gov.uk/spacalculator**

If you chose to keep getting Jobseeker's Allowance instead of Pension Credit, you must continue to meet the rules for getting Jobseeker's Allowance (see page 4).

To find out more about Pension Credit, State Pension and deferrals, contact The Pension Service.



The Pension Service
www.direct.gov.uk/pensions



Phone: **0845 606 0265**
Textphone: **0845 606 0285**

If you're working short time or are laid off for a while

What is 'working short time'?

You may get Jobseeker's Allowance if you're working short time or are laid off for a while. This could happen if:

- your hours of work are cut because there isn't enough work for you, or
- your employer has no work for you on a certain day (or days).

You may get Jobseeker's Allowance until you start full-time work again, if you're:

- still under contract with your employer, and
- going to go back to full-time work for the same employer.

What are the rules if I'm working short time?

The main rule is that you must be able to work and be looking for work. In the first 13 weeks of your short time work, we count you as being able to work if you're:

- working for less than 16 hours a week
- earning less than the minimum amount the government says you need to live on
- ready to start your usual job straight away, and
- ready to take up casual work straight away to make your hours up to at least 40 hours a week.

We'll also count you as being able to work in the first 13 weeks that you've been laid off if you're ready to:

- start your usual job straight away, and
- take up casual work straight away.

After 13 weeks you have to meet the normal rules for getting Jobseeker's Allowance.

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You must tell us if you earn any money. You must also tell us if you lose your job. Ask an adviser to tell you more – we can explain about tax, holiday pay and guarantee payments.

If you're a share fisherman

A share fisherman is someone whose total pay, or part of their pay, is a share of a fishing boat's earnings or profit.

If you're a share fisherman, there are different Jobseeker's Allowance rules because you pay a higher rate of self-employed (Class 2) National Insurance to help you qualify for contribution-based Jobseeker's Allowance.

Contribution-based Jobseeker's Allowance

If you're a share fisherman getting contribution-based Jobseeker's Allowance, there are special rules for your type of work and earnings.

The normal rule that you must not work 16 hours or more a week doesn't apply to the hours you're working as a share fisherman. This is because of your different work patterns – a single fishing trip can last more than 16 hours.

You can earn £20 a week without affecting your benefit. But it may be affected if you also have earnings from other work.

We will change your benefit each week, based on any money you may earn in that week (this may not be the same week you actually get your earnings).

Income-based Jobseeker's Allowance

The share fishermen rules don't apply to income-based Jobseeker's Allowance. If you're self-employed, we will use an average of your hours of work when working out your benefit. If you work 16 hours or more a week on average, or if your partner works 24 hours or more a week, you can't get income-based Jobseeker's Allowance.

If you used to get Employment and Support Allowance or Incapacity Benefit

If you were getting Employment and Support Allowance or Incapacity Benefit, and it's stopped because you're able to work, you may get Jobseeker's Allowance until you find a job.

If you are out of work or working less than 16 hours a week, you should claim Jobseeker's Allowance straight away. Any delay could mean that you lose money. When you claim, tell us that you were getting Employment and Support Allowance or Incapacity Benefit.

Other jobs and the effect on your benefit

Volunteering

We know that volunteering can give you a better chance of finding paid work. So you can volunteer as many hours as you like while getting benefit as long as you keep to the main benefit rules.

You must tell Jobcentre Plus **before** you start volunteering.

You must not be paid money or anything else for volunteering. It's okay to be paid your expenses, but you must tell us what you get and hold on to any receipts. Any money you get on top of expenses may be counted as earnings, and affect your benefit.

Choosing not to be paid is not the same as volunteering. If you're doing what someone else would normally be paid for, we class this as 'unpaid work', not volunteering. We may decide that what you would have been paid should count as 'notional earnings', and this may affect your benefit. We decide by looking at whether:

- someone would normally be paid to do the same kind of work

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- your work helps society or your community in some way, and
- you work for a charity or similar group.

Q: What happens if I want to do a training course or a live-in job as a volunteer?

A: Talk to Jobcentre Plus before you start. It could affect your Jobseeker's Allowance.

Q: Can I do volunteer work abroad?

A: Not normally. If you leave the UK as a volunteer, your Jobseeker's Allowance will be stopped.

Q: Are there any times when I can volunteer abroad?

A: Only certain volunteers may get Jobseeker's Allowance abroad for up to four weeks. You must talk to Jobcentre Plus to find out more.

Q: Can I get Jobseeker's Allowance if I do full-time volunteering?

A: Yes, as long as you're still available for work and actively seeking work. If you volunteer and want to get a full-time 'subsistence allowance', you may have to stop claiming Jobseeker's Allowance.

Local authority councillors

Q: Can I get Jobseeker's Allowance if I am a local authority councillor?

A: Yes, if you're available for work and actively seeking work. The time you spend on your duties doesn't count as paid work.

Q: What if I'm paid a basic allowance?

A: The basic allowance is counted as earnings. All councillors get this allowance for the time they spend on their duties. Some payments, such as travelling expenses, may be ignored. You must talk to Jobcentre Plus about how it affects your benefit.

Part-time firefighters and lifeboat crew

Q: I'm a part-time firefighter or member of a lifeboat crew. Will these duties affect my Jobseeker's Allowance?

A: We'll still treat you as if you're available for work and actively seeking work. If your duties stop you applying for, accepting or going on a training course or work programme that you must do, we won't change your Jobseeker's Allowance.

Q: If I get a 'bounty payment' will it affect my benefits?

A: It might. If you get a 'bounty payment' you must tell Jobcentre Plus.

Auxiliary coastguards or members of the Reserve Forces

Q: I'm part of the auxiliary coastguard or a member of the Reserve Forces. Can I get Jobseeker's Allowance?

A: Yes, if you're available for work and actively seeking work. The time you spend on your duties doesn't count as paid work.

Changes in your life

What changes must I tell you about?

You must let Jobcentre Plus know if something changes. This could be if you:

- start any kind of work, training or course
- start claiming another benefit
- change the number of hours you work
- get a pension or your pension changes
- get more or less savings
- start living with someone
- have someone come to live in your house, or someone who was living in your house leaves
- get married or form a civil partnership

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- get divorced, break up a civil partnership, or separate
- move house
- go away from home, even if it's for a day
- are claiming Jobseeker's Allowance for a person who gets a job or goes into hospital or a nursing home
- have children and they leave school
- become ill
- have to take care of someone, or
- can't take a job for any reason.

Ask an adviser if you're not sure if your change will affect your benefit. If you're part of a joint claim, one of you must tell us if any changes happen to you or your partner.

Important

If you're not sure whether to tell us about a change, do it anyway. If you don't report a change when you should, you could risk action being taken against you, and having your benefit reduced or stopped in the future. You will then have to pay back any overpaid money.

What if I move abroad?

If you get contribution-based Jobseeker's Allowance in the UK and then move abroad to look for work in a country where European Union regulations apply (see page 22), you can carry on getting benefit for up to three months.

You must tell Jobcentre Plus in good time before you go, so we can give you the right forms to fill in and pass your details on.

You must sign up as a jobseeker within seven days of leaving the UK, and follow the rules of that country about being available for work.

What if I go into hospital?

If you go into hospital, you may still get Jobseeker's Allowance for up to two weeks. Please ask us for advice. After that time, you must claim Employment and Support Allowance because you can't meet the Jobseeker's Allowance rules while you are in hospital.

Help with health costs

You may get help with some health costs including NHS prescriptions, NHS dental treatment and some travel costs if you're on a low income or get:

- income-related Employment and Support Allowance
- income-based Jobseeker's Allowance
- Income Support, or
- Pension Credit.

To find out more about help with health costs from the NHS, ask at your doctor's surgery or health clinic.



Or go to:
www.direct.gov.uk/benefits

To find out more



To claim Jobseeker's Allowance
www.direct.gov.uk/jsaonline



Phone: **0800 055 6688**
Textphone: **0800 023 4888**

Monday to Friday 8am to 6pm

During the call we will ask you to give us some information, including:

- your National Insurance number
- your bank account details
- details about your rent or mortgage
- details of your past or present employer, and
- details of other income and savings.

Claim straight away, as we can only backdate benefit claims in limited circumstances.

To find a job

If you're looking for work, you can search jobs online at
www.direct.gov.uk/jobsearch

Or call Jobcentre Plus on **0845 606 0234** (textphone **0845 605 5255**) to find out what jobs are available. Monday to Friday 8am to 6pm.

Countries where European Union (EU) regulations apply

European Union countries: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain (including Balearic and Canary Islands), Sweden and the UK (including Gibraltar, but not the Isle of Man and the Channel Islands).

The EU health care and social security rules also apply to Iceland, Liechtenstein, Norway and Switzerland.

Call charges

Charges were correct as of the date on the back of this leaflet.

Calls to **0800** numbers in this leaflet are free from BT land lines and most mobiles.

Calls to **0845** numbers from BT land lines should cost no more than 5p a minute with a 13p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

Calls from mobile phones can cost up to 40p a minute, so check the cost of calls with your service provider.

You can ask us to call you back if you're concerned about the cost of the call.

Textphones

Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or Citizens Advice Bureau has one. Textphones don't receive text messages from mobile phones.

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of May 2012. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

You can find more information about benefits and pensions online.



For benefits information go to
www.direct.gov.uk/benefits



For pensions information go to
www.direct.gov.uk/pensions

This information is available in other formats on request.



Phone **0845 731 3233**
Textphone **0845 604 0210**

We aim to provide a high quality of service to all our customers. You can find out more in our customer charter at
www.direct.gov.uk/dwpcharter

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