



# Jobseeker's Allowance (JSA)

## What is Jobseeker's Allowance?

Jobseeker's Allowance (JSA) is a benefit for unemployed people who are required to 'sign on' and look for work.

When claiming JSA you have to sign a claimant commitment which will require you to provide evidence that you are looking for work. If you fail to do this your benefit may be reduced or stopped.

## Who can claim Jobseeker's Allowance?

There are two types of JSA, contributory and income-based. Both have different rules for qualifying but to get either type of JSA you must be:

- Out of work or working for less than 16 hours a week;
- Be capable of work, actively seeking and be available for work for at least 40 hours a week;
- Not in full time education;
- Aged over 18 (16 and 17 year olds have to satisfy special rules) and under pension age;
- Be resident in Great Britain.

## Contributory JSA

This type of JSA is only paid for the first 6 months of unemployment. You need to have paid enough National Insurance contributions in the two consecutive tax years prior to your claim. You cannot get contributory JSA if you have only been paying National Insurance contributions for self-employment.

Contributory JSA is not affected by your partner's earnings or savings you or your partner may have. Any earnings you get or

payment at the end of a job is likely to affect the amount of benefit you receive.

Any occupational or personal pension you receive over £50 a week will be deducted pound for pound from your JSA.

Contributory JSA does not include payment for a partner or children. If you have a partner who is working less than 24 hours per week and/or children you may be able to claim an income based top up or Child Tax Credits.

## Income-based JSA

This benefit is paid after six months when contributory JSA runs out, or immediately if you have not paid enough contributions to qualify for contributory JSA.

To get income-based JSA you must have less than £16,000 in savings and you and any partner you may have must have an income below the level set by the government. If you have a partner they must not be working more than 24 hours per week.

If you have a mortgage then you may qualify for Support for Mortgage Interest (SMI). This only covers the interest on your mortgage and is usually paid directly to the lender.

## Can I study whilst claiming JSA?

### Full-time study

If you are studying full-time (except in very limited circumstances) it is not possible to claim JSA. You may be able to claim alternative benefits instead. Seek advice on this.

## Part-time study

It is possible to claim JSA whilst studying part-time if the course has less than 16 hours teaching per week. You will be required to re-arrange the hours of the course immediately if you are offered employment. The rules around studying and claiming JSA are complex. Please seek advice if you are considering starting a course whilst claiming JSA.

## How much JSA will be paid and when?

JSA is paid after the first three days of unemployment. These are called waiting days. In October 2014 this will increase to seven waiting days. If a claim to an alternative benefit has ended within 12 weeks of the new claim to JSA then payment will begin from the day you claim.

The amount you receive depends on your age:

### Single

Under 25 £57.90

25+ £73.10

### Couple

Both aged 18+ £114.85

## Income based JSA

The amount of income based JSA that is payable may be made up of:

- A personal allowance – for yourself or for a couple.
- Premiums – to take account of disability, age and caring responsibilities.
- Certain housing costs - usually Support for Mortgage Interest.

The amount of JSA you are entitled to can be reduced by any other income you or your partner may have along with any savings between £6,000 and £16,000.

Income based JSA may also entitle you to claim other benefits automatically such as Housing Benefit, Council Tax Support, free prescriptions, dental treatment etc. Seek

advice if you need to know more about these benefits.

## How will part time earnings affect my JSA?

For both types of JSA, weekly earnings will be treated in the following way:

- £5 is ignored for single claimants.
- £10 is ignored for unemployed couples (even if only one partner is working).
- £20 is ignored for lone parents, people with disabilities and carers.

Earnings above these amounts will reduce your benefit pound for pound.

Child maintenance, Child Benefit and Child Tax Credits are disregarded.

## How do I claim JSA?

You can apply for JSA online at [www.gov.uk](http://www.gov.uk). If you are unable to claim online you need to ring the Jobcentre Plus claims line on **0800 055 6688** (text phone 0800 023 4888).

You will be asked to provide information to complete your claim over the phone.

A customer statement will then be sent to you confirming the details you have provided. You will be expected to take this to your work focused interview which will be arranged with your local Jobcentre Plus.

## Completing the Claimant Commitment

At the work focused interview you will have to sign a claimant commitment. This is an agreement that you will complete certain tasks in order to claim JSA. You and your adviser will agree what goes in your Claimant Commitment, for example:

- What you need to do to look for work (e.g. registering with recruitment agencies, writing a CV).
- How many hours you need to spend looking for work each week.

- Your circumstances (e.g. work history, health, family or caring responsibilities).

You will need to plan and record your job seeking by using a personal work plan. This will help you to:

- Plan what you need to do to find a job.
- Keep a record of what happened.
- Prove to your adviser that you've been looking for work.

Your benefit may be stopped if you do not meet the tasks you have agreed.

### **What happens after the work focused interview?**

You will have to 'sign on' at the Job Centre every fortnight to continue receiving JSA. You will be asked each time about what you have been doing to find work and will need to provide evidence of this. After 13 weeks you will be called in for a follow up interview and then again every six months thereafter.

### **Jobseeker's Direction**

You could be asked to carry out particular tasks to improve your chances of getting a job. For example, you could be directed to attend a course or to improve the way you present yourself to employers. This is known as a jobseeker's direction and if you don't carry out this instruction your JSA could be stopped.

### **When can my JSA be stopped?**

If the employment officer decides at an interview that you are not available for and/or actively seeking work your benefit may be stopped. This may be because you have restricted when or where you can work, the rate of pay you will accept or that you have failed to attend a training scheme or apply for a vacancy.

JSA can be stopped if you have been sacked for misconduct from your previous job or left voluntarily. You can be suspended if you fail to sign on, fail to attend an interview or fail to attend a work programme or training. However,

they must always consider whether you had '**good cause**' for failing to meet the conditions.

You should appeal against any decision to stop your JSA but you may not receive any benefit whilst the decision is reconsidered.

### **How long will my JSA be stopped for?**

The length of time you are refused JSA will depend on why your benefit has stopped. A sanction, suspension or disallowance can be applied if you fail to comply with the conditions relating to JSA. A sanction period can be between 4 and 156 weeks depending on the reason for the sanction. Seek advice on how to appeal a sanction and the length of time the sanction is applied for.

### **What if my JSA is stopped?**

You may be able to claim a reduced rate of JSA if your benefit is stopped. This is known as hardship payments but this will not be paid automatically. You must put in a claim and show that you and your family will suffer hardship unless benefit is paid.

You will not receive any payment for the first two weeks unless you are considered a vulnerable person, for example you are pregnant, have a child or you are disabled. The amount of hardship that you receive will be 20% or 40% less than the usual rate of JSA depending on your circumstances.

If you need further advice on claiming JSA, you can contact Nottinghamshire County Council for more information using the details provided below.

## Contact information

Phone: 0300 500 80 80

Monday to Friday: 8am to 8pm

Saturday: 8am to 12 noon

(Calls cost 3p a minute from a BT landline.

Mobile costs may vary).

Email: [enquiries@nottscc.gov.uk](mailto:enquiries@nottscc.gov.uk)

Website: [www.nottinghamshire.gov.uk](http://www.nottinghamshire.gov.uk)

Minicom: 01623 434993

Phone 0300 500 80 80 if you need the information in a different language or format.