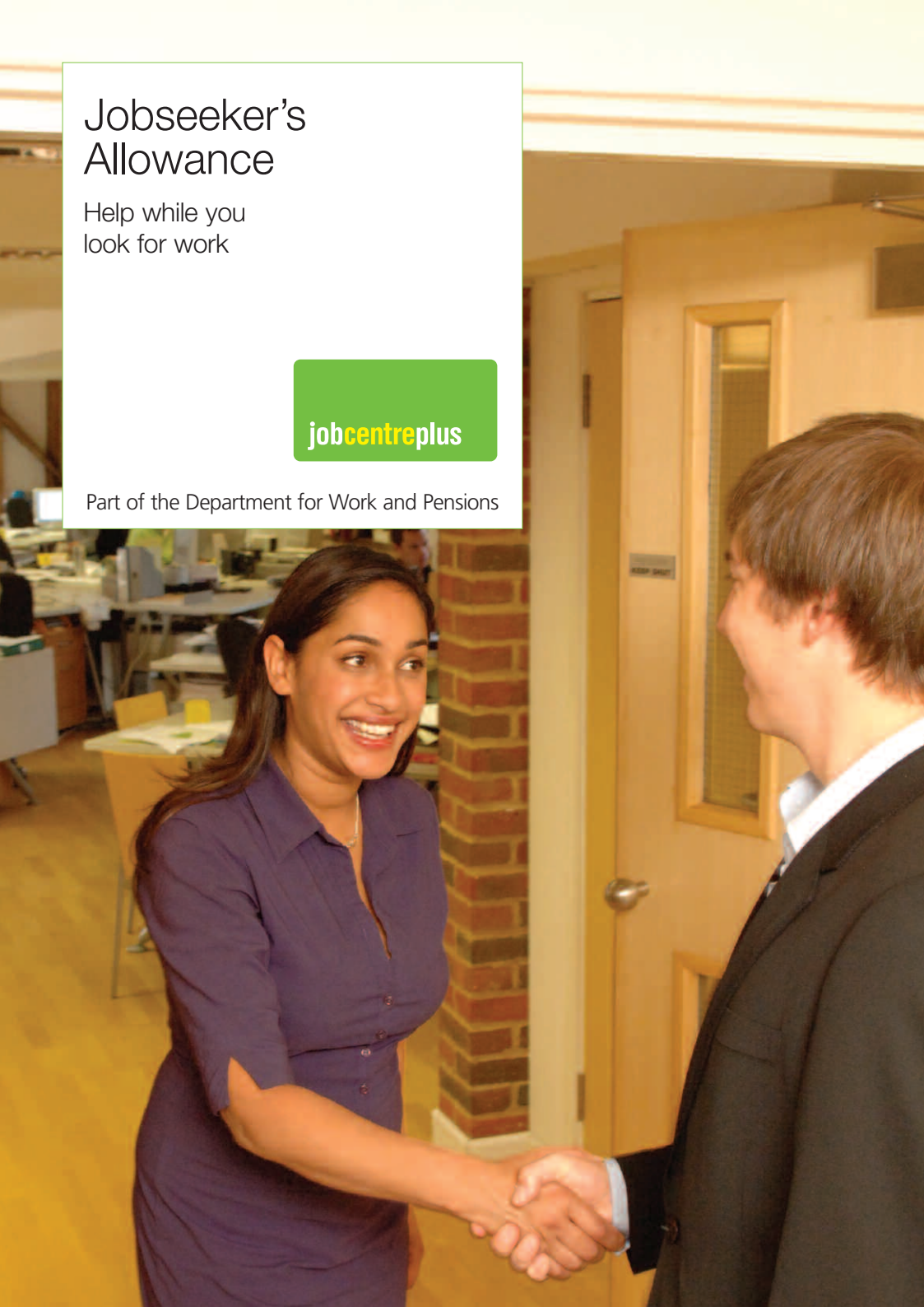


# Jobseeker's Allowance

Help while you look for work

**jobcentreplus**

Part of the Department for Work and Pensions



This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure the leaflet is correct as of April 2010. Some of the information may be oversimplified, or may become inaccurate over time, for example because of changes to the law.

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### To find a job

[www.direct.gov.uk/  
jobsearch](http://www.direct.gov.uk/jobsearch)

Phone:

0845 606 0234

Textphone:

0845 605 5255

Monday to Friday

8am to 6pm,

Saturday 9am to 1pm

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## About Jobseeker's Allowance

### What is Jobseeker's Allowance?

Jobseeker's Allowance is the main benefit paid if you're out of work and looking for work.

There are two types of Jobseeker's Allowance.

- The first type is 'contribution-based Jobseeker's Allowance'. We can pay this for up to 182 days. It's based on how much National Insurance you've paid in the last two tax years. 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.

### Can I 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 less than a certain amount
- be over 18 and under State Pension age
- have a 'jobseeker's agreement' (see page 7)

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State Pension age is currently 60 for women and 65 for men. Women's State Pension age is rising in stages between April 2010 and 2020, from 60 to 65.

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### To make a claim

[www.direct.gov.uk/  
jsaonline](http://www.direct.gov.uk/jsaonline)

Phone:

0800 055 6688

Textphone:

0800 023 4888

Monday to Friday  
8am to 6pm

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- not be in education, 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 the immigration rules.)

If you don't meet all of these parts, 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.

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 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. You should do at least three things every week. This could include writing a CV or speaking to employers.

### **What is the '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 looking for a job, and for us to check progress against your jobseeker's agreement.

### **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.

You'll have to visit us at least once every two weeks. When you attend, you'll have to sign a declaration (or statement) that says you've been looking for work, you're still ready for work and that nothing has changed that could affect your benefit.

When you attend, we'll discuss:

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

If we have something to tell you about, we may call 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 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, or
- **work part-time**, you must be able to start work immediately following the statutory period of notice you must give your employer to end your contract.

### **How is my benefit paid?**

We pay benefits straight into your account. This is the best way to receive 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.

### **National Insurance credits**

You may get National Insurance credits for each week that you're available for and looking for work. You may need these credits so that you can get benefits and a State Pension in the future. Contact Jobcentre Plus to tell you more.

### **Things that may affect your claim**

#### **The reason your last job ended**

##### **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 factors, 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 entitlement to Jobseeker's Allowance from one to 26 weeks.

##### **If you were dismissed**

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 employment because of your own actions. If we do decide that this is the case, you may lose your entitlement to Jobseeker's Allowance from one to 26 weeks.

If your Jobseeker's Allowance is stopped, you may get a hardship payment (see page 11).

### **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 for work
- look for work and training, or
- have a current jobseeker's agreement.

### **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 Jobseeker's Allowance 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 Jobseeker's Allowance. 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 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 get National Insurance credits for as long as this lasts.

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

## Jobseeker's Allowance in particular situations

### 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.

You should tell us if either of your circumstances change, and we'll let you know of any effect this may have on your joint claim.

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### Partner

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.

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State Pension age is currently 60 for women and 65 for men. Women's State Pension age is rising in stages between April 2010 and 2020, from 60 to 65.

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### 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. This applies 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.

### 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 the declaration (unless one or both of you has been excused from coming in, or is on a training course). Where possible, both of you will be given the same time, place and day to attend. Not turning up may affect your benefit.

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

We know that not all people 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 age 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 more than 40 hours a week
- be signed up to Connexions or the Careers Service
- be looking for work or training
- 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 under immigration control (that is, you are legally allowed to be in this country).

If you're not sure this applies 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 that is necessary for you to 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 adviser if you do this kind of course.

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State Pension age is currently 60 for women and 65 for men. Women's State Pension age is rising in stages between April 2010 and 2020, from 60 to 65.

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### 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 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.

If you're a woman of State Pension age, you may get Pension Credit and a State Pension. You may want to put off getting your State Pension until it suits you (we call this 'State Pension deferral'). This means that when you do claim, you could get more money.

If you're a man over 60, you may get either Jobseeker's Allowance or Pension Credit, or both – it depends on your age and what type of Jobseeker's Allowance you get (see page 5).

The age you can get Pension Credit is rising from 60 to 65 by 2020. It's linked to the changes to women's State Pension age. To see when this applies to you, use our calculator to look up the State Pension age for women born on the same date as you. Visit [www.direct.gov.uk/spacalculator](http://www.direct.gov.uk/spacalculator)

If you choose to continue getting Jobseeker's Allowance instead of Pension Credit after this, you must continue to meet the rules for getting Jobseeker's Allowance (see page 5).

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

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## The Pension Service

[www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)

Phone:  
0845 606 0265

Textphone:  
0845 606 0285

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### **If you're working short time or 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 a total of 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.

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.

### 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 hours in which 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. It may be affected if you also have earnings from other work.

We will change your benefit each week, based on any earnings you may have in that week (this is different to the 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.

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#### To make a claim

[www.direct.gov.uk/jsaonline](http://www.direct.gov.uk/jsaonline)

Phone:  
0800 055 6688

Textphone:  
0800 023 4888

Monday to Friday  
8am to 6pm

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### Other jobs and the affect on your claim

#### Volunteering

**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 for up to four weeks abroad. 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 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. Always talk to Jobcentre Plus before you start volunteering.

## **Local authority councillors**

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

A: Yes, if you're available for 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 and actively seeking work. If your duties stop you applying for, accepting or attending a training course or work programme that you must do, we'll not 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 Reserved Forces**

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

**A:** Yes, if you're available for 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 or training or course
- start claiming another benefit
- 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
- 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.

### **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 29), 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 get Jobseeker's Allowance for up to two weeks. Please ask us for advice. After that time, you must claim Employment and Support Allowance as you can't meet the Jobseeker's Allowance rules.

### 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, visit the website for the area where you live:

- England  
[www.dh.gov.uk/helpwithhealthcosts](http://www.dh.gov.uk/helpwithhealthcosts)
- Wales  
[www.nhsdirect.wales.nhs.uk/healthinformation](http://www.nhsdirect.wales.nhs.uk/healthinformation)
- Scotland  
[www.scotland.gov.uk/publications](http://www.scotland.gov.uk/publications)

## To find out more

### To claim Jobseeker's Allowance

[www.direct.gov.uk/jsaonline](http://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 provide 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.

### To find a job

If you're looking for work, you can search jobs online at [www.direct.gov.uk/jobsearch](http://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, Saturday 9am to 1pm.

## Glossary

### Benefit rates

Benefit rates are reviewed in April each year. For this year's rates, visit [www.direct.gov.uk/benefits](http://www.direct.gov.uk/benefits)

### Great Britain

This is England, Scotland and Wales.

### United Kingdom (UK)

This is England, Scotland, Wales and Northern Ireland, but not the Channel Islands or the Isle of Man.

### 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 excluding 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 are free from BT land lines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad.

Calls to **0845** numbers from BT land lines should cost no more than 4p a minute with a 9p call set-up charge. You may have to pay more if you use another phone company, a mobile phone, or if you are calling from abroad.

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

## 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.



Directgov provides information from UK government departments on all sorts of topics. To find out about which benefits you may be entitled to, visit [www.direct.gov.uk/benefitsadviser](http://www.direct.gov.uk/benefitsadviser)

Jobcentre Plus is committed to applying the principles of equal opportunities in its programmes and services.

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