

UNEMPLOYED

JOBSEEKERS ALLOWANCE (JSA)

WHAT IS IT?

It is paid to people who are unemployed or working part-time and are actively looking for work.

- Income Support is paid to people who do not have to look for work e.g. being a lone parent or a carer.
- Employment & Support Allowance is paid to people unable to work because of sickness.

TO QUALIFY

There are two types of Jobseekers Allowance.

- ◆ Contributory JSA - based on your National Insurance contributions which is payable for up to 6 months.
- ◆ Income-based JSA - this is a means-tested benefit paid to people on a low income with no more than £16,000 in capital, (including partners savings if applicable). It may top up contributory JSA if this is not enough for your needs.

To qualify for either type of Jobseekers Allowance (JSA) you need to show

- ◆ You are available for work, and
- ◆ You are actively seeking work, and
- ◆ You have entered into a Jobseekers Agreement (which remains in force).

GETTING BACK INTO WORK

- ◆ You may be entitled to some or all of the following: an extra month's full Council Tax and Housing Benefit; Mortgage interest run-on; a Child Maintenance Bonus (being phased out); Job Grant; Adviser Discretion Fund payment; return-to-work credit or in-work credit. (Check with the Jobcentre Plus).

POINTS TO REMEMBER

- ◆ The amount of benefit paid for income-based JSA and Income Support are the same.
- ◆ If you do not meet the conditions of your Jobseekers Agreement your benefit may be reduced.
- ◆ You can put restrictions on the hours and type of work you are able to do due to physical or mental disability.
- ◆ You may be able to restrict the hours you are able to work if you have caring responsibilities.
- ◆ If you refuse to apply for a job without good reason or lose your job through misconduct, your benefit may be suspended.
- ◆ For Contributory JSA income from regular occupational or personal pension payments over £50.00 per week are deducted from benefit (e.g. if pension is £55.00 per week - £5.00 is deducted).

HOW TO CLAIM

On your first day of unemployment call the Jobcentre Plus and ask to claim Jobseekers Allowance. The number is 0845 602 0265

The Jobcentre Plus will send you a claim pack to complete and arrange an appointment for an interview to make a Jobseekers Agreement.

You will also have to wait 2 weeks for your first benefit cheque - you may be able to get a Crisis Loan to cover some expenses if you have no money.

HOW MUCH?

This depends upon your circumstances, e.g. whether you have a partner, housing costs etc.

FURTHER HELP

Get leaflet QCJSAA5JP or contact your local Advice Agency.

The information in this factsheet is correct as of October 2008

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