



# Changes to Income Support & Jobseeker's Allowance

From October 2009, changes were introduced that meant lone parents whose youngest child was 10 or over who were not in paid employment, could no longer claim Income Support solely on the basis that they were a lone parent. A claim for Jobseeker's Allowance had to be made instead. From October 2010, this will change to age 7 or over.

## Can I stay on Income Support?

The changes will affect you if you are claiming Income Support (IS) solely on the grounds that you are a lone parent. If you fit into one of the following groups then you may remain on IS.

- you foster children;
- you care for another person and are entitled to Carer's Allowance;
- you have a child for whom Disability Living Allowance is payable;
- you are currently in receipt of IS because of ill health or a disability. (You will continue to receive it until you are moved onto Employment and Support Allowance (ESA) sometime between October 2010 and 2014.)

You should seek further advice if you are unsure whether you can claim or continue to claim IS. If you don't fit into one of these categories and you are able to work, you will have to claim Jobseeker's Allowance (JSA). If you have a health problem that limits your capability for work you should claim ESA.

## When will the changes happen?

When you are affected by the changes will depend on whether you are making a new claim for IS or you currently receive IS. If you are making a new claim you will have to claim JSA from the following dates, depending on the age of your youngest child:

- your youngest child is aged 10 or over from 26 October 2009;
- your youngest child is aged 7 or over from 25 October 2010.

## How will I know when my Income Support is about to end?

You should receive a letter from Jobcentre Plus inviting you to a voluntary interview six weeks prior to your IS ending. The purpose of the interview is to provide support and advice to claim another benefit and to help you find paid work. If you receive a dependant's allowance for your child with your IS you will have to claim Child Tax Credit (CTC) for your child as Jobseeker's Allowance (JSA) only contains an amount for adults. You can claim Child Tax Credit from Her

Majesty's Revenue and Customs (HMRC). Call the Tax Credit Helpline on 0845-300-3900 for a claim pack and/or further information.

## What if I am doing an education course or training?

If you are already entitled to IS and are either a full-time student, undertaking a full-time course on the New Deal for Lone Parents or participating in a Jobcentre Plus approved scheme, you may be able to remain on IS until your course ends. Contact an adviser at your local Jobcentre Plus if you have any questions about your right to remain on IS.

## Do I qualify for JSA?

There are two types of JSA; contribution-based and income-based. Income-based JSA is similar to IS in that you must be on a low income and have savings below a certain amount to qualify. To qualify for contribution-based JSA you must have paid sufficient national insurance contributions. You may qualify if you have recently been in paid work. Earnings can affect both income-based and contribution-based JSA.

To qualify for JSA you must meet the following conditions:

- you are not in paid work of 16 hours or more a week; and
- you are under pension age; and
- you have not been found to have limited capability for work; and
- you are not counted as a full time student; and
- you are resident in the UK; and
- you are available for work, and actively seeking work; and
- you have entered into a Jobseeker's Agreement

**Availability for work** - you should be willing and able to take up work. You can be treated as available for work for some periods when you're not. These include personal crises and emergencies but you should seek further advice from an adviser at your Jobcentre on how this will affect you.

**Actively seeking work** - these are the steps or actions you have taken to improve your chances of finding paid work. You must show what you have done to look for work, such as copies of any job applications you have sent or a CV you

have drawn up. Which steps you should take or how many, should be set out in your Jobseeker's Agreement.

**Jobseeker's Agreement** - in order to qualify for JSA you need to have entered into a Jobseeker's Agreement. This is a very important document as it contains details of any agreed limitations on your availability for work. You should get an opportunity to read over and sign your Agreement. If you do not agree with the contents of your Jobseeker's Agreement, it is important that you ask for it to be revised.

**Signing on** - In order to be paid JSA you will normally have to 'sign on' at a Jobcentre Plus office. These appointments are known as jobsearch reviews. They usually take place every fortnight, but you could be asked to sign on every week in some situations. You must sign on or you could lose benefit. If you do not attend on the right day at the right time without prior agreement, your benefit can be suspended. Unless you can show 'good cause' for your failure to attend within five working days your entitlement to JSA will end.

If you are unable to arrange short-term childcare to enable you to sign on, you can request that you sign on by post.

One of the purposes of signing on is to review whether you are meeting the conditions set out in your Jobseeker's Agreement. You may be asked to provide evidence of anything you have done to look for work.

## How many hours each week do I need to be available for work?

If you have responsibilities for a child under 16 you can restrict the hours you are available to a minimum of 16 even if this means that you do not have a reasonable prospect of securing employment.

## I have difficulty getting suitable childcare during school holidays

You may not be able to attend to sign on during school holidays because you are unable to make short-term childcare arrangements. However, with the agreement of your adviser at Jobcentre Plus, you should be able to sign on by post during

the school holiday period. You may also be able to place reasonable limits on your search for work if your child is excluded from school. You can be excused attendance at compulsory interviews at Jobcentre Plus, and treated as available and actively seeking employment during a period when your child is not at school, and where no other reasonable childcare arrangements are available.

### **Do I have to attend an interview or start work at short notice?**

Lone parents must be ready to take part in a job interview within 7 days of getting one and be able to start work within 28 days of being offered one. You should not lose benefit if you can show that childcare was not available, or not suitable, or you can show that the cost would take up an unreasonable proportion of your income.

### **I have a personal situation that is making it difficult for me to look for work**

If you have an unforeseen situation, such as the death or serious illness of a close friend or relative, or a domestic emergency affecting you or a close friend or relative, you may be treated as available for work for a limited period. This period can be up to 1 week on no more than 4 occasions in any 52 week period. One of these periods can be extended to 8 weeks, although the other 3 would then be restricted to 1 week. You should speak to an adviser at Jobcentre Plus.

### **How much JSA will I receive?**

The standard rate of JSA for lone parents aged 18 and over is £65.45 per week. Lone parents who are 16 or 17 years old will receive £51.85 per week (2010/11 rates).

### **What are JSA sanctions?**

Your JSA payments can be suspended through what are known as 'sanctions'. Sanctions can be imposed for a number of reasons, for example, if you lost your job through misconduct, you left your job, or you do not carry out a specified activity intended to improve your chances of finding paid work (a Jobseeker's Direction), or you don't apply for or accept a specific job.

JSA sanctions can either last for a fixed period of 2 or 4 weeks, or they can be variable in length lasting for up to 6 months. If you left or were dismissed from your last job or you didn't apply for or accept a specific job, the sanction can last for up to 6 months. You should not be sanctioned if you can show 'good cause' for not applying for/ accepting a job or for leaving a job. Please contact the Lone Parent Helpline if you require more information about benefit sanctions.

### **What money will I live on if my benefit is suspended?**

When you have had your JSA suspended you could qualify for hardship payments. These payments will be 40% lower than your normal

payment, typically £39.27 per week. The reduction in payments should be 20% if you or any member of your family is either pregnant or seriously ill. In these circumstances, your hardship payment would be £52.36 per week. You should ask in Jobcentre Plus for form JSA 10: Jobseeker's Allowance Hardship Application.

### **I currently receive child maintenance and some Income Support; will I continue to receive this whilst I am on JSA?**

From 12th April 2010, income-based JSA will not be reduced if you receive child maintenance. There is no reduction to contribution-based JSA.

### **I currently do some part time work. How will this affect my JSA?**

As with IS, you can earn up to £20 per week before it affects the amount of JSA you receive. You will not qualify for JSA if you work on average 16 hours or more a week.

### **Appeals and revisions**

If you disagree with a decision about your JSA, you will have one month from the date on the decision letter in which to make an appeal. It may be possible for the time limit to be extended but only in exceptional circumstances. If you appeal, a decision maker at Jobcentre Plus will review the decision and if there is no change it will be passed on to The Tribunals Service. You should appeal using booklet GL24. These are available from your nearest Jobcentre Plus office. Please contact the Lone Parent Helpline 0808 801 0323 if you want further advice about the appeals process.