

Claimant Commitment

After you make your online claim for JSA or UC, you have to see a **Work Coach** at the Jobcentre, even if you are not well enough to work. They ask you to sign a **Claimant Commitment**. It will set out what you have agreed to do in return for your benefits, for example to look for work.

Tell your work coach about anything that **limits the time you can spend looking for work** or the work you can do, for instance health problems or **coping with a crisis**, like homelessness or domestic violence.

Your work coach will usually expect you to:

- spend at least **35 hours a week** looking for work
- be prepared to take **any job** that pays at least the **National Minimum Wage**
- look for work within **90 minutes travel time each way** from home.



These rules can sometimes be relaxed.

You don't have to commit to all these things if you are the **main carer for a child** under 13, have a **disability**, or are a **disabled person's carer**, so be sure to tell your Work Coach if you have caring responsibilities or health problems that restrict what you can do.

If you have problems keeping to your Claimant Commitment, you need to tell your Work Coach and ask to change it.

Further Help

Usually, **Job Clubs** can be found in **local libraries** across the city. They can assist you with claims for JSA and UC and help you to prepare a CV and look for work online. Some **community groups** also run job clubs and have computers you can use, when they are open.

Citizens Advice Staffordshire North and Stoke-on-Trent offers a range of advice services.

For help to manage debts, you can contact our **Debt Team** on 01782 408625. For **budgeting advice** and help to switch energy suppliers, contact **Potteries Moneywise** on 01782 408685.

For other advice, for example about benefits or to check that your redundancy has been dealt with properly, you can call our local Adviceline, which is **0808 278 78 76**.

For more information go to www.citizensadvice.org.uk or contact our **Citizens Advice Helpline: 0800 144 8848**



Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system
www.snsCab.org.uk/about-us/potteries-gold
Follow us on Facebook and Twitter: search for **Potteries Gold**

© April 2023



PotteriesGold

Benefits if you have been Made Redundant

Changes of Circumstances No 2



Benefits if you Lose your Job

Finding out what you can claim if you are made redundant can be confusing. This leaflet is a short guide to some of the options you have.

If you are looking for a new job

New-style Jobseeker's Allowance

You can get New-style Jobseeker's Allowance (JSA) this year (2023), if you worked as an employee and paid enough **Class 1 National Insurance** contributions in the tax years **April 2020 to March 2021**, and **April 2021 to March 2022**.

New-style JSA is not means-tested. You can claim new style JSA even if you have a partner who works or you have savings, although your part-time earnings and private pensions can reduce your JSA.

You cannot claim New-style JSA if you are working more than 16 hours a week.

New-style JSA is just for you. It does not include money for your partner or children, or for your rent. You may be able to claim Universal Credit (UC) to top up your JSA.

New-style JSA is **£84.80 per week**. It is paid for up to **26 weeks**. It is usually paid fortnightly.

You get a lower rate of JSA - **£67.20 per week** - if you are **under 25**.

Claim New-style JSA online or call Jobcentre Plus on **0800 055 6688**.

If you claim by phone, make it clear that you want to claim **New-style JSA** or you might be told to claim Universal Credit instead.

You **do not automatically get free prescriptions** on New-style JSA. You will need to get an **HC1 form** to claim these if you have a **low income**. See our **Help with Health Costs** leaflet for more advice.

Other benefit options

If you are off sick and not able to look for work, you may be able to claim **New-Style Employment and Support Allowance**.

You need a **fit note** from your GP to start your claim. You need to have paid **Class 1 or Class 2 NI contributions** to get this.

Get more advice about **Carer's Allowance** if you are a **carer** and spend more than **35 hours per week** looking after someone who gets **Attendance Allowance**, **Personal Independence Payment** for daily living or **Disability Living Allowance** at the higher or middle rate for care.

If you are pregnant, you may be entitled to **Maternity Allowance**. You can claim this any time after the 26th week of pregnancy, if you meet the conditions.

You might be able to claim **Universal Credit (UC)** as well as some of these



Universal Credit (UC)

This is a **means-tested benefit** for working age people, claimed online. UC is paid **calendar monthly** and worked out using monthly assessment periods.

If you get **Tax Credits** or **Housing Benefit**, get a benefit check *before you claim UC*. As soon as you claim UC, your **old benefits will stop** and, even if you don't qualify for UC, **you will not be able to reclaim them**.

You will not get UC if you have capital - savings, property or investments - worth **£16,000 or more**. If you own the home you live in, that does not count as capital.

If you are due **wages from your old job**, it could be best to **wait until you've been paid** before claiming. Any payments from work you get after you claim reduce your UC, even if they are due for a past period.

Income you or your partner have affects your UC. How much you get depends on your family circumstances.

If you are out-of-work long-term and are **buying a home**, you may get help with your mortgage interest via a secured loan from the Government.

If you are **a tenant**, UC will usually include an allowance for your rent, but often not the full amount you have to pay.

Call our **Help to Claim** team on **0800 1444 8 444** for more information, benefit checks and help to claim UC.

