

Why should I claim New Style Jobseeker's Allowance (New Style JSA)?



- Your (or your partner's) savings and capital will not affect how much New Style JSA you're paid.
- Your earnings will be taken into account, but if your partner works, it does not affect your claim.
- Most income is not taken into account (but any payment you are getting from a pension can affect the amount you may get).
- While you're getting New Style JSA you'll earn Class 1 National Insurance credits, which can help towards your State Pension and other contributory benefits in the future.
- It is a regular fortnightly payment.

Below are some common situations that show what you may be able to claim depending on your circumstances. New Style JSA can be claimed on its own or at the same time as Universal Credit.

Your situation	New Style JSA	Universal Credit
 <p>You're unemployed or work less than 16 hours a week and you need support between jobs. You've paid and/or been credited with Class 1 NI contributions in the last 2 to 3 years as an employee.</p>	<p>You can apply for New Style JSA – even if your partner works or you and your partner have savings over £16,000.</p>	<p>You can apply for Universal Credit if you (and your partner) have children or housing costs. You can also apply for Universal Credit if you (and your partner) have £16,000 or less in savings between you. Your partner's income will be taken into account as you'll need to claim Universal Credit as a couple. Any New Style JSA you receive will also be taken into account as income but you may still get Universal Credit.</p>
 <p>You're unemployed or work less than 16 hours a week. You need support between jobs and you've not paid or have not been credited with any NI contributions in the last 2 to 3 years.</p>	<p>You're unlikely to get New Style JSA if you've not paid or have not been credited with NI contributions.</p>	<p>You can apply for Universal Credit if you (and your partner) have children or housing costs. You can also apply for Universal Credit if you (and your partner) have £16,000 or less in savings between you. Your partner's income will be taken into account as you'll need to claim Universal Credit as a couple.</p>
 <p>You're unemployed or work less than 16 hours a week. You've paid and/or been credited with Class 1 NI contributions in the last 2 to 3 years as an employee. Between you, you and your partner have more than £16,000 in savings.</p>	<p>You can apply for New Style JSA. New Style JSA is not affected by you and your partner's savings.</p>	<p>You are unlikely to get Universal Credit because your savings are too high.</p>
 <p>You're unemployed or work less than 16 hours a week. You've paid and/or been credited with Class 1 NI contributions in the last 2 to 3 years as an employee. Your partner works. Between you, you and your partner have less than £16,000 in savings.</p>	<p>You can apply for New Style JSA, as your partner's work does not affect your entitlement.</p>	<p>You can also apply for Universal Credit as you and your partner have less than £16,000 in savings. Your partner's income will be taken into account as you'll need to claim Universal Credit as a couple. Any New Style JSA you receive will also be taken into account as income but you may still get Universal Credit.</p>
 <p>You're unemployed or work less than 16 hours a week. You receive pension income from previous employment. You've paid and/or been credited with Class 1 NI contributions in the last 2 to 3 years as an employee.</p>	<p>You can apply for New Style JSA. Your pension income may be taken into account.</p>	<p>If you and your partner have less than £16,000 of savings you might also get Universal Credit. Your pension income will be taken into account. Any New Style JSA you receive will also be taken into account as income, but you may still get Universal Credit.</p>
 <p>You're unemployed or work less than 16 hours a week. You have children. You've paid and/or been credited with Class 1 NI contributions in the last 2 to 3 years as an employee.</p>	<p>You can apply for New Style JSA as you've paid/been credited with NI contributions so you may qualify. New Style JSA does not include additional amounts for children.</p>	<p>You can also apply for Universal Credit, as it is a household assessment and you can receive an amount for children.</p>
 <p>You're unemployed or work less than 16 hours a week. You live in rented accommodation, or have a mortgage or home loan, and need help to pay the cost. You've paid and/or been credited with Class 1 NI contributions in the last 2 to 3 years as an employee.</p>	<p>You can apply for New Style JSA as you've paid/been credited with NI contributions so may qualify. New Style JSA does not include an additional amount for housing costs.</p>	<p>You can also apply for Universal Credit, as it is a household assessment and you can receive an amount for your housing costs.</p>