

FACTSHEET

Lone Parents: Changes to Income Support & Jobseeker's Allowance



From 24th November 2008, changes are being introduced that mean that lone parents who are not in paid employment could have to claim Jobseeker's Allowance (JSA) after their youngest child turns 12, instead of Income Support (IS). This will change to age 10 from October 2009 and age 7 from October 2010.

Will I have to claim JSA?

The changes will affect you if you are claiming IS on the grounds that you are a lone parent and you have no other reason to be eligible for IS. If you are a full time carer of someone on Disability Living Allowance or you are fostering, you should continue to receive IS. You will also continue to be eligible to claim Income Support if you have a child for whom Disability Living Allowance is payable at either the middle or highest rate of the care component.

Lone parents receiving Disability Living Allowance for their own disability will remain entitled to IS. Lone parents with a health problem that prevents them from working will be able to claim the Employment and Support Allowance (ESA) from October 2008. You should seek further advice if you are unsure whether you can claim or continue to claim, Income Support.

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:

- youngest child aged 12 and over from 24 November 2008;
- youngest child aged 10 and over from 26 October 2009;
- youngest child aged 7 and over from 25 October 2010.

If you are already receiving Income Support and you are not someone who can continue to claim IS, the changes will take place from the following dates depending on the age of your youngest child.

- a) If your youngest child reaches age 16 on or before 1 March 2009 your IS will end in the first week following the day your child becomes 16.
- b) If your youngest child is 16 on or after 2 March 2009, IS will end during the first week after your child's birthday or the day before your first Work Focused Interview after 2 March 2009, whichever is the earliest.
- c) If your youngest child is 14 before 2 March 2009, your IS will end on or after 2 March 2009.
- d) If your youngest child is 14 on or after 2 March 2009, your IS will end following your child's birthday.
- e) If your youngest child is 12 before 6 July 2009 your IS will end on or after 6 July 2009.

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All factsheets are available free to lone parents.

Ring 0808 801 0323 for copies or see www.opfs.org.uk

- f) If your youngest child is 12 on or after 6 July 2009, your IS will end from the payday following your child's birthday.

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 Income Support ending. The purpose is to provide support and advice to claim another benefit and make you aware of other support that is available to help you find paid work. If you receive a dependant's allowance for your child with your Income Support you will have to claim Child Tax Credit for your child as JSA only contains an amount for adults.

You can claim Child Tax Credit from Her Majesty's Revenue and Customs. 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 a full-time student, undertak-

Freephone Helpline 0808 801 0323 Monday to Friday 9.30am-4.30pm

One Parent Families Scotland acknowledges the support of the Scottish Executive and the Royal Bank of Scotland Group.

ing a full-time course on the New Deal for Lone Parents or are undertaking a Jobcentre approved scheme, you will be able to remain on IS until your course ends. Contact an adviser at your Jobcentre if you have any questions about your right to remain on IS.

How much JSA will I receive?

The standard rate of JSA for lone parents 18 and over in 2008/09 is £60.50

Do I qualify for JSA?

To qualify for Jobseeker's Allowance (JSA), you must be able to show that you are:

- not in work of 16 hours or more a week; and
- under pension age (60 for women and 65 for men); and
- capable of work; and
- not under 20 and in education in school or at a similar level. Most students in higher education are also excluded from JSA under other rules; and
- resident in the UK. However, you may be able to go abroad temporarily in certain circumstances.

There are two types of JSA: contribution-based and income-based. Income-based JSA is similar to Income Support in the sense 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 satisfy certain conditions regarding your

search for work. You must show the Jobcentre that you are available for work, actively seeking work and have a signed and valid 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 aren't. 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.

In order to receive your payment of JSA you will normally have to 'sign on' at Jobcentre Plus. 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 (see the section on benefit

sanctions). If you do not attend at the right time and day an adviser at Jobcentre Plus should make at least one attempt to contact you by phone. They must also send you a letter advising you to make contact within 5 working days or you could lose benefit. If you do not respond within five working days your benefit will stop. **You can request that you sign on by post if you feel you will be unable to attend Jobcentre Plus.**

One of the purposes of signing on is to review whether you are meeting the conditions as set out in your jobseeker's agreement regarding your availability for and your search for work. You may be asked to provide evidence of anything you have done to look for work.

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 specific activity (jobseeker's direction) intended to improve your chances of finding paid work, or you don't apply for or accept a specific job.

JSA sanctions can last for a fixed period of 2 or 4 weeks, or they can be variable in length lasting for up to 6 months. Sanctions imposed because you left or were dismissed from your job or because you didn't apply for/accept a job, vary in length. You should not be sanctioned if you can show 'good cause' for not applying for or accepting a job or you can show 'just cause' for leaving a job. Please contact One Parent

Families Scotland/Choices if you require more information about good or just cause and 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% less than the amount of benefit you normally receive.

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 the Jobcentre, you will 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 the period your child is not at school, where no other reasonable childcare arrangements are available.

I cannot take up a specific job opportunity

Lone parents must be willing and able to take up a job on being given 28 days notice; and attend a job interview within 1 week but only where it is reasonable for them to do so within the usual time limits. *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 of a relative, or another 'domestic emergency' you may be able to be treated as available for work for a period of up to 8 weeks. You should speak to an adviser at the Jobcentre if you are affected by domestic crisis or emergency.

Lone parents caring for children with disabilities on the lower rate of DLA who might be on the wrong amount, for whatever reason, or who have children that still have significant care needs/specialized childcare etc might also come into this category.

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

If you receive income-based JSA, you will be entitled to receive £20 per week child maintenance before your benefit is reduced. There is no reduction to contribution-based JSA.

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

the Jobcentre will review the decision and if there is no change it will be passed on to The Appeals Service. You should appeal using the booklet GL24. These are available from your nearest Jobcentre Plus. Please contact **One Parent Families Scotland 0808 801 0323/Choices 0141-847-0444** if you want advice about the appeals process.