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## Credits only

People who have not paid enough contributions to qualify for contribution based Jobseekers Allowance (JSA) or Employment and Support Allowance (ESA) and who do not satisfy the conditions for means-tested JSA or ESA sometimes still go through the motions of making a claim and complying with the other conditions of entitlement (such as seeking work or submitting medical certificates). They do this to protect their contribution record for future claims to State Retirement Pension, ESA and JSA. The claimant continues to be credited with contributions even though she is not currently working. Even though the claimant does not actually receive any ESA or JSA, s/he is said to have “credits only” entitlement.

Occasionally “credits only” entitlement can satisfy conditions in other benefits - especially credits only ESA. A Housing Benefit claimant on credits only ESA has the same advantages as someone actually being paid ESA including:

- A more generous means-test calculation
- Full time students are able to claim HB after being on credits only ESA for 28 weeks
- In exempt accommodation the claimant has greater protection from the possibility of their rent being restricted