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Jobseekers Allowance

Jobseekers Allowance (JSA) is a benefit for people under state pension credit age[1] who are out of full time work but available for and seeking full time work. It is possible to qualify for JSA by paying National Insurance Contributions (when it is known as "contribution based JSA", or "JSA(c)") or by satisfying a means-test (in which case it is known as "income-based JSA" or "JSA(ib)").

JSA(c) is paid for a maximum of six months but JSA(ib) is not time-limited. Many single people start off receiving JSA(c) and then switch to JSA(ib) if they still have not found a job after six months, because the rate of JSA(c) is the same as the single person's rate of JSA(ib). During the first six months it is possible to receive JSA(c) with a top-up of means-tested JSA(ib): this would apply if the claimant is a member of a couple and their only income is JSA(c).

JSA(ib) and the other means-tested working age benefits are gradually being phased out and replaced by Universal Credit. But JSA(c) remains as a separate contribution-based benefit.

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1. Until the pensionable age for men and women is equalised in 2020 a small number of men who have reached the qualifying age for state pension credit but have not yet reached the pensionable age for a man might still claim Jobseekers Allowance.