

Factsheet

For single parents in England and Wales April 2017

Freephone

0808 802 0925

Gingerbread Single Parent Helpline

Claiming jobseeker's allowance and other benefits

This factsheet gives details of the financial support you can get if you're a single parent and you aren't working, or are working fewer than 16 hours a week. It explains how the age of your children affects whether you can claim income support or jobseeker's allowance, and what other benefits you're entitled to, such as tax credits and help with housing costs.

There is a list of other Gingerbread factsheets that may be helpful at the end of this factsheet. Further advice on all of the topics covered is available from the Gingerbread Single Parent Helpline on 0808 802 0925. Calls are free. The information in this factsheet is correct as of March 2017.

Note: If you have recently come to the United Kingdom, have limited right to be here, or are from the European Union, you may not have the right to claim the benefits set out in this factsheet. Get advice before making a claim. See page six for organisations that can help.

Universal credit is a new benefit system that will replace many of the current benefits and tax credits. Some families with children who are claiming benefits for the first time in selected jobcentres will now claim universal credit instead of jobseekers allowance and similar benefits. For more information on universal credit and how it may affect your family you can visit the [Gingerbread](#) website.

Should I claim jobseeker's allowance or income support?

To claim either jobseeker's allowance or income support you must be not working, or working fewer than 16 hours a week.

Whether you claim jobseeker's allowance or income support depends on the age of your youngest child. You can claim income support as a single parent if your youngest child is under the age of five. You can't claim both benefits at the same time. If you receive income support you aren't expected to look for work.

You can claim income support regardless of the age of your children if you claim it for a reason other than being a single parent, for example because you are a full-time carer or a foster parent.

For more information, see the Gingerbread factsheet [Claiming income support and other benefits](#).

If you are disabled or unwell and can't work you can claim employment and support allowance. See the Gingerbread factsheet [Benefits and tax credits for ill health or disability](#).

Moving from income support to jobseeker's allowance

Usually income support will be paid to you until your youngest child turns five. Then you will be moved onto jobseeker's allowance or an equivalent working age benefit.

Jobcentre Plus should contact you before your income support is due to end to arrange a meeting with an adviser. The adviser should explain how to claim jobseekers allowance, or another suitable benefit.

What is jobseeker's allowance?

There are two types of jobseeker's allowance; contribution-based and income-based. Both pay a basic rate of £73.10 a week.

Contribution-based jobseeker's allowance is paid for up to six months if you have paid enough in national insurance.

The rules around contribution-based jobseeker's allowance are complicated – call the Gingerbread Single Parent Helpline for more information.

Income-based jobseeker's allowance is means-tested. You can receive it even if you have not paid national insurance contributions in the past. The amount you get is affected by any income or capital (such as savings) you have worth over £6,000, and you will not be eligible if you have savings or capital over £16,000. Child maintenance doesn't affect the amount of jobseeker's allowance you receive.

If you've been told to make a claim for universal credit visit the [Gingerbread](#) website for more information.

How do I claim jobseeker's allowance?

You can make a claim for jobseeker's allowance online or over the telephone – see page five for further help and information.

After your claim has been processed an interview will be arranged for you at a local Jobcentre Plus office. At the interview an adviser will talk to you about what type of work you will look for and whether there is anything you can do to improve your chances of getting a job. This information will be put into your claimant commitment. The claimant commitment is an agreement between you and the jobcentre setting out what type of jobs you will search for, how many hours a week you are available to work and what you will do each week in order to find a job.

You will not usually receive any money for the first seven days of your claim. These are called waiting days. Jobseeker's allowance is paid every two weeks, usually into your bank account. If you don't have an account you will be asked to open one.

What must I do to get jobseeker's allowance?

Jobseeker's allowance is usually only paid to those who are over the age of 18. If you are under 18 call the Gingerbread Single Parent Helpline on 0808 802 0925 for advice.

To receive jobseeker's allowance, you must show that:

- You are available for work
- You are actively seeking work
- If you left a job you had good reason to do so
- You have made a claimant commitment.

You also have to:

- Agree an action plan of how you will find work
- Attend appointments at Jobcentre Plus to show that you have taken these steps.

If you do not meet these conditions you will not be able to claim jobseeker's allowance or it may be stopped. This is called a sanction. See the Gingerbread factsheet [Sanctions](#) for more information.

Special rules for single parents claiming jobseeker's allowance

There are special rules for single parents who claim jobseeker's allowance, which mean that in some circumstances you will be treated differently to others claiming the benefit. The most commonly used special rules are listed below.

For more information see the Gingerbread factsheet [Jobseeker's allowance – special rules for single parents](#).

To help your Jobcentre Plus adviser give you the correct information you should tell them that you are a single parent.

Hours of work

You can place some restrictions on the hours you work and the type of job that you will accept:

- If you have a child under 16, you can limit the hours you work to take your caring responsibilities into account. You must be available to work as many hours as your caring responsibilities allow and for at least 16 hours a week

- If you have a child under the age of 13, you can limit your working hours to your child's usual school hours. You must still be available to work for at least 16 hours a week and you may be expected to use childcare to cover your travel time to work, and school holidays.

What if there are times when I can't work?

There are situations when Jobcentre Plus should accept that you can't take up work. During these periods you can continue to receive jobseeker's allowance, even if you can't look for work. These situations include:

- During school holidays, if you can't find affordable, appropriate childcare
- If your child has been excluded from school and it isn't reasonably possible for you to make alternative care arrangements
- If you have received either a parenting order or have entered into a parenting contract under the Anti-Social Behaviour Act 2003
- If you are dealing with a death, serious illness or other domestic emergency involving a close friend or relative. This exemption can apply for between one and eight weeks depending on how long it takes you to deal with the emergency.

Talk to your Jobcentre Plus adviser and explain your situation. Under usual circumstances, you are expected to look for paid work in order to receive jobseeker's allowance. If you refuse to apply for, or take a job, and Jobcentre Plus doesn't agree with your reason they may stop your jobseeker's allowance. This is called a sanction.

For more information on sanctions see the Gingerbread factsheet [Sanctions](#).

Childcare problems

If you can't find or take up work because of a lack of affordable, appropriate childcare, or if you leave a job for this reason, your benefit shouldn't be affected.

Jobcentre Plus will ask you to show that you have looked for childcare and to explain why you think it is not appropriate. You can get details of childcare in your area from your local Family Information Service (see Family and Childcare Trust on page five).

If you were sacked from your previous job or left voluntarily

If you lost your job because of misconduct, or left your job voluntarily, Jobcentre Plus can decide that you should not be paid jobseeker's allowance for a period of time. This is called a sanction.

Jobcentre Plus should look into what happened and they must show that you left your job voluntarily. You can still claim jobseeker's allowance if you can show that you had a good reason to leave your job. If you left a job because you could not get appropriate, affordable childcare, you shouldn't be sanctioned. See the Gingerbread factsheet [Sanctions](#).

If you have experienced or been threatened with domestic violence

You can claim jobseeker's allowance without having to look for work if you have experienced domestic violence in the last six months.

You may be able to claim jobseeker's allowance and not be available for work, or have to look for work:

- For four weeks if you have experienced or been threatened with domestic violence in the last six months
- For up to 13 weeks if you have experienced or been threatened with domestic violence and you provide written evidence from a person acting in an official capacity.

A person acting in an official capacity could be a health care professional, police officer, social worker or person working for a charity or other body, such as a refuge worker.

For more information on these rules, call the Gingerbread Single Parent Helpline on 0808 802 0925.

Working part-time

You can claim jobseeker's allowance if you work fewer than 16 hours a week and your income is low enough. You must tell Jobcentre Plus about any money you earn, as this affects the amount of benefit you get.

If a job becomes available for 16 hours a week or more, you must be prepared to give up your part-time job or take on more hours.

Studying or training

If you are a full-time student, you can't claim jobseeker's allowance whilst studying. You can claim jobseeker's allowance during the summer holidays, as long as you're available for work.

If you are a part-time student, you can claim if:

- The hours you study are outside the times you have agreed with Jobcentre Plus that you are available to work, or
- You are willing to change the hours you study or give up the course if a job becomes available.

If you're on a course approved by Jobcentre Plus you should receive jobseeker's allowance.

Benefits and tax credits: how does it all add up?

The following are the weekly amounts payable to a single parent family. These amounts assume the single parent is over 18, lives in rented housing, does not work and has no other income. It also assumes that no-one in the family has a disability or long-term health problem, or is caring for somebody who does.

With one dependent child	£ a week
Jobseeker's allowance	£73.10
Child benefit	£20.70
Child tax credit	£63.94
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Total	£157.74
(plus help with rent and possibly council tax)	
With two dependent children	£ a week
Jobseeker's allowance	£73.10
Child benefit	£34.40
Child tax credit	£117.40
<hr/>	
Total	£224.90
(plus help with rent and possibly council tax)	

Other benefits you could claim

If you receive jobseeker's allowance you might also claim the following benefits. You can claim some of these benefits even if you don't get jobseeker's allowance.

Free school meals: claim if you get income-based jobseeker's allowance or child tax credit, but not working tax credit, and have a household income below £16,190 a year. Some income, such as child maintenance, is not counted.

School uniforms: it is up to your local council what, if any, help they give with the cost of school uniforms. Contact your local council.

16-19 bursary: if your child is aged 16-19 and in full-time education they may qualify for a bursary. Apply directly to their school or college.

Help with your mortgage: if you have a mortgage, an amount can be added to your jobseeker's allowance to help pay the interest. This can include help towards ground rent, some service charges and the interest on loans for essential home improvements. You usually have to wait 39 weeks before these payments can start and the rules are complicated. Contact the Gingerbread Single Parent [Helpline](tel:08088020925) on 0808 802 0925 for advice.

Help with rent: you can apply for housing benefit to help with the cost of your rent at the same time as applying for jobseeker's allowance, or you can make a claim directly to your local council. Housing benefit is available if you live in private rented, local authority or housing association accommodation.

Help with council tax: if you are the only adult in your home that has to pay council tax, you qualify for a 25 per cent discount on the bill. You may also qualify for help with the rest of the bill through your local council tax reduction scheme. Apply at your local council.

Extra help with rent: if you get housing benefit but need extra financial help to pay the rent, you can ask your local council for a top-up payment. This is called a discretionary housing payment. You do not have an automatic right to this type of payment; it is up to your local council to decide. If you can, get advice from a local advice centre before you apply.

Maternity expenses: if you are pregnant or have recently given birth or adopted a baby, you may get maternity, paternity or adoption benefits. See the Gingerbread factsheet [Money during maternity, paternity and adoption](#).

Funeral expenses: if you are arranging a funeral you could qualify for a payment to help with the cost. The money may have to be paid back from the deceased's estate if possible.

Cold weather payment: if you get income-based jobseeker's allowance and have a child under five, or you get the disability or severe disability element of child tax credit, you should automatically receive a cold weather payment. These are paid in periods of very cold weather as defined by the government.

Healthy Start vouchers: you may be entitled to vouchers for food or vitamins if you are pregnant or have a child under the age of four and:

- You receive income-based jobseeker's allowance
- You do not work, or work less than 16 hours a week and your income is under £16,190 a year.

Prescriptions and health costs: if you get income-based jobseeker's allowance, you can get free prescriptions, dental treatment, sight tests, fares to hospital, wigs and fabric supports. You can also get vouchers towards the cost of glasses or contact lenses.

Child benefit: claim if you have a child under 16, or under 20 if they are in full-time non-advanced education (e.g. sixth form or further education college) or on approved training. It pays £20.70 a week for your first child and £13.70 a week for every other child.

Child tax credit: If you get income-based jobseeker's allowance you will also receive the maximum amount of child tax credit. The actual amount depends on how many children you are responsible for. If you have separated from a partner tell the tax credit office about your change in circumstances straight away. See our factsheet [Tax credits when your circumstances change](#) for more information.

Further help and information

Gingerbread Single Parent Helpline

Freephone 0808 802 0925

www.gingerbread.org.uk

Provides free, confidential advice for single parents. No matter the challenge – around your finances, contact arrangements or help you could receive – our trained advisers are here with tailored advice that works for you.

One Parent Families Scotland Lone Parent Helpline

0808 801 0323

www.opfs.org.uk

Run by our partner organisation, One Parent Families Scotland, the Lone Parent Helpline provides free confidential advice and information for single parents in Scotland.

Child Benefit Helpline

0300 200 3100

www.gov.uk/child-benefit

Information on child benefit and how to claim.

Child Maintenance Options

0800 988 0988

www.cmoptions.org

Information about arrangements for child maintenance.

Citizens Advice

<https://www.citizensadvice.org.uk>

England: 03444 111 444

Wales: 03444 77 20 20

Information and advice on a wide range of issues including benefits and tax credits.

Civil Legal Advice

0345 345 4345 (Textphone: 0345 609 6677)

www.gov.uk/civil-legal-advice

Telephone advice on benefits, housing, employment, debt, benefits and family law for people eligible for public funding.

Family and Childcare Trust

www.familyandchildcaretrust.org

Web search to find your local Family Information Service, which provides details of local childcare.

Healthy Start

0845 607 6823

www.healthystart.nhs.uk

Information on Healthy Start vouchers.

Jobcentre Plus

0800 055 6688 - To make a claim

0345 604 3719 - To contact your local office

www.gov.uk/contact-jobcentre-plus

Office of the Immigration Services Commissioner

0345 000 0046

<https://www.gov.uk/government/organisations/office-of-the-immigration-services-commissioner>

Information on organisations/solicitors that give immigration advice.

Tax Credit Helpline

0345 300 3900 (Textphone: 0345 300 3909)

Information about tax credits and to request claim forms.

Working Families

0300 012 0312

www.workingfamilies.org.uk

Advice on benefits and employment rights for working parents and carers.

More from Gingerbread

Other related factsheets:

- > [Claiming income support and other benefits](#)
- > [Benefits and tax credits for ill health and disability](#)
- > [Jobseeker's allowance – Special rules for single parents](#)
- > [Sanctions.](#)

Download them from our [website](#) or call 0207 428 5400 to request them.

Become a Gingerbread member

Membership is available for free to single parents in England and Wales. Join a community of thousands of single parents who benefit from the mutual support, free advice and information provided by Gingerbread. You can also meet other single parents at one of our local support groups.

Visit our [website](#), call 0800 018 4318 or email membership@gingerbread.org.uk

Gingerbread
Single parents, equal families

Gingerbread, the charity for single parent families, is registered in England and Wales as a company limited by guarantee, no. 402748, and a registered charity, no. 230750. The Gingerbread Single Parent Helpline is supported by the Department for Education, HMRC, The Big Lottery and other funders and is accredited by the Helplines Partnership.

www.gingerbread.org.uk
520 Highgate Studios, 53-79 Highgate Road, London NW5 1TL
Tel 020 7428 5400 Fax 020 7482 4851



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