

Jobseeker's Allowance

Help while you
look for work

This leaflet is no longer current.
You can find up to date information on GOV.UK



Department
for Work &
Pensions

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About Jobseeker's Allowance

Jobseeker's Allowance is the main benefit you can get if you're out of work and looking for work. This benefit is taxable. There are 2 types of Jobseeker's Allowance.

The first type is 'contribution-based Jobseeker's Allowance'.

You may be entitled to this if you've paid enough National Insurance contributions in the last 2 complete tax years. We can pay this for up to 182 days. Self-employed contributions will only help you qualify for contribution-based Jobseeker's Allowance in limited circumstances.

The second type is 'income-based Jobseeker's Allowance'. It's based on your income and savings. If you have savings over £16,000, you can't usually get income-based Jobseeker's Allowance. Below this limit, for each £250 of your savings over £6,000, your benefit is reduced by £1 a week. Ask your Work Coach or a member of Jobcentre Plus staff about this.

Universal Credit is being introduced in stages and is already available in some parts of the UK. Universal Credit is a single new means-tested payment for working-age people who are on a low income or out of work. Universal Credit will eventually replace:

- Income based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Child Tax Credit
- Working Tax Credit
- Housing Benefit.

If you live in an area where Universal Credit has been introduced, you may need to claim it instead of Jobseeker's Allowance. Your Work Coach will be able to tell you if you need to claim Universal Credit.



For more information go to:
www.gov.uk/universalcredit

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You can make a claim for Jobseeker's Allowance in a number of ways.



Go to:
www.gov.uk/jsaonline



Phone: **0800 055 6688 (0800 012 1888)**
if you speak Welsh and live in Wales)



Textphone: **0800 023 4888**

Monday to Friday 8am to 6pm

Who can get Jobseeker's Allowance?

To get Jobseeker's Allowance you must:

- be able and available for work
- do everything that you can do to look for work
- have paid enough National Insurance on your income or have savings under a certain amount
- be 18 or over, and under State Pension age
- have a 'Claimant Commitment', or a 'Jobseeker's Agreement' (see page 5)
- not be in relevant education (see page 13), and
- live in Great Britain

Even if you don't meet all these conditions, you may still get Jobseeker's Allowance. If you're not sure, contact Jobcentre Plus.

If you already get other benefits, you may not get Jobseeker's Allowance.

Jobseeker's Allowance isn't usually paid to 16 or 17 year olds, except in special cases, (see page 13).

If you have an occupational or personal pension, it may affect the amount of Jobseeker's Allowance you get. To find out more contact Jobcentre Plus.

Can I get National Insurance credits?

For each full week of your Jobseeker's Allowance, you may get National Insurance credits. Credits protect your National Insurance record and may help you get other contributory benefits in the future (such as the basic State Pension).

If you're unemployed and looking for work, but don't get Jobseeker's Allowance, contact your local Jobcentre to find out if you can claim National Insurance credits.

Will the credits help towards my State Pension?

Your State Pension is based on your National Insurance contributions record. The credits you get with Jobseeker's Allowance may help to protect your basic State Pension, or the new State Pension (see below).

The government is changing the State Pension for people who reach State Pension age on or after 6 April 2016.

State Pension age is currently 65 for men. Women's State Pension age is rising in stages, from 60 to 65.

You will get a State Pension under the current scheme if you reach State Pension age before 6 April 2016.

You can find out more about State Pension changes online.



Go to:
www.gov.uk/changes-state-pension

From December 2018, the State Pension age for both men and women will start to increase to reach 66 in October 2020.

Under the changes in the Pensions Act 2014, men's and women's State Pension age will increase to 67 between 2026 and 2028.

The government has announced plans to regularly review the State Pension age.

What is a Claimant Commitment?

To get Jobseeker's Allowance you must have a Claimant Commitment. This may also be known as a 'Jobseeker's Agreement'. Your Claimant Commitment (or Jobseeker's Agreement) will set out the things you've said you will do to find work. You must meet regularly with a Work Coach to show that you're available to start work and are looking for a job. We can also check that you are doing the things you agreed to do in your Claimant Commitment.

What does 'actively seeking work' mean?

When you get Jobseeker's Allowance, you may hear us talk about 'actively seeking work'. This means you must do all the things you can reasonably do each week to find work or improve your chances of getting work. The things you must do each week will be set out in your Claimant Commitment. These could include using Universal Jobmatch to search and apply for jobs, contacting employers or looking for jobs in newspapers.

When will I have to visit a Jobcentre?

We will tell you when you need to go to your local Jobcentre.

Normally you'll have to visit us at least once every 2 weeks to show evidence that you have done everything that you could to look for work. You'll have to sign a declaration that says you've been looking for work, that you're still ready for work, and that nothing has changed which could affect your benefit. Most people call this 'signing on'.

You must go into your local Jobcentre when we ask you to, even if this isn't your normal signing on day. If you don't, without good reason, you will lose your benefit.

You can find a job in a number of ways.



Go to:
www.gov.uk/jobsearch



Phone: **0345 606 0234 (0345 606 7890)**
if you speak Welsh and live in Wales)



Textphone: **0345 605 5255**

Monday to Friday 8am to 6pm

When you visit us, we'll discuss whether:

- you're doing what you agreed to do in your Claimant Commitment
- you still meet the rules for Jobseeker's Allowance and talk about what you will do next to keep getting it
- there are any problems you might have had when applying for jobs, and
- there's anything else that could help you (such as training courses, job search programmes or other services).

If we have something to tell you, we may phone you and ask you to come to the Jobcentre.

When must I be ready to start work?

Most people must be ready to start work straight away. But some people may need more time. If you:

- provide a service (such as acting as a Justice of the Peace or are doing community service), you must be ready to start work within 24 hours
- are involved in voluntary work, you must be able to start work within 1 week, but you must be ready to go to an interview within 48 hours

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- are a carer, you must be able to start work within 1 week, but you must be ready to go to an interview within 48 hours
- work part-time, you must be able to start work straight after the period of notice the law says you must give your employer to end your contract.

What things could affect your benefit

When could I lose my benefit payment (be sanctioned)?

You'll lose Jobseeker's Allowance payment (be sanctioned) for a number of weeks if you don't do all the things you can reasonably do each week to find work or improve your chances of getting work. You may also lose Jobseeker's Allowance payment if you don't do anything else your Work Coach or employment scheme provider tell you to do - for example, if you:

- don't go to a Jobcentre when asked
- turn down a job or training
- don't apply for any jobs
- don't go to any training booked for you
- leave your last job without a good reason or because of your behaviour.

Contact Jobcentre Plus as soon as possible if you haven't done what you were told to do and explain why. You will not lose benefit if you have a good reason.

How long could I lose my benefit payment for?

You could lose your payment for between 4 weeks and 156 weeks (approximately 3 years).

A decision maker, rather than your Work Coach, will decide if you'll lose your benefit payment and for how long. They'll decide this based on:

- why you've made a new Jobseeker's Allowance claim - for example, if you were dismissed from your last job for misconduct

- what you've been told to do but haven't done
- how many times you've lost your benefit in the previous 52 weeks, and why.

Your claim could also be ended if you're not available for, or not doing all you can, to find work. Ask your Work Coach to explain how many weeks of benefit you may lose if you get sanctioned.

What should I do if I lose my Jobseeker's Allowance benefit payment

You should make sure you continue to do all the things you can reasonably do, each week to find work or improve your chances of getting work. You could lose your benefit payment for longer if you don't.

You should also contact your local council immediately if you claim housing benefit or council tax reduction. They'll tell you what to do to continue to get support.

You may be able to get a hardship payment if you don't have enough money to pay for essential living costs. Contact Jobcentre Plus to find out more.

Can decisions be changed?

Yes: if you disagree with our decision, we will look at it again if you ask us to within a month of the decision being made. You should provide us with any information which supports what you say.

We'll look at what you tell us and let you know what our final decision is and why. If you disagree with this decision you can appeal to an independent tribunal. You must wait for us to send you a 'Mandatory Reconsideration Notice' before you start an appeal.

More Information

For more information about how you can avoid losing your Jobseeker's Allowance benefit payment, or what to do if you've been sanctioned, go to: www.gov.uk and search for 'dwpf15'.

For more information about asking for decisions to be reconsidered and appealed, go to: www.gov.uk and search for 'appeal a benefit decision.'

It's important that you understand everything you need to do to make sure you don't lose your benefit payment. Ask your Work Coach to explain if you're still not sure.

How is my benefit paid?

We pay your benefit straight into your account. This is the best way to get your benefit because you can choose how and when to take your money out of your account. Your account can be with a bank, building society or the Post Office.

You won't get any money for the first 7 days of your claim. These are called 'waiting days'. In some cases, waiting days may not apply, for example, if you have already completed waiting days as part of an earlier benefit claim.

Being excused from the benefit rules

There may be times when you can't meet all the rules for getting Jobseeker's Allowance, such as if you're ill or have an emergency to deal with. You must speak to us if this happens. In some cases, we may excuse you from meeting the rules so that you can still get your benefit.

You can apply to be excused at any time in your claim. If you want to be excused, you must talk about it with your Work Coach.

What Jobseeker's Allowance rules can I be excused from?

You may be excused from the following Jobseeker's Allowance rules:

- being able to work for at least 40 hours a week
- looking for work
- having a Claimant Commitment
- living in Great Britain, or
- not being in full-time education (on some occasions).

How do I apply to be excused from the rules?

If you don't think you can meet all the rules for getting Jobseeker's Allowance, you should contact Jobcentre Plus and you may need to fill in a form. Tell your Work Coach if you can't meet all the rules or if your circumstances change. We'll tell you if we need any proof. You must let us know as soon as possible because it could affect your benefit.

How long can I be excused from the rules?

Jobcentre Plus will tell you when this will start. How long you will be excused depends on your circumstances. For example, students might be excused until their course ends.

We keep on checking whether you can still be excused from the rules. We might write to you or ask you to come in and see us.

Will I get National Insurance credits while I'm excused from the rules?

Depending on why you're excused from the rules, you may still get National Insurance credits for as long as this lasts.

If you're part of a joint claim, you may still get your National Insurance credits through getting another benefit like Carer's Allowance. To find out more, contact Jobcentre Plus.

If you and your partner are both out of work

If you and your partner are both out of work, you may need to claim Jobseeker's Allowance as part of a couple. This is called a 'joint claim'. Joint claims make sure that both of you get help and support to find a job. It's down to you both to make the most of the help on offer to find work.

We use 'partner' to mean:

- a person you live with who is your husband, wife or civil partner, or
- a person you live with as if you are a married couple.

You should tell us if your or your partner's circumstances change, and we'll let you know if this affects your joint claim.

Should we make a joint claim?

Usually in a joint claim, both of you must meet all the rules for getting income-based Jobseeker's Allowance. You must make a joint claim if:

- you're part of a couple claiming income-based Jobseeker's Allowance
- at least one of you is aged 18 or over
- both of you are under State Pension age, and
- neither of you have dependent children.

When one of you reaches State Pension age, you can no longer make a joint claim.

See page 5 for information on changes to State Pension age.

Do we both need to visit a Jobcentre?

If you're claiming Jobseeker's Allowance as a joint claim, you must both come in to sign on (unless one or both of you has been excused from coming in). If possible, both of you will be given the same time, place and day to come in. Not turning up may affect your benefit.

What if we can't both meet the rules for Jobseeker's Allowance?

We know that not everyone can meet all the rules for getting Jobseeker's Allowance all the time. In some special cases we may 'excuse' you, which means you or your partner don't have to meet all the rules during your joint claim. But we can't excuse both of you at the same time.

You can apply to be excused at any time in your claim. You should talk about it with your Work Coach.

If you're aged 16 or 17

You can't usually get income-based Jobseeker's Allowance if you're under 18. But if you're 16 or 17, you may get Jobseeker's Allowance for a short amount of time if you:

- are forced to live away from your parents
- have a partner and dependent children, or
- will find it very hard to live without Jobseeker's Allowance.

You'll also have to meet other conditions. You must:

- live in Great Britain
- be able to work
- be out of work, or work less than 16 hours a week
- be ready to work – usually for at least 40 hours a week

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- be signed up to your local council's youth service, or the Careers Service
- be looking for work or training
- not be in 'relevant education' (generally this means education up to A-level standard)
- not be getting Income Support
- not have income or savings above a certain level, and
- not be 'subject to immigration control' (that is, you must not need permission to come into Great Britain).

If you're not sure all these things apply to you, then you should contact Jobcentre Plus.

When you turn 18, you'll need to follow the adult rules for Jobseeker's Allowance.

If you're taking part in training

What if I'm in part-time education or training?

If you are in part-time education or training (or about to start a course), you may get Jobseeker's Allowance. To do this you must be:

- ready to work, and
- looking for work.

You may get Jobseeker's Allowance if you've been out of work for 3 months or more before you start a new course. To do this you must:

- be able to do your course at different times, if you take a job, or
- be prepared to give up the course if you are offered a job.

If you've been out of work for less than 3 months, you may still be able to take a part-time course. Ask a member of staff for more information.

What if I'm in full-time education?

You can't get Jobseeker's Allowance if you're under 20 and at school or college. You may get Income Support – contact Jobcentre Plus to help you find out. Most full-time students at college or university can't get Jobseeker's Allowance either. Certain students with responsibility for children can claim Jobseeker's Allowance during the summer holiday. This includes single people and couples who are both full-time students.

What if I'm doing an Open University course?

You can still get Jobseeker's Allowance if you study with the Open University. The coursework you do for the Open University shouldn't affect whether or not you can work, because it's for people who study part-time. You can go on one residential week for each course with the Open University as long as it is an important part of the programme. We'll still class you as being ready and looking for work. You must tell your Work Coach if you do this kind of course.

What if I want to do a short course?

You may go on a short course without it affecting your Jobseeker's Allowance. For example, you could go on a course to help you get a job or to improve your skills. You could do this kind of course for up to 2 weeks a year. You must tell your Work Coach before you go on a course, to check that you can still get Jobseeker's Allowance.

If you're over 60

You can't get Jobseeker's Allowance once you reach State Pension age.

As we mentioned, State Pension age is currently 65 for men and the State Pension age for women is rising in stages. If you have already reached State Pension age, you may get Pension Credit and a State Pension.

If you're a man, depending on your age and what type of Jobseeker's Allowance you get, you may get either Jobseeker's Allowance or Pension Credit, or both.

The age you can get Pension Credit is rising to 66. It's linked to the changes to women's State Pension age rising to 65 and the further increase to 66 for both men and women. To see when this applies to you, use our calculator to look up your State Pension age.



Go to: www.gov.uk/calculate-state-pension

If you choose to keep getting Jobseeker's Allowance instead of Pension Credit, you must continue to meet the rules for getting Jobseeker's Allowance (see page 4).

Contact us find out more about Pension Credit, State Pension and deferrals.



Go to: www.gov.uk/browse/working/state-pension



Phone: **0345 606 0265 (0345 606 0275**
if you are Welsh and live in Wales)



Textphone: **0345 606 0285**

If you're working short time or are laid off for a while

What is 'working short time'?

You may get Jobseeker's Allowance if you're working short time or are laid off for a while. This could happen if:

- your hours of work are cut because there isn't enough work for you, or
- your employer has no work for you on a certain day (or days).

You may get Jobseeker's Allowance until you start full-time work again, if you're:

- still under contract with your employer, and
- going to go back to full-time work for the same employer.

What are the rules if I'm working short time?

The main rule is that you must be able to work and be looking for work. In the first 13 weeks of your short time work, we count you as being able to work if you're:

- working for less than 16 hours a week
- earning less than the minimum amount the government says you need to live on
- ready to start your usual job straight away, and
- ready to take up casual work straight away to make your hours up to at least 40 hours a week.

We'll also count you as being able to work in the first 13 weeks that you've been laid off if you're ready to:

- start your usual job straight away, and
- take up casual work straight away.

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After 13 weeks you have to meet the normal rules for getting Jobseeker's Allowance.

You must tell us if you earn any money. You must also tell us if you lose your job. Ask your Work Coach to explain about tax, holiday pay and guarantee payments.

If you're a share fisherman

A share fisherman is someone whose total pay, or part of their pay, is a share of a fishing boat's earnings or profit.

If you're a share fisherman, there are different Jobseeker's Allowance rules because you pay a higher rate of self-employed (Class 2) National Insurance to help you qualify for contribution-based Jobseeker's Allowance.

Contribution-based Jobseeker's Allowance

If you're a share fisherman getting contribution-based Jobseeker's Allowance, there are special rules for your type of work and earnings.

The normal rule that you must not work 16 hours or more a week doesn't apply to the hours you're working as a share fisherman. This is because of your different work patterns – a single fishing trip can last more than 16 hours.

You can earn £20 a week without affecting your benefit. But it may be affected if you also have earnings from other work. We will change your benefit each week, based on any money you may earn in that week (this may not be the same week you actually get your earnings).

Income-based Jobseeker's Allowance

The share fishermen rules don't apply to income-based Jobseeker's Allowance. If you're self-employed, we will use an average of your hours of work when working out your benefit. If you work 16 hours or more a week on average, or if your partner works 24 hours or more a week, you can't get income-based Jobseeker's Allowance.

If you used to get Employment and Support Allowance or Incapacity Benefit

If you were getting Employment and Support Allowance or Incapacity Benefit, and it's stopped because you're able to work, you may get Jobseeker's Allowance until you find a job. If you are out of work or working less than 16 hours a week, you should claim Jobseeker's Allowance straight away. Any delay could mean that you lose money. When you claim, tell us that you were getting Employment and Support Allowance or Incapacity Benefit.

Hardship payments

If your Jobseeker's Allowance is stopped because you didn't meet certain benefit rules, you may be able to get a hardship payment.

Call us to apply for a hardship payment.



Phone:

0345 608 8545

Your Work Coach can also tell you how to apply for a hardship payment.

Depending on your circumstances, you may have to wait 2 weeks before you can get a hardship payment.

Other jobs and the effect on your benefit

Volunteering

We know that volunteering can give you a better chance of finding paid work. So you can volunteer as many hours as you like while getting benefit as long as you keep to the main benefit rules.

You must tell Jobcentre Plus before you start volunteering.

You must not be paid money or anything else for volunteering. It's okay to be paid your expenses, but you must tell us what you get and hold on to any receipts. Any money you get on top of expenses may be counted as earnings, and affect your benefit.

Choosing not to be paid is not the same as volunteering. If you're doing what someone else would normally be paid for, we class this as 'unpaid work', not volunteering. We may decide that what you would have been paid should count as 'notional earnings', and this may affect your benefit. We decide by looking at whether:

- someone would normally be paid to do the same kind of work
- your work helps society or your community in some way, and
- you work for a charity or similar group.

Q: What happens if I want to do a training course or a live-in job as a volunteer?

A: Talk to Jobcentre Plus before you start. It could affect your Jobseeker's Allowance.

Q: Can I do volunteer work abroad?

A: Not normally. If you leave the UK as a volunteer, your Jobseeker's Allowance will be stopped.

Q: Are there any times when I can volunteer abroad?

A: Only certain volunteers may get Jobseeker's Allowance abroad for up to 4 weeks. You must talk to Jobcentre Plus to find out more.

Q: Can I get Jobseeker's Allowance if I do full-time volunteering?

A: Yes, as long as you're still available for work and actively seeking work. If you volunteer and want to get a full-time 'subsistence allowance', you may have to stop claiming Jobseeker's Allowance.

Local authority councillors

Q: Can I get Jobseeker's Allowance if I am a local authority councillor?

A: Yes, if you're available for work and actively seeking work. The time you spend on your duties doesn't count as paid work.

Q: What if I'm paid a basic allowance?

A: The basic allowance is counted as earnings. All councillors get this allowance for the time they spend on their duties. Some payments, such as travelling expenses, may be ignored. You must talk to Jobcentre Plus about how it affects your benefit.

Part-time firefighters and lifeboat crew

Q: I'm a part-time firefighter or member of a lifeboat crew. Will these duties affect my Jobseeker's Allowance?

A: We'll still treat you as if you're available for work and actively seeking work. If your duties stop you applying for, accepting or going on a training course or work programme that you must do, we won't change your Jobseeker's Allowance.

Q: If I get a 'bounty payment' will it affect my benefits?

A: It might. If you get a 'bounty payment' you must tell Jobcentre Plus.

Auxiliary coastguards or members of the Reserve Forces

Q: I'm part of the auxiliary coastguard or a member of the Reserve Forces. Can I get Jobseeker's Allowance?

A: Yes, if you're available for work and actively seeking work. The time you spend on your duties doesn't count as paid work.

Coming to the UK from abroad

When you apply, you must be living in Great Britain.

You must not be 'subject to immigration control'; that is, there must be no restrictions which would stop you receiving financial help from the State. You will also need to satisfy the Habitual Residence Test. This usually means you need to have spent a minimum of 3 months in the UK before you can claim Jobseeker's Allowance. However, there are some exceptions to these rules.

To find out more about these rules, contact Jobcentre Plus.

Changes in your life

What changes must I tell you about?

You must let Jobcentre Plus know if something changes. This could be if you:

- start any kind of work, training or course
- start claiming another benefit
- change the number of hours you work
- get a pension or your pension changes
- get more or less savings

- start living with someone
- have someone come to live in your house, or someone who was living in your house leaves
- get married
- get divorced, break up a civil partnership, or separate
- move house
- go away from home, even if it's for a day
- are claiming Jobseeker's Allowance for a person who gets a job or goes into hospital or a nursing home
- have children and they leave school
- become ill
- have to take care of someone, or
- can't take a job for any reason.

Ask your Work Coach if you're not sure if your change will affect your benefit. If you're part of a joint claim, one of you must tell us if any changes happen to you or your partner.

Important

If you're not sure whether to tell us about a change, do it anyway. If you don't report a change when you should, you risk action being taken against you, and having your benefit reduced or stopped in the future. You will then have to pay back any overpaid money.

What if I move abroad?

If you get contribution-based Jobseeker's Allowance in the UK and then move abroad to look for work in a country where European Union regulations apply (see page 25), you can carry on getting benefit for up to 3 months.

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You must tell Jobcentre Plus in good time before you go, so we can give you the right forms to fill in and pass your details on. In most cases you will need to be registered as a jobseeker at least 4 weeks before you leave.

You must sign up as a jobseeker in the new country where you are looking for work within 7 days of leaving the UK, and follow the rules of that country about being available for work.



Go to:

www.gov.uk/benefits-if-you-are-abroad

What if I go into hospital?

If you go into hospital, you may still get Jobseeker's Allowance for up to 2 weeks. Please ask us for advice. After that time, you must claim Employment and Support Allowance because you can't meet the Jobseeker's Allowance rules while you are in hospital.

Help with health costs

You may get help with some health costs including NHS prescriptions (relevant in England only), NHS dental treatment and some travel costs if you are on a low income or get:

- income-related Employment and Support Allowance
- income-based Jobseeker's Allowance
- Income Support, or
- Pension Credit Guarantee Credit.

You may get help with health costs if you get Universal Credit. The rules are likely to change in 2015, so please check the NHS website for up to date information.

You can find out more about help with NHS health costs from the NHS.



Go to:
www.nhs.uk/healthcosts



Phone:
0300 300 1343

You may have to pay a penalty charge if you wrongly claim for help with health costs.

Find out more

You can claim Jobseeker's Allowance in a number of ways



Go to:
www.gov.uk/jsaonline



Phone: **0800 075 6688 (0800 0121 888**
if you speak Welsh and live in Wales)



Textphone: **0800 023 4888**

Monday to Friday 8am to 6pm

During the call we will ask you to give us some information, including:

- your National Insurance number
- your bank account details
- details about your rent or mortgage
- details of your past or present employer, and
- details of other income and savings.

Claim straight away, as we can only backdate benefit claims in limited circumstances.

To find a job

You can search for jobs in a number of ways.



Go to:

www.gov.uk/jobsearch



Phone: **0345 606 0234 (0345 606 7890)**
if you speak Welsh and live in Wales)



Use Textphone:
0345 605 5255

Monday to Friday 8am to 6pm

Countries where European Union (EU) regulations apply

European Union countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain (including Balearic and Canary Islands), Sweden and the UK (including Gibraltar, but not the Isle of Man and the Channel Islands).

The EU health care and social security rules also apply to Iceland, Liechtenstein, Norway and Switzerland.

This leaflet is no longer current. You can find up to date information on GOV.UK

Call charges

You can use the **0845** code to call any of our **0345** numbers. Check with your phone company which code is cheaper for you.

You can ask us to call you back if you're concerned about the cost of the call.

Textphones

Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or Citizens Advice bureau has one. Our textphones don't receive text messages from mobile phones.

This leaflet is no longer current.
You can find up to date information on GOV.UK

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of October 2014. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

You can find more information about benefits and pensions online.



For benefits information go to:
www.gov.uk/browse/benefits



For pensions information go to:
www.gov.uk/browse/working/state-pension

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