

**SOCIAL SECURITY**  
**ADVISORY COMMITTEE**

# **Benefits for people out of work**

**What we think the Government  
should do**



**easy  
read**

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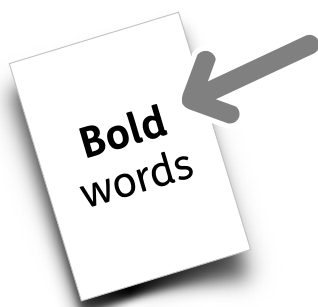
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In this Easy Read document, hard words are in **bold**. We explain what these words mean in the sentence after they have been used.



Some words are blue and underlined. These are links which will go to another website which has more information.

# Introduction

SOCIAL SECURITY  
ADVISORY COMMITTEE



The Social Security Advisory Committee (SSAC) is an independent group of experts that gives advice to the Government.



We have been looking into some **benefits** for people out of work.

**Benefits** is money the Government gives to some people to help pay for the things they need to live.

This is a report about:

- What we found out.
- What improvements we think the Government should make.



# What we have been looking into



We have been looking into:

- **Contributory Jobseeker's Allowance.**
- **Contributory Employment and Support Allowance.**

**Contributory Jobseeker's Allowance** and **Contributory Employment and Support Allowance** are types of benefits for people who:



- Don't have a job, and



- Have worked and paid enough **National Insurance** in the last 2 years.

**National Insurance** is money you pay to the Government out of your wages.





The contributory benefits were brought in to support people who have lost their job, or become too ill to work.



As well as getting money, people on contributory benefits will be supported by a named Work Coach - this is someone to help them look for a new job.



You can claim Contributory Jobseeker's Allowance and Contributory Employment and Support Allowance even if you have money saved or if you have a partner who is working.



## Universal Credit

**Universal Credit** is another type of benefit for people who need some help to buy the basic things they need to live.



It was brought in to replace some of the older benefits that the Government used to pay. But it is separate from the contributory benefits.



Universal Credit can be claimed by people in or out of work.

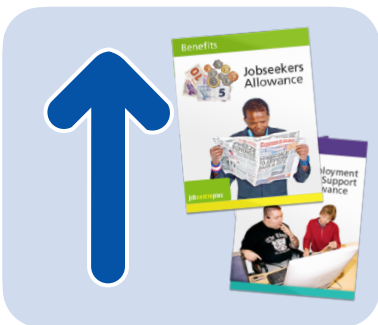


## The challenge

The Government has focused a lot of its attention on Universal Credit.



But that means there has been less focus on the contributory benefits.



More work needs to be done to make the contributory benefits right for people who claim them now and in the future.

## What we wanted to know

We wanted to know:

- How people who have paid National Insurance are treated differently to people who haven't.





- How people have come to claim the contributory benefits in the first place.



- How we can make it easier for people to get contributory benefits.



- If the contributory benefits are unfair to some people.



- How contributory benefits work alongside Universal Credit.



- What people's experience is of claiming contributory benefits, including getting them and ending their claim.

# What we found out



We looked at information that has already been collected about benefits in the UK.



We spoke to people who work in parts of the Government that are responsible for benefits.



We asked people who claim benefits to tell us what they think.

## What is working well

We found that:



- Many parts of the Contributory Jobseeker's Allowance and Contributory Employment and Support Allowance work well.



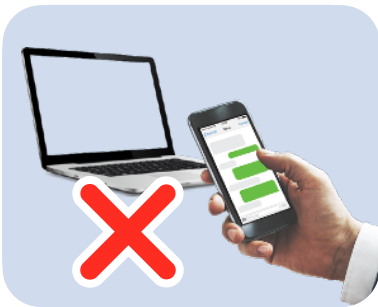
- The staff who run the contributory benefits provide good support to people who get them.



- People are getting good information about their benefits.

## What could be better

We found that:



- Contributory benefits are run in an old-fashioned way. They should make better use of computers, text and emails.



- The Government has been focusing on Universal Credit. It now needs to do more to improve other benefits.



- People on contributory benefits were not always getting enough help to get back to work.



- Some Jobcentres are better at helping people on contributory benefits than other Jobcentres.



- Contributory benefits may not be fair to everyone, like:



- People who only work a few months of the year, because they won't have paid enough National Insurance.



- People who have paid National Insurance for a long time, but not in the last 2 years.

# What improvements we think the Government should make



We think that the Government needs to make these changes to improve contributory benefits:



1. The Government should be clearer about what support the contributory benefits provide.



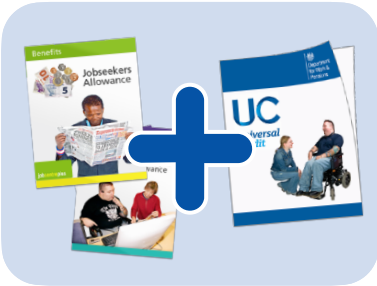
They should also think about changing the names of the contributory benefits, so that they are easier to understand.



2. In the future, contributory benefits should be better linked up with Universal Credit.



3. There should be an automatic check for people who get Universal Credit, to see if they can also get one of the contributory benefits.



4. Where people are getting both Universal Credit and contributory benefits, the amount of money they get should be worked out automatically.



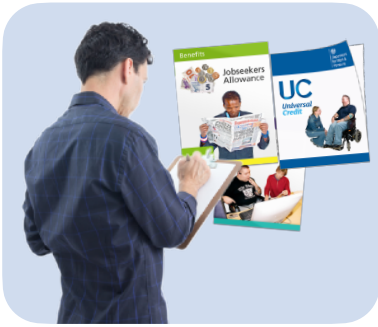
5. Contributory benefits should only be stopped if you break your agreement to look for work, or, sometimes, if your life changes in certain ways.



6. Contributory Jobseeker's Allowance should be paid every month - like Universal Credit.



7. People on Contributory Jobseeker's Allowance should get National Insurance Credits when the benefit comes to an end - this means they won't lose any of their pension because they have been ill or had no job.



8. The Government should look at how National Insurance Credits work with both contributory benefits and Universal Credit.



9. The Government should look at whether National Insurance paid more than 2 years ago should mean a person can get contributory benefits.



10. The Government should look at whether the Contributory Employment and Support Allowance and Contributory Jobseeker's Allowance should be reduced if the person has their own pension.



11. People on contributory benefits should get good quality help and support from benefits staff.



12. People on contributory benefits should get the same opportunities to find a job as people on Universal Credit.



13. When someone moves from a contributory benefit to Universal Credit, they should keep the same Work Coach.



14. Each person that starts on a contributory benefit should get help to find a job that is right for them.



15. People on contributory benefits should be given a journal - like people on Universal Credit. The journal helps people on Universal Credit keep track of what they have agreed to do.



# For more information

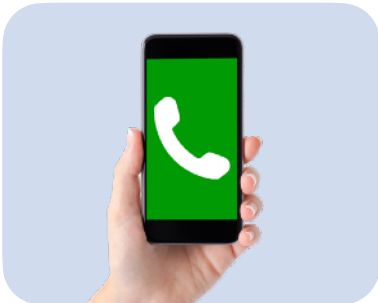


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[www.gov.uk/ssac](http://www.gov.uk/ssac)

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