

Lost Your Job?

What You Can Claim

New Style JSA, Universal Credit and redundancy pay — who can get what,
and the traps.

 Last reviewed: October 2026

 GOV.UK · Jobcentre Plus · nidirect · Acas · LRA

 England, Wales & Scotland, with a Northern Ireland slide

ukworkrights.co.uk

Based on your National Insurance

- Up to £95.55 a week if you are 25 or over, or up to £75.65 if you are 24 or under, for up to 182 days (about 6 months).
- You must have worked as an employee and paid Class 1 National Insurance, usually in the last 2 to 3 years.
- Your savings and your partner's savings do not affect it. Earnings from work can reduce it.
- You must be 18 or over, under State Pension age, and not working 16 or more hours a week.

Means-tested

- Paid monthly. Monthly standard allowance from April 2026: single under 25 £338.58; single 25 or over £424.90; couple both under 25 £528.34; couple either 25 or over £666.97.
- Savings under £6,000 do not affect it. You usually cannot get it with more than £16,000.
- Unspent redundancy pay counts as savings.
- You can get New Style JSA and Universal Credit together — the JSA then reduces your Universal Credit.

Redundancy pay

- Statutory redundancy pay needs at least 2 years of continuous employment as an employee.
- Half a week's pay per full year aged 21 or under, 1 week aged 22 to 40, 1.5 weeks aged 41 or over. Only the last 20 years count.
- For redundancies from 6 April 2026, a week's pay is capped at £751. The most is £22,530.
- Unpaid statutory redundancy pay: claim within 6 months less 1 day.

Sanctions and decisions

- If you left without a good reason, or because of your behaviour, your New Style JSA can be reduced or stopped — for up to 26 weeks.
- Contact Jobcentre Plus straight away. You may keep your payment if you had a good reason.
- Disagree with a decision? Ask for a mandatory reconsideration first, then you can appeal to the tribunal. Keep claiming meanwhile.
- Income-based JSA is closed to new claims.

Claiming in Northern Ireland

- New Style JSA and Universal Credit are dealt with by the Department for Communities, not the DWP. Claim on nidirect.
- New Style JSA depends on your National Insurance record, not your savings, for up to 182 days.
- Universal Credit in Northern Ireland is normally paid twice a month (you can ask for monthly).
- Statutory redundancy pay needs 2 years' service. The Northern Ireland weekly cap is £783.
- Check the Northern Ireland JSA rate, Universal Credit amounts and sanctions with nidirect or Advice NI.

Frequently asked questions

Q I have £20,000 in savings. Can I get anything?

New Style JSA is not affected by savings. Universal Credit usually is not available above £16,000.

Q I was self-employed. Can I get New Style JSA?

Not if you paid only Class 2 National Insurance. You may be able to get Universal Credit.

Q I resigned. Will my JSA be stopped?

It can be reduced or stopped for up to 26 weeks if you left without a good reason. Tell Jobcentre Plus your reason.

FREE RIGHTS GUIDANCE

Check what *you can claim*

Get plain-English guidance on your rights and your employer's legal duties.

JOBCENTRE PLUS

0800 055 6688

Welsh 0800 012 1888

ACAS

0300 123 1100

[acas.org.uk](https://www.acas.org.uk)

CITIZENS ADVICE

England 0800 144 8848

Wales 0800 702 2020 · Scotland 0800 028 1456

DEPARTMENT FOR COMMUNITIES (NI)

nidirect

New Style JSA Processing Centre 0800 022 4250

LRA (NORTHERN IRELAND)

03300 555 300

Labour Relations Agency

ADVICE NI

0800 915 4604

Northern Ireland

UK WORK RIGHTS — FREE GUIDE

**Lost Your Job? What You Can
Claim (England, Wales and
Scotland)**

ukworkrights.co.uk/guide-unemployed-claims-gb.html

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Also: [Lost Your Job? What You Can Claim \(Northern Ireland\)](#) · [Redundancy pay calculator](#)