



Understanding Employment Support Allowance (ESA)





Supporting people like you

Employment Support Allowance is a scheme which has been set up by the Government to provide support for people who are affected by how much they can work due to a disability or health condition. The scheme can offer the following support:

- → Money to help you with the cost of living if you are unable to work
- → Support which is aimed at helping you get back into work if you are able to

Applications for ESA are available for people who are employed, self-employed and out of work.

The government offers guides to ESA in <u>Welsh</u> and '<u>easy to read</u>' formats.

Eligibility

To receive support from this scheme you must meet the eligibility criteria. You can apply for ESA if you are under <u>State Pension age</u> and you have a disability or health condition that affects your ability to work. You must also meet the following criteria:

- → You have worked as an employee or have been self-employed
- → You have paid enough National Insurance contributions (this is often calculated for the past 2/3 years). It is also important to note that National Insurance credits are taken into considerations.

You are able to check your National Insurance contribution record <u>here</u>. NOTE: You may be able to claim <u>Universal Credit</u> at the same time or instead of ESA.





Can other benefits affect ESA?

There are a few other benefits that you may currently be receiving that can affect your eligibility for ESA these are:

- → Job Seekers Allowance
- → Statutory Sick Pay

However, if your statutory sick pay is due to end, you are able to apply for ESA up to three months before your sick pay expires. If approved you can started earning ESA as soon as your sick pay stops.

If you have claimed ESA at the same time as Universal Credit, the amount of Universal Credit you receive will be reduced. It is important to bare in mind here that ESA is paid more regularly than Universal Credit and you'll get different National Insurance Credits.



What if I am not not currently working

You are still able to apply for ESA, however there are <u>conditions of working</u> whilst claiming ESA.

What you can get

The amount you receive as part of your ESA will depend on many factors such as:

- → Where your application is up to
- → Your age
- → Whether you are able to get back into work or not



What could affect how much you receive?

You and your partner's savings will not affect how much ESA you will receive, however, if you have a private pension that is worth more than £85 per week, your payments may be affected.

If you receive income related ESA and your household income and savings are worth more than £6000 then your payments may also be affected.

What you could receive during the application assessment period While your application is being assessed you are likely to receive an 'assessment rate' for a period of 13 weeks. This is likely to be paid at a rate of:

- → £61.05 per week for under 25's
- → £77.00 per week for over 25's

*Weekly rates are correct as of December 2022 and may change If the assessment of your application goes beyond 13 weeks, you will continue to receive ESA at this rate until a decision on your application is made or your ESA is due to end. However, your ESA will be backdated if you are owed money after 13 weeks.

Once you're assessed

When your application has been assessed and you are entitled to ESA, you will be split into either one of two groups:

- → The work-related activity group (if you can return to work in the future)
- → The support group (if you are unable to return to work)

If you are in the work-related activity group, you will receive £77 a week and if you are in the support group you will receive £117.60 per week.



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The support group

If you are in the support group and are on income-related ESA, you could also be entitled to the disability premium and may also qualify for the severe disability premium.

You can apply for the premium here.

Other benefits

You might be able to claim other benefits whilst receiving ESA. The best way to determine if you are eligible for other benefits in addition to ESA is through the Government's <u>Benefits Calculator</u>. However, it is important to bear in mind that the <u>benefit cap</u> could affect the amount of benefits you can claim, yet this will not apply if you are part of the support group.



Budgeting Loan

You could have to option of apply for a <u>budgeting loan</u> if you have been on income related ESA for a minimum of 6 months.

Working whilst receiving ESA

You are able to work while claiming ESA, however you must also meet the following criteria:

- → You work no more than 16 hours a week
- → You earn no more than £152 a week

You are welcome to carry out as much voluntary work as you like throughout the week.

It is important to notify Jobcentre Plus about any paid and voluntary work you do when you are making a claim for ESA. If you are already receiving ESA and would like to start working you should fill out a ESA permitted work form and send it to the Jobcentre Plus.



Applying for ESA

If you believe you may be eligible to receive ESA you can fill out an application here.

Once you have made your claim, you will be asked to have a 'work capability assessment' and told what group you will be put into. The assessment is designed to determine how your disability or health condition affects your capability to work.

⊘ **APPLY FOR ESA HERE**



