**Employment and Support Allowance**

1. **Overview**

If you’re ill or disabled, Employment and Support Allowance (ESA) offers you:

* [financial support](https://www.gov.uk/employment-support-allowance/what-youll-get) if you’re unable to work
* personalised help so that you can work if you’re able to

You can [apply for ESA](https://www.gov.uk/employment-support-allowance/how-to-claim) if you’re employed, self-employed or unemployed.

You might be [transferred to ESA](https://www.gov.uk/employment-support-allowance/further-information) if you’ve been claiming other benefits like Income Support or Incapacity Benefit.

**Work Capability Assessment**

You must have a [Work Capability Assessment](https://www.gov.uk/employment-support-allowance/eligibility) while your ESA claim is being assessed. This is to see to what extent your illness or disability affects your ability to work.

You’ll then be placed in one of 2 groups if you’re entitled to ESA:

* work-related activity group, where you’ll have regular interviews with an adviser
* support group, where you don’t have interviews

**What you’ll get**

How much ESA you get depends on:

* your circumstances, such as [income](https://www.gov.uk/employment-support-allowance/eligibility)
* the [type of ESA](https://www.gov.uk/employment-support-allowance/types-of-esa) you qualify for
* where you are in the assessment process

Use a [benefits calculator](https://www.gov.uk/benefits-calculators) to work out how much you can get.

1. **What you’ll get**

You can get financial support and work-related support through Employment and Support Allowance (ESA).

## Financial support

You’ll normally get the assessment rate for 13 weeks after your claim. This will be:

* up to £57.90 a week if you’re aged under 25
* up to £73.10 a week if you’re aged 25 or over

After that, if you’re entitled to ESA, you’ll be placed in one of 2 groups and will receive:

* up to £73.10 a week if you’re in the work-related activity group
* up to £109.65 a week if you’re in the support group

\*\*You might get more ESA in the work-related activity group if you applied before 3 April 2017\*\*

If you’re in the support group and on income-related ESA, you’re also entitled to the enhanced disability premium at £15.90 a week.

You may also qualify for the severe disability premium at £61.85 per week.

If the assessment takes longer than 13 weeks your benefit will be backdated to the 14th week of the claim.

## Work-related support

Following your [Work Capability Assessment](https://www.gov.uk/employment-support-allowance/overview) you’ll be placed in either the work-related activity group or support group if you’re entitled to ESA.

### **Work-related activity group**

You must go to regular interviews with an adviser who can help with things like job goals and improving your skills.

### **Support group**

You don’t have to go to interviews, but you can ask to talk to a personal adviser. You’re usually in this group if your illness or disability severely limits what you can do.

## Benefits sanctions

Your ESA can be reduced if you don’t go to interviews or do work-related activity as agreed with your adviser. This reduction can continue for up to 4 weeks after you restart the interviews or activity.

You’ll get a ‘sanction letter’. Tell your ESA adviser if you have a good reason for missing the interview.

You’ll get another letter if the decision is made to give you a sanction. Your benefit will only be affected once a decision has been made.

You should [contact your local council immediately](https://www.gov.uk/find-your-local-council) if you claim Housing Benefit or Council Tax Reduction. They’ll tell you what to do to continue getting support.

If you get a sanction you can:

* [ask for the decision to be looked at again](https://www.gov.uk/appeal-benefit/decisions-made-on-after-28-october-2013)
* ask for a ‘hardship payment’

## Hardship payments

You may be able to get a hardship payment if your income-related ESA has been reduced because of a sanction or [fraud penalty](https://www.gov.uk/benefit-fraud). You don’t have to pay it back.

A hardship payment is a reduced amount of your ESA (usually 60% or 80% of what you’d normally get, depending on your circumstances).

### **Eligibility**

You can get a hardship payment if you can’t pay for rent, heating, food or other basic needs for you or your child.

You must be 18 or over.

### **How to claim**

Speak to your Jobcentre Plus adviser or work coach to find out how to claim a hardship payment.

**Jobcentre Plus**
Telephone: 0345 608 8545
Textphone: 0345 608 8551
Welsh language 0345 600 3018
Monday to Friday, 8am to 6pm
[Find out about call charges](https://www.gov.uk/call-charges)

## How you’re paid

All benefits, pensions and allowances are [paid into your bank, building society or credit union account](https://www.gov.uk/how-to-have-your-benefits-paid).

## Bank Holidays

## If your payment is due on a bank holiday, you’ll be paid on the last working day before the holiday.

## The [benefit cap](https://www.gov.uk/benefit-cap) limits the amount of benefit that most people aged 16 to 64 can get. Some individual benefits aren’t affected, but it may affect the total amount of benefit you get. The cap won’t affect you if you’re in the support group.

## Get budgeting help

## Contact Money Advice Service to get help and advice within budgeting, you can also apply for a budgeting loan if you’ve been on income-related ESA for at least 6 months.

1. **Types of ESA**

The 2 types of ESA are:

* contribution-based ESA – usually you get this if you’ve paid enough National Insurance contributions ([National Insurance credits](https://www.gov.uk/national-insurance-credits) can count for part of this, if you get them)
* income-related ESA – usually you get this on its own or on top of contribution-based ESA, if you’re on a low income

## Contribution-based ESA

Contribution-based ESA lasts one year if you’re in the work-related activity group. You may be able to re-apply at least 12 weeks after your contribution-based ESA ends. You may qualify again depending on:

* National Insurance contributions you paid in the last 2 full tax years before the tax year you’re claiming in.
* whether your health deteriorates and you’re placed in the support group

There’s no time limit on how long you can claim contribution-based ESA if you’re in the support group.

## ‘New style’ ESA

You can apply for ‘new style’ ESA if you’re entitled to apply for Universal Credit. You’re entitled if you’re either:

* a single person anywhere in England, Wales and Scotland
* a couple or family living in a [Universal Credit area](https://www.gov.uk/jobcentres-where-you-can-claim-universal-credit)

New style ESA works in the same way as contribution-based ESA. Your partner’s income and savings won’t affect how much new style ESA you’re paid.

You can get new style ESA on its own or at the same time as Universal Credit.

If you get both at the same time your new style ESA payment will be deducted from your Universal Credit payment - you aren’t guaranteed to get any extra money.

## Income-related ESA

You may qualify for income-related ESA if you no longer qualify for contribution-based ESA.

How much you get depends on your circumstances. There’s no time limit on income-related ESA.

**You can’t get income-related ESA and**[**Universal Credit**](https://www.gov.uk/universal-credit)**at the same time.**

**4. Eligibility**

You may get Employment and Support Allowance (ESA) if your illness or disability affects your ability to work and you’re:

* under [State Pension](https://www.gov.uk/state-pension) age
* not getting Statutory Sick Pay or Statutory Maternity Pay and you haven’t gone back to work
* not getting Jobseeker’s Allowance

You can apply for ESA if you’re employed, self-employed, unemployed or a student on [Disability Living Allowance](https://www.gov.uk/dla-disability-living-allowance-benefit) or [Personal Independence Payment](https://www.gov.uk/pip).

You may get ESA if you’ve lived or worked abroad and paid enough UK National Insurance (or the equivalent in an EEA or other country with which the UK has an agreement).

You need to be entitled to apply for Universal Credit to claim ‘new style’ ESA.

Use a [benefits calculator](https://www.gov.uk/benefits-adviser) to check your eligibility.

## Repeat claims

In most cases, you won’t be eligible for ESA again if you were found capable of doing some work after your Work Capability Assessment. The main exceptions are where:

* your current condition has got a lot worse
* you’re claiming for a new condition

## Work Capability Assessment

While your claim is being assessed you’ll get a letter telling you where to go for your Work Capability Assessment and explaining what to do.

You must also fill in the [‘Capability for work questionnaire’](https://www.gov.uk/government/publications/esa-50-limited-capability-for-work-questionnaire) during the application. The questionnaire is different in [Northern Ireland.](http://www.nidirect.gov.uk/employment-and-support-allowance-people-with-disabilities)

**Your benefit may be stopped if you don’t fill in the questionnaire or go for the assessment.**

You may be able to [get a recording of the assessment](https://www.gov.uk/government/publications/work-capability-assessment-audio-recording-of-face-to-face-assessments-faqs).

## Claiming ESA if you work

You might be able to work and still claim ESA. It depends on how much you’ll get paid and the hours you do.

### **Permitted work**

If you do ‘permitted work’ it won’t usually affect your ESA. It’s permitted work if both the following apply:

* you earn up to £120 a week
* you work less than 16 hours a week

There’s no limit on how many weeks your permitted work can last for.

### **Supported permitted work**

You can do ‘supported permitted work’ and earn up to £120 a week. Supported permitted work must be one of the following:

* part of a treatment programme
* supervised by someone from a local council or voluntary organisation whose job it is to arrange work for disabled people

### When you start working

Fill in [form PW1](https://www.gov.uk/government/publications/employment-and-support-allowance-permitted-work-form).

You need to [tell Jobcentre Plus](https://www.gov.uk/contact-jobcentre-plus/existing-benefit-claims) if you do any volunteer work (this normally doesn’t affect your ESA).

## Your income and savings

Your income may affect your income-related or contribution-based ESA. Income can include:

* you and your partner’s income
* savings over £6,000
* pension income

You won’t qualify for income-related ESA if you have savings over £16,000.

**5. How to claim**

The quickest way to apply for Employment and Support Allowance (ESA) is by phone.

The number you call depends on what type of ESA your applying for/

**Contribution-based ESA and Income-related ESA**

Call the contact centre to apply for contribution-based and income-related ESA.

**Service centre**
Telephone: 0800 055 6688
Textphone: 0800 023 4888
Welsh language: 0800 012 1888
Monday to Friday, 8am to 6pm

You can also fill and print out the ESA1 form and send or take to your local Job Centre Plus.

### **Alternative formats**

Call the service centre to ask for alternative or accessible formats, such as braille, large print or audio CD.

## ‘New style’ ESA

Apply for new style ESA over the phone.

**If you’re in a ‘live service area’ for Universal Credit**
Telephone: 0345 600 0723
Textphone: 0345 600 0743
Monday to Friday, 8am to 6pm

**If you’re in a ‘full service area’**
Telephone: 0345 600 4272
Textphone: 0345 600 0743
Monday to Friday, 8am to 6pm

You’re in a full service area if it has an asterisk (\*) on the [list of Jobcentre areas](https://www.gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit#jobcentre-areas-a--m-for-couples-and-families). If your area doesn’t have an asterisk, it’s a live service area.

If your area isn’t on the list:

* call the live service number, if you’re single
* claim a different type of ESA, if you live with your partner or family - you can’t claim new style ESA unless your areas on the list

### **Alternative formats**

Call the same number to ask for alternative or accessible formats, such as braille, large print or audio CD.

## What you need to claim

You’ll need the following when you make a claim:

* National Insurance number
* medical certificate
* GP’s address and phone number
* home and mobile telephone numbers
* mortgage or landlord details
* council tax bill
* employer’s address and telephone number and dates of employment or last day worked
* bank account details
* details of any other money you are getting, such as benefits or sick pay

## Appeal a decision

You can [appeal to the Social Security and Child Support Tribunal](https://www.gov.uk/social-security-child-support-tribunal) if you disagree with a decision. You must usually [ask for ‘mandatory reconsideration’](https://www.gov.uk/social-security-child-support-tribunal/before-you-appeal) before you appeal.

**6. Moving from Incapacity Benefits to ESA.**

You’ll be told whether you’re in the support group or work-related activity group if you’re transferred from:

* Incapacity Benefit
* Income Support paid because of illness or disability
* Severe Disablement Allowance

Your benefit will be transferred automatically and there will be no break in the payments you receive. You’ll then have a Work Capability Assessment to determine your ESA eligibility.

If the amount of benefit you currently get is lower than the amount of ESA, your money will increase as soon as you move to ESA.

You’ll get a ‘top-up payment’ If the amount of benefit you currently get is more than the normal ESA amount. This means that you’ll continue to get the same amount of money as you get now.

The amount of benefit you get won’t then rise until the normal amount of ESA has increased by the amount of the top-up payment.