

# Technical fact sheet T6 – Likely benefits scenarios for ESA

This factsheet outlines a number of Employment and Support Allowance (ESA) scenarios. The scenarios are intended to clarify how much benefit ESA customers might be eligible for in certain circumstances. For simplicity purposes all the examples in this fact sheet refer to adults aged 25, or over.

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## Support Group scenarios

The following examples are typical amounts that people in the Support Group would receive – around half of those in the Support group will receive DLA higher rate care and the other half middle rate care. However, the most severely disabled would receive even more (for example, through receipt of the Severe Disability Premium). We have assumed in each of these examples that the person has gone through the Work Capability Assessment (WCA) process and that it was established that they meet the Support Group criteria. It is also assumed that they will have made sufficient National Insurance contributions for contributory ESA and that they have low or no other income.

### ■ Scenario 1 – Customer receiving DLA (middle rate care) and DLA (higher rate mobility)

#### Example condition

A person living alone with severe heart and/or respiratory failure, whose condition is not controlled even with maximum available effective treatment, and who as a result is so breathless that the least effort, for example self-care in washing or dressing, causes severe breathlessness. No-one receives Carers Allowance (CA) for them.

#### Benefit entitlement

This customer would qualify for both contributory and income-related ESA where they had low/no other income. On income-related ESA they would also be automatically entitled to maximum Housing Benefit (HB) and Council Tax Benefit (CTB) and also passported benefits such as free NHS prescription charges (except in Wales where they are already free). Benefit income rises by £41.60 a week when the support component is awarded because the Enhanced Disability Premium (EDP) is also awarded. They would also receive Disability Living Allowance (DLA) care and mobility.

#### Assessment Phase (weeks 1 to 13)

	Benefit	Weekly amount
ESA	ESA(income-related/contributory) prescribed amount	£60.50
	Enhanced Disability Premium	NIL
	Severe Disability Premium	£50.35
Other Disability benefits	Disability Living Allowance (middle rate care)	£44.85
	Disability Living Allowance (higher rate mobility)	£46.75
TOTAL		<b>£202.45</b>

**Main Phase (week 14 onwards)**

	Benefit	Weekly amount
ESA	ESA(income-related/ contributory) prescribed amount	£60.50
	ESA Support Component	£29.00
	Enhanced Disability Premium	£12.60
	Severe Disability Premium	£50.35
Other Disability benefits	Disability Living Allowance (middle rate care)	£44.85
	Disability Living Allowance (higher rate mobility)	£46.75
<b>TOTAL</b>		<b>£244.05</b>

■ **Scenario 2 – Customer receiving DLA (middle rate care) and DLA (lower rate mobility)**

**Example condition**

A person with severe learning difficulties to the extent of being unable to live independently, requiring supervision for the most basic tasks of self-care; unable to think, reason, concentrate, or make judgements; unable to find their way alone in unfamiliar surroundings, or to seek help from others. This would only be the case if the customer is single, with no non-dependants residing with them and no-one receives carers allowance for them.

**Benefit entitlement**

This customer would qualify for both contributory and income-related ESA where they had low/no other income. On income-related ESA they would also be automatically entitled to maximum Housing Benefit and Council Tax Benefit and also passported benefits such as free NHS prescription charges. Benefit income rises by £41.60 a week when the support component is awarded because the EDP is also awarded. They would receive SDP and DLA care and mobility (lower).

**Assessment Phase (weeks 1 to 13)**

	Benefit	Weekly amount
ESA	ESA(income-related/contributory) prescribed amount	£60.50
	Enhanced Disability Premium	NIL
	Severe Disability Premium	£50.35
Other Disability benefits	Disability Living Allowance (middle rate care)	£44.85
	Disability Living Allowance (lower rate mobility)	£17.75
<b>TOTAL</b>		<b>£173.45</b>

**Main Phase (week 14 onwards)**

	Benefit	Weekly amount
ESA	ESA(income-related/ contributory) prescribed amount	£60.50
	ESA Support Component	£29.00
	Enhanced Disability Premium	£12.60
	Severe Disability Premium	£50.35
Other Disability benefits	Disability Living Allowance (middle rate care)	£44.85
	Disability Living Allowance (lower rate mobility)	£17.75
<b>TOTAL</b>		<b>£215.05</b>

### ■ Scenario 3 – Customer receiving DLA (higher rate care) and DLA (higher rate mobility)

#### Example condition

A person who had a stroke six months ago, who still has dense paralysis of their right arm and leg, and needs day and night personal care and as a result of their condition is unable to walk.

#### Entitlement

This customer would qualify for both contributory and income-related ESA where they had low/no other income. On income-related ESA they would also be automatically entitled to maximum Housing Benefit and Council Tax Benefit and also passported benefits such as free NHS prescription charges (except in Wales where they are already free). Benefit income rises by £29.00 a week when the support component is awarded. It goes up less than the other support group examples because the EDP had already been awarded as a result of DLA being paid at the highest rate care rate. They would also receive DLA care and mobility.

#### Assessment Phase (weeks 1 to 13)

	Benefit	Weekly amount
ESA	ESA(income-related) prescribed amount	£60.50
	Enhanced Disability Premium	£12.60
	Severe Disability Premium	£50.35
Other Disability benefits	Disability Living Allowance (highest rate care)	£67.00
	Disability Living Allowance (higher rate mobility)	£46.75
TOTAL		<b>£237.20</b>

**Main Phase (week 14 onwards)**

	Benefit	Weekly amount
ESA	ESA(IR) prescribed amount	£60.50
	ESA Support Component	£29.00
	Enhanced Disability Premium	£12.60
	Severe Disability Premium	£50.35
Other Disability benefits	Disability Living Allowance (highest rate care)	£67.00
	Disability Living Allowance (higher rate mobility)	£46.75
<b>TOTAL</b>		<b>£266.20</b>

## Work Related Activity Group

It has been assumed in each of these examples, that the person has gone through the Work Capability Assessment (WCA) process and that it was established that they meet the Work Related Activity Group (WRAG) criteria.

### ■ Scenario 1 – Customer receiving no DLA

#### Example condition

Moderate mental health problem (depression).

#### Benefit entitlement

Would qualify for both contributory and income-related ESA where they had low / no other income. As the customer lives at home with their parents they do not qualify for any Housing Benefit or Council Tax Benefit. On income-related ESA they would also be automatically entitled to other benefits such as free NHS prescription charges (except in Wales where they are already free). Benefit income rises by £24.00 a week when the work-related activity component is awarded. They would not receive Disability Living Allowance care and mobility.

#### Assessment Phase (weeks 1 to 13)

	Benefit	Weekly amount
ESA	ESA(C) prescribed amount	£60.50
	Enhanced Disability Premium	NIL
	Severe Disability Premium	NIL
Other Disability benefits	Disability Living Allowance (middle rate care)	NIL
	Disability Living Allowance (higher rate mobility)	NIL
	Council Tax Benefit	NIL
<b>TOTAL</b>		<b>£60.50</b>

**Main Phase (week 14 onwards)**

	Benefit	Weekly amount
ESA	ESA(C) prescribed amount	£60.50
	ESA Work Related Activity Component	£24.00
	Enhanced Disability Premium	NIL
	Severe Disability Premium	NIL
Other Disability benefits	Disability Living Allowance (middle rate care)	NIL
	Disability Living Allowance (higher rate mobility)	NIL
<b>TOTAL</b>		<b>£84.50</b>

**■ Scenario 2 – Customer receiving DLA (lower rate mobility)**

**Example condition**

A blind person who does not have personal care needs but needs some assistance with getting around.

**Benefit entitlement**

Would receive the lowest rate of DLA (mobility) but does not have limited capability for work related activity.

**Assessment Phase (weeks 1 to 13)**

	Benefit	Weekly amount
ESA	ESA(C) prescribed amount	£60.50
	Enhanced Disability Premium	NIL
	Severe Disability Premium	NIL
Other Disability benefits	Disability Living Allowance (care)	NIL
	Disability Living Allowance (lower rate mobility)	£17.75
<b>TOTAL</b>		<b>£78.25</b>

**Main Phase (week 14 onwards)**

	Benefit	Weekly amount
ESA	ESA(C) prescribed amount	£60.50
	ESA Work Related Activity Component	£24.00
	Enhanced Disability Premium	NIL
	Severe Disability Premium	NIL
Other Disability benefits	Disability Living Allowance (care)	NIL
	Disability Living Allowance (higher rate mobility)	£17.75
<b>TOTAL</b>		<b>£102.25</b>

**■ Scenario 3 – Customer receiving DLA (middle rate care)****Example condition**

A person who has lost the use of his dominant hand as a result of a severe injury, which means that he needs help with personal care such as washing, dressing and cutting food, during the day but not at night. The customer lives alone and nobody receives Carer's Allowance for looking after him.

**Benefit entitlement**

This customer would qualify for both contributory and income-related ESA where they had low/no other income and they have not qualified for the ESA Support Group. On income-related ESA they would be automatically entitled to maximum Housing Benefit and Council Tax Benefit and also benefits such as free NHS prescription charges (except in Wales where they are already free). Benefit income rises by £24.00 a week when the work-related activity component is awarded. They would also receive DLA care at the Middle rate but no mobility component.

**Assessment Phase (weeks 1 to 13)**

	Benefit	Weekly amount
ESA	ESA(income-related contributory) prescribed amount	£60.50
	Enhanced Disability Premium	NIL
	Severe Disability Premium	£50.35
Other Disability benefits	Disability Living Allowance (middle rate care)	£44.85
	Disability Living Allowance (mobility)	NIL
<b>TOTAL</b>		<b>£155.70</b>

**Main Phase (week 14 onwards)**

	Benefit	Weekly amount
ESA	ESA(IR) prescribed amount	£60.50
	ESA Work Related Activity Component	£24.00
	Enhanced Disability Premium	NIL
	Severe Disability Premium	£50.35
Other Disability benefits	Disability Living Allowance (middle rate care)	£44.85
	Disability Living Allowance (mobility)	NIL
<b>TOTAL</b>		<b>£179.70</b>

**■ Scenario 4 – Customer receiving DLA (middle rate care) and DLA (higher rate mobility)**

**Example condition**

A person with severe rheumatoid arthritis affecting the hands and feet, limiting the ability to walk and needing some help to wash, dress, cut up food, and attend to toileting needs. The customer is living alone and nobody receives Carer's Allowance for looking after him.

**Benefit entitlement**

Would receive the middle rate of DLA (care), so also qualifies for the Severe Disability Premium, but does not have limited capability for work related activity.

**Assessment Phase (weeks 1 to 13)**

	Benefit	Weekly amount
ESA	ESA(IR) prescribed amount	£60.50
	Enhanced Disability Premium	NIL
	Severe Disability Premium	£50.35
Other Disability benefits	Disability Living Allowance (middle rate care)	£44.85
	Disability Living Allowance (higher rate mobility)	£46.75
<b>TOTAL</b>		<b>£202.45</b>

**Main Phase (week 14 onwards)**

	Benefit	Weekly amount
ESA	ESA(IR) prescribed amount	£60.50
	ESA Work Related Activity Component	£24.00
	Enhanced Disability Premium	NIL
	Severe Disability Premium	£50.35
Other Disability benefits	Disability Living Allowance (middle rate care)	£44.85
	Disability Living Allowance (higher rate mobility)	£46.75
<b>TOTAL</b>		<b>£226.45</b>

**Disclaimer**

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 December 2008. It is possible that some of the information is over simplified, or may become inaccurate over time, for example because of changes to the law. Names in the examples have been used for illustrative purposes only. The rates mentioned in these factsheets are applicable to December 2008 and may change thereafter.