

# Employment and Support Allowance

An article by our Outreach Worker, Chris Wintle.

## The Groups

Once someone has been assessed for ESA they will be placed in one of 2 groups. This can be very confusing but it is nothing to worry about. Once you have had your assessment you should receive a letter from the Department of Work and Pensions (DWP) within 3 months of your assessment. This letter will inform you which group you have been placed in and why this decision has been reached. If you have not received the letter within 3 months you should contact the DWP to find out why. The "groups" simply refer to databases within the DWP. You are "grouped" with everyone else in the same category as yourself. Totally impersonal!

The 2 groups are as follows:-

- Work Related Activity Group (WRAG)
- Support Group

If you have been placed in the WRAG then you will have been assessed as being likely to be able to return to work in the near future. It should state an estimate on the letter.

In the WRAG you will have frequent appointments with someone from the Job Centre and you will be expected to undergo training that helps you return to work. This sort of training can vary hugely from updating your CV to some sort of voluntary work as well as attending Occupational Health appointments that will help your recovery.

The other group is the Support Group. If you have been placed in this group you will have been assessed as not being able to work for the foreseeable future. You are usually left alone until you are re-assessed (this can be anything from 1 to 4 years).

If you are hoping to return to work eventually then you should be aiming to be in the WRAG rather than the Support Group.

Most people with ME will obviously say, "of course I want to work", but it really depends how you are at the time of applying. It is not wise to give yourself "targets" to try and be better say in 6 months. If you do this you can guarantee you will not be well enough to return to work as you are putting yourself and your body under pressure.

If you know that you are not well enough to return to work within 6 months then introducing new activity to your life is likely to be more harmful than helpful.

If you think that you have been placed in the incorrect group then make this clear to the Job Centre case worker and think seriously about appealing against the original decision. This will be covered in another article.

## **What is Contribution Based ESA?**

When you originally made your application for ESA you will have indicated to the DWP whether you will be making a Contribution Based or an Income Related claim. You may not have realised you did this though, and may not realise what it means.

"Contribution Based" refers to your National Insurance Contributions (NI). If you have been in full time work, for the past 3 years, your employer should have paid enough NI for you to claim Contribution Based ESA.

Theoretically you can only claim Contribution Based ESA for a year. However, you can apply for it again based on previous years NI contributions. Plus if you are placed in the Support Group you are able to continue on Contribution Based ESA until you are re-assessed.

## **What is Income Related ESA?**

Contribution Based ESA is not means tested, whereas Income Related ESA is. The DWP use your NI contributions to decide whether to means test you or not. If you are means tested: placed on Income Related ESA, you and your partner's combined savings and income are re-assessed.

If you are a couple and have savings under £6,000 you may receive the full rate. If you have savings over £16,000 you won't receive any ESA payments, but the DWP will pay the National Insurance Credit towards your pension. For single people, the figures are £3,000 and £8,000, respectively.