

ISM: Scenarios for accessing benefits (COVID-19)

Your situation

'New Style' ESA

Universal Credit

You've lost your job and you're too sick to work. You need help with living costs e.g. rent.

You've paid and/or been credited with NI contributions in the last 2 to 3 years (employed or self-employed).

You can claim 'New Style' ESA – even if your partner works or you and your partner have savings over £16,000

You can also claim UC if you (and your partner) have £16,000 or less in savings between you.

Your partner's income will be taken into account as you will need to claim UC as a couple.

UC is a household assessment and you can receive an amount for children and housing costs.

Any 'New Style' ESA you receive will also be taken into account as income but you may still get UC.

You've lost your job and you're too sick to work.

You have not paid any NI contributions in the last 2 to 3 years

You are unlikely to get 'New Style' ESA if you have not paid NI contributions.

You can claim UC if you (and your partner) have £16,000 or less in savings between you.

Your partner's income will be taken into account as you will need to claim UC as a couple.

UC is a household assessment and you can receive an amount for children and housing costs.

Your situation**'New Style' ESA****Universal Credit**

You're ill and unable to work.
You've paid and/or been credited with NI contributions in the last 2 to 3 years (employed or self-employed).

Between you, you and your partner have more than £16,000 in savings.

You can claim 'New Style' ESA even if your partner works or you and your partner have savings over £16,000.

You are unlikely to get UC because your savings are too high.

You're ill and unable to work.
You've paid and/or been credited with NI contributions in the last 2 to 3 years (employed or self-employed).

Your partner works.

Between you, you and your partner have less than £16,000 in savings.

You can claim 'New Style' ESA, as your partner's work does not affect it.

You can also claim UC as you and your partner have less than £16,000 in savings.

Your partner's income will be taken into account as you will need to claim UC as a couple.

Any 'New Style' ESA you receive will also be taken into account as income but you may still get UC.

You work but you're off sick and your Statutory Sick Pay has ended.
You've paid and/or been credited with NI contributions in the last 2 to 3 years (employed or self-employed).

You can claim 'New Style' ESA.

If you and your partner have less than £16,000 of savings you might also get UC.

You're ill and unable to work.
You receive pension income from previous employment.

You've paid and/or been credited with NI contributions in the last 2 to 3 years

You can claim 'New Style' ESA. Your pension income may be taken into account.

If you and your partner have less than £16,000 of savings you might also get UC.

Your pension income will be taken into account.

Your situation**'New Style' ESA****Universal Credit**

(employed or self-employed).

Any 'New Style' ESA you receive will also be taken into account as income but you may still get UC.

You're ill and unable to work.

You can claim 'New Style' ESA as you have paid NI contributions so may qualify.

You can also claim UC, as it is a household assessment and you can receive an amount for children.

You have children.

You've paid and/or been credited with NI contributions in the last 2 to 3 years (employed or self-employed).

'New Style' ESA does not include additional amounts for children.

You're ill and unable to work.

You can claim 'New Style' ESA as you have paid NI contributions so may qualify.

You can also claim UC, as it is a household assessment and you can receive an amount for your [housing costs](#).

You live in rented accommodation, or have a mortgage or home loan, and need help to pay the cost.

'New Style' ESA does not include an additional amount for housing costs.

You've paid and/or been credited with NI contributions in the last 2 to 3 years (employed or self-employed).
