Benefit	Explanation	Eligibility	Application	Taxation
Statutory Sick Pay (SSP)	Available to eligible employees **from the first full day of sickness absence**. Paid by the employer.	**There is no minimum earnings requirement.** SSP is paid at **80% of average weekly earnings or £123.25 per week, whichever is lower**.	Not means-tested. Paid for a maximum of 28 weeks.	Taxable as earned income, subject to NICs.
Employment and Support Allowance (ESA)	Financial support for individuals unable to work due to sickness or disability. Aim is to provide support whilst encouraging individuals to get back to work. ESA replaced incapacity benefit.	Aged 16 - state pension age (SPA). Self-employed can immediately apply. Employees may receive SSP for first 28 weeks. There is an initial **assessment period.** Claimant completes questionnaire, attends assessment centre where state doctor / nurse assess work ability (**work capability assessment**). During this time under 25's receive up to £75.65, over 25's up to £95.55. **Assessment** leads to allocation into 'support' or' work-related' activity group. If work-related then a total of £92.05 per week will be paid. If it is the support component, £140.55 per week will be paid. **Support group:** unable to work. **Work related activity group:** provides support to get back into employment. This includes financial assistance. Individuals must attend mandatory work-focused interviews from week eight of their claim, otherwise this benefit can be reduced. No new claims for the work-related element since April 2017 due to Universal Credit introduction.	New Style ESA is the form of ESA available to new claimants. It is contribution-based and normally depends on the claimant having paid or been credited with sufficient National Insurance contributions. It is not means-tested, so a partner's earnings and household savings do not normally affect entitlement, although pension income can affect the amount received. Income-related ESA is a legacy means-tested benefit and new claims are no longer normally accepted. Existing claimants may	Taxable.

				continue to receive it. Household income and savings can affect the amount received. For 2026/27: • Capital of more than **£6,000** can affect the amount received. • Capital of more than **£16,000** generally prevents entitlement.	