

## Changes to other benefits.

If your benefits are not capped because you or someone in your family gets DLA or PIP, be extra careful when you have to [renew your claim](#).

If you lose your disability benefit, you could lose Housing Benefit or Universal Credit too.

### Example:

Claudia and Bob have 3 children.

Bob was getting DLA at the higher rate for mobility but, when he had to change to PIP, he was turned down for that benefit.

The Benefit Cap now applies. The family get these benefits:

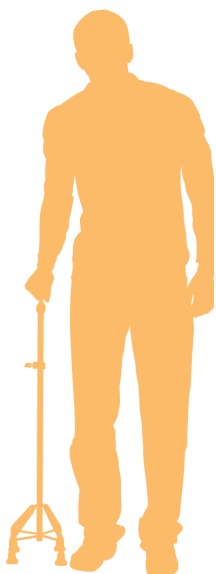
- ESA (Work-related activity group) £133.30
- £197.70 Child Tax Credit
- £55.80 Child Benefit

This is **£386.80** per week

Bob's family will only get **£35.50** per week Housing Benefit, even though their rent is £100, as their benefits are limited to **£422.30 per week**.

They have lost **£64.50** Housing Benefit as well as Bob's DLA.

If Bob [wins a PIP appeal](#), however, they should get their lost Housing Benefit back as well as PIP.



## What to do if your benefit is capped

**Get money and housing advice.** Seek advice as soon as possible. If you get into arrears with your rent, you may be evicted from your home.



**Find work.** If you can work, you could avoid the Benefit Cap by earning the equivalent of **16 hours at the minimum wage** or you could make up some of the money cut from your benefits with **earnings from part-time work**.

**Claim a benefit that exempts you from the cap.** Find out if you, your partner or one of your children can get one of the benefits which mean the Benefit Cap does not apply to your family. Ask us for more information.

**Ask for a Discretionary Housing Payment** from your local Council Housing Benefit Office. You will need a detailed budget to show you need help and the payment may be strictly time-limited.

For more information go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or contact our **Citizens Advice Helpline: 0800 144 8848**



**Potteries Gold** is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system [www.snsCab.org.uk/about-us/potteries-gold](http://www.snsCab.org.uk/about-us/potteries-gold)  
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# PotteriesGold

# The Benefit Cap

## Means-tested Benefits No. 3



## What is the Benefit Cap?

The Benefit Cap is an upper limit put on your benefits by the Government if you are out of work.

It is **£1835 per month** for couples or families living outside London (about **£422.30** a week) or **£1227.92** a month (about **£282.93** a week) for single people without children.

Most people in N. Staffordshire don't get this much in benefits and so are not affected, but it can affect larger families.

## How does the Benefit Cap work?

The Benefit Cap is applied by cutting your **Housing Benefit** or **Universal Credit**, but not other benefits. If you do not get Housing Benefit or Universal Credit, your benefits cannot be capped.

Most benefits are counted, including **Child Benefit**, but Council Tax Support is not.

If you would be entitled to more than the amount set by the Benefit Cap, your Housing Benefit or Universal Credit can be cut to bring your benefits down to this level. If you get **Housing Benefit**, you have to be left with **at least 50p per week**.

This is so that you can qualify for help linked to getting HB, such as **discretionary housing payments** from your Council.



## The Benefit Cap and Housing Benefit

Families with fewer than three children are not usually affected by the Benefit Cap in this area, but larger families might be.

**Example:**

Sara and Sam have three children. They get:

- £133.30 Jobseekers Allowance
- £182.50 Child Tax Credit
- £55.80 Child Benefit

This is **£371.60** per week

Their rent is **£120 per week** but the Benefit Cap limits their benefits to **£422.30** per week. This means their maximum Housing Benefit is **£50.70** per week, leaving them with **£69.30 per week rent to pay**.

## The Benefit Cap and Universal Credit

If you have to claim Universal Credit, you could be hit harder by the Benefit Cap than families on Tax Credits and Housing Benefit.

**Example:**

Jane and Nick have six children. They own their own home. Under the old benefits system, they would get about **£620 per week** from IJSA, Tax Credits and Child Benefit if the parents were out of work. None of these benefits were capped.

If they were both out-of-work today, they would have to claim UC. They would get no more than the Benefit Cap of **£422.30 per week**, made up of UC and Child Benefit only.

## The Benefit Cap will *not* apply if:

You, your partner or a child or young person you claim for gets:

- Attendance Allowance or
- Disability Living Allowance or
- Personal Independence Payment

You or your partner get:

- Employment and Support Allowance with the **Support Component** or:
- Universal Credit with the **limited capability for work-related activity element**;
- Carer's Allowance
- Industrial Injuries Disablement Benefit
- Pension Credit
- War Widow/Widower's Pension or
- Guardian's Allowance.

If you are a **carer** who cannot get Carer's Allowance because you **get another benefit that overlaps with it**, you are exempt too.

If you get **Tax Credits**, you are not capped if you and/or your partner **work enough hours for Working Tax Credit**.

For Universal Credit, your benefits are not capped if you and your partner have earnings, or joint earnings, at least equal to working **16 hours per week at the minimum wage**.

Your benefits are not capped for **nine months** if you have worked for **50 of the last 52 weeks**.