



# PotteriesGold

Could you be...

## Capped for Christmas?

### UNEMPLOYED FAMILIES MAY FACE SHOCK DROP IN BENEFITS

If you **lost your job at the start of the Coronavirus Crisis** and have not yet found work, your benefits could be about to fall. It will soon be **nine months** since you started your claim, which is the maximum time you can be on benefits between jobs without being caught by the **Benefit Cap**.

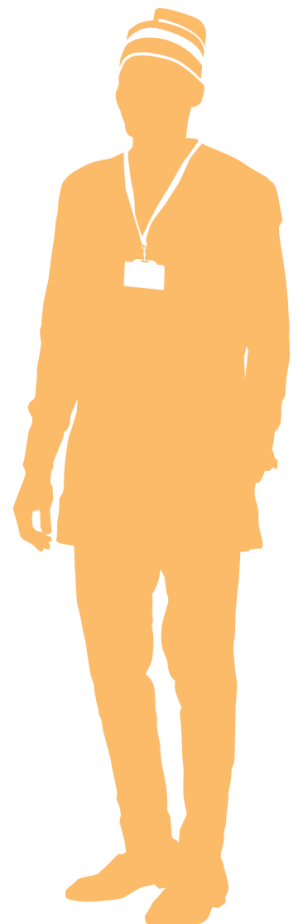
#### What is the Benefit Cap?

It is a limit the Government sets on the amount of benefit that a person or family can receive. It is **£257.69 per week** for a single person and **£384.62 per week** for a family.

That might sound a lot, but it includes any benefit you get for your rent and your Child Benefit. A job-seeking **couple with three children** who pay £100 per week rent and are not caught by the 'two-child limit' could be caught by the Benefit Cap instead, and would be **£55 per week worse off** as a result. Families with more children are hit even harder.

Some families are exempt from the Benefit Cap, but the rules are complicated. If you are worried that your benefits might be capped soon, **get advice** quickly.

Our new **free adviceline** number for North Staffordshire is **0808 278 78 76**. The National adviceline is **0800 144 88 48**.



## DOES THE BENEFIT CAP APPLY TO YOU?

You won't have your benefits capped if you, your partner or child get:

- Armed Forces Compensation scheme guaranteed income payment
- Armed Forces Independence Payment
- Attendance Allowance
- Carer's Allowance
- Disability Living Allowance
- Employment and Support Allowance Support Component
- Guardian's Allowance
- Industrial Injuries Benefits
- Personal Independence Payment
- War Pension
- Working Tax Credit (or you work enough hours to claim WTC)



Not sure if that includes you?  
Call us on  
0800 144 88 48  
for more advice!

For Universal Credit, you are also exempt from the Benefit Cap if you earn over **£604 per month**, or you get a **carer element** in you UC, or you get the **higher rate** of the work capability amount.

## THE DIFFERENCE ADVICE CAN MAKE...

*Jade and her partner have four children. The Benefit Cap left her family **£622 a month** below the minimum amount the benefits system would otherwise have paid them. Jade is her mum's carer but, while she was working, was turned down for Carer's Allowance as her earnings were too high. Her adviser suggested she claim again, now she is out of work. Getting Carer's Allowance means the Benefit Cap doesn't apply to Jade's family, and she gets an extra carer element added to her UC. Her monthly income went up by £784.92, which is **£181 per week**.*

**Sadly, there won't be a fix like this for everyone, but our advice lines can put you in touch with our other services, like money and housing advice, too.**



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

« **Online Benefit Talks for your community group** »

« **Specialist Benefit Advice** »

« **Online Training and Workshops** » **Benefit Leaflets** «

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