

Changes to benefit caps

A guide to how changes to benefit caps may affect your household.



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The new benefit cap was introduced by the Government as part of its Welfare Reforms in November 2016. It is the limit on the total amount of benefits a single person or family can receive.

This info sheet tells you what you need to know about the extension to the benefit cap and where you can get help if you're affected

How much is the Benefit Cap?

The maximum amount of benefit a household can claim is:

- **£384.52 a week (£20,000 a year) for a family or couple**
- **£384.52 a week (£20,000 a year) for a single person with children living with them**
- **£257.69 as week (£13,400 a year) for a single person**

What does it mean for me?

It means that if you receive any of the following benefits, the maximum amount you can claim has gone down:

- Bereavement allowance
- Child Benefit
- Child Tax Credit
- Employment and Support Allowance (unless you get the 'support' component)
- Housing Benefit
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent's Allowance
- Universal Credit (unless you aren't deemed fit for work)

However, the change only applied to the maximum amount you are allowed to claim. If your benefit claims were already lower than the new limits then your benefits shouldn't change.

In practice this means that if you're aged between 16-64 and get more than £384.52 a week as a family, or £257.69 as a single person, your benefit will be capped so that the total amount of benefit you get is below the cap limit.

If you are in receipt of Universal Credit, it is capped at a maximum rate of benefit. It does not just affect housing costs.

If your benefit is cut, you will still have to pay your rent.

This will not apply if you or your partner are eligible for Working Tax Credit.

Who's not affected?

Claimant(s) or members of their household will not be affected by the benefit cap if they get Universal Credit and earn more than £528 per calendar month (either single or joint earnings).

The cap does not apply if anyone in the household is eligible for Working Tax Credits, or gets any of the following benefits:

- Universal Credit payment for Limited Capability for Work and Work Related Activity
- Armed Forces Compensation Scheme
- Armed Forces Independence Payment
- Attendance Allowance
- Carers Allowance or Universal Credit for care
- Disability Living Allowance (DLA)
- Guardians allowance
- Industrial Injuries Disablement Benefit
- Personal Independence Payment
- War Pension Scheme (including War Widows and War Disablement Pension)

Where can I get help?

If you are affected by the benefit cap, or will be in the future, it's important that you get help as soon as possible. There are a number of places in Fife where you can get help including:

- Your Work Coach in your local Jobcentre
- Citizens Advice and Rights Fife (CARF):
www.cabfife.org.uk or Tel: **0345 140 0092**
- Community Job Clubs:
www.fifedirect.org.uk/jobclubs
- **www.fifedirect.org.uk/benefitchanges**
- The benefit cap helpline - **0345 605 7064** or
textphone **0345 608 8551**

You can also find out more information about the UK Government's changes to the benefit cap at:

www.gov.uk/benefit-cap

www.gov.uk/benefit-cap-calculator

