

Benefit Cap

What is the Benefit Cap?

The benefit cap is a limit on the total amount of benefits you can get. It applies to most people aged 16 or over who have not reached State Pension age.

How does it work?

The benefit cap affects:

- Universal Credit
- Bereavement Allowance
- Child Benefit
- Child Tax Credit
- Employment and Support Allowance
- Housing Benefit
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent's Allowance (or Widowed Mother's Allowance or Widow's Pension (if you started getting it before 9 April 2001)

You might not be affected by the benefit cap if you get certain benefits, you're over State Pension age or are exempt. Find out what your State Pension age is.

Check how it will affect you

There are <u>calculators</u> that estimate how much your benefit might be capped. To use the calculator you'll need to know information, such as the amounts of each benefit you get, and the number of people in your household. Your household includes you, your partner and any children that you are responsible for and who live with you.

The amount of the cap

Your benefits may be capped at the following benefit cap amounts:

- £423.46 per week for couples with or without children, and for single people with children
- £283.71 per week for single people without children

If you are on Universal Credit, it is reduced down to the cap amount. If you are on Housing Benefit, only your Housing Benefit is reduced and you have to be left with 50p a week Housing Benefit.

More information about the benefit cap

It may be worth reading the Newcastle City Council leaflet: <u>Benefit cap – ways to help you improve your financial situation</u>, which includes details about the cap, the exemptions and many things that Newcastle residents can do to improve their financial situation.

See more information about the cap from **Government** and **Turn2us**

Support in Newcastle for those affected by the cap

Newcastle City Council are targeting support to households to help them to increase their income or reduce their expenditure, including advice on exemptions, benefit entitlement, budgeting, debt, employment and housing, as follows:

 Contact Newcastle City Council's Active Inclusion Newcastle Unit by phone on 0191 277 1707 or email activeinclusion@newcastle.gov.uk

Where can I get benefits advice?

You can get benefits advice from a local independent service. They can help guide you through the application process and explain how one benefit may impact upon another:

- Citizens Advice Newcastle give advice to anyone in Newcastle
- Newcastle Welfare Rights Service give advice to people in priority groups and provide an advice line for all residents. They have self help material on their website.
- <u>Disability North</u> give disability related benefit advice, help with appeals and representation at tribunals.
- Find more about other <u>benefit advice services</u> available across Newcastle in the booklet Where to Get Advice in Newcastle.

| Search ' | for | Benefits | advice | organisa | tions |
|----------|-----|-----------------|--------|----------|-------|
| | | | | | |

| Location: | | |
|-----------|------------|--|
| Postcode | : : | |
| Search | | |

Last updated: January 23, 2025

Useful Organisations

Department for Work and Pensions (DWP)

Website: https://www.gov.uk/government/organisations/department-for-work-pensions

Citizens Advice Newcastle (CAN)

Email: citycab@newcastlecab.org.uk

Website: http://citizensadvice-newcastle.org.uk

Telephone: 0808 223 1133

Address: 4th Floor, City Library, NE1 8AX

Related Articles

Welfare benefits

Universal Credit

State Pension