

Appendix 2 – Benefit Cap Case Studies

To protect the customers' identity, the names and some of the details below have been changed.

Laila & Jasmine

Laila has three children and is also a carer. When she first contacted the Welfare Reform Team, she was in temporary accommodation and the high cost of this accommodation meant she had been benefit capped and was losing more than £25 a week from her housing benefit.

We discussed Laila's options and agreed that looking for a benefit cap exemption through working tax credit was the way forward, although Laila had no work experience and was not confident with her English. Laila told us she was interested in working in retail, and we referred her to a job club for help finding work. We also gave her a discretionary housing payment (DHP) to cover the housing benefit she had lost due to the benefit cap.

Laila was offered a council tenancy in July, and her lower rent costs meant that she was no longer benefit capped. When we caught up with her in August, she was looking for work experience through volunteering, and was also thinking about working in a school. Although Laila no longer needed a DHP, she agreed to continue working with us with the goal of finding a job.

Over a period of months, we continued to support Laila. We helped her to deal with a housing benefit overpayment, booked her on training courses to work in a school, provided character references to help her to get a voluntary position, and dealt with other enquiries to the council about energy advice and repairs on her behalf. Laila started volunteering for a charity.

All this helped to build a relationship of trust with Laila, which led to her asking us to help her daughter Jasmin to find work. We met with Laila and Jasmin, who was studying for her A Levels at City of Oxford College, and discussed how to apply for jobs effectively. We helped Jasmin with her CV and covering letter.

When the Oxford Mail held a job fair in Oxford Town Hall, we went with Laila and Jasmin, and coached Jasmin on how to approach employers on the day. She subsequently applied for a vacancy with one of the attending employers, and got the job. Jasmin has now gone through her induction and started working shifts in a restaurant in April.

Marianne & Mark

Marianne & Mark are council tenants with four children. They lost more than £45 a week from their housing benefit when they were benefit capped. Mark had been on the Work Programme and was applying for Employment and Support Allowance (ESA) while he waited for surgery.

Mark was keen to work again when he could, and we agreed to give him a discretionary housing payment (DHP) while he waited to hear about his ESA application. When Mark was put into the Work Group for ESA, we referred him for employment support to find work, to help sort out his CV and to improve his skills.

We also arranged an appointment for Marianne and Mark to see an independent money adviser from Citizens Advice Oxford (CAO), and CAO helped them to apply for debt relief orders to deal with their debts.

Mark's ESA ended and he moved back onto Jobseekers Allowance. We kept in regular contact with Mark and his employment advisor to check on Mark's progress in moving back into work, and we were able to keep paying DHP.

After nine months, Mark had not found a job and we discussed whether he would benefit from more direct support in finding work. Mark agreed to this. We arranged for him to go to a Workers Educational Association career development session and made a new referral to Aspire to help him to get a job.

Six weeks later, Marianne rang the council and told us that Mark was about to start a new job. We gave Marianne and Mark an extended payment of housing benefit and advised them to claim working tax credit so that they would be exempt from the benefit cap.

Because Marianne and Mark claimed working tax credit, the benefit cap was removed in June 2015. Mark now works for 30 hours a week.

Marianne and Mark still get some housing benefit, and they no longer need a DHP because they can afford to pay their rent themselves. They need no longer worry about not having enough money to pay the rent, and are more than £140 a week better off than when the benefit cap was applied to their housing benefit.