Capped and trapped (in the UK's housing market): how the benefit cap makes it almost impossible to find affordable housing

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Editorial note

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Abstract

The benefit cap places an upper limit on the total amount a family can receive in financial support from the government in a given year. Many of those subject to the cap live in high rent properties and one stated goal for the policy was to incentivise people to move to cheaper accommodation. In this paper, we explore the potential housing options available to capped families, focusing on lone parents with three children – a very common family type among those capped. Using data from a rental listing website, Zoopla, we analyse the availability of housing that would be fully covered by the family's housing costs entitlement within the cap. We examine rental prices, estimate the proportion of suitable properties that are affordable in a given area, and explore how the benefit cap reduces the money left for non-housing needs. Our results suggest that opportunities for capped families to move – even quite far away – are very limited. Even if families were prepared to move right across the country, away from schools and existing social networks, there were only enough suitable properties available in the country in 2022 to house one in six of our capped families. This leaves families squeezing their spending on non-housing needs to meet their housing costs. We find that even if all benefit capped families moved to the cheapest available properties within their local housing market area, 44 per cent would still be capped to the point where their living standards fall below a standard definition of destitution. We simulate the effect of possible social security reforms and find that the removal of the benefit cap is the only reform to have a significant effect on the living standards of these families.

Key words: Housing, benefit cap, social security, poverty, quantitative, welfare

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1. Introduction

Housing costs can push people into poverty by squeezing the amount of money they have to cover other necessary goods and services, such as food and clothing (Dorling 2014; Hills 2014; Power 2013). Among the poorest quarter of the population, housing costs comprised around 20% of their total income (Cribb, Wernham, and Xu 2023). Faced with such pressures, and in the absence of additional support, families may find themselves living in squalor (Timmins 2017). Governments have typically responded to these needs by providing financial support to low income households to help them cover their housing costs (Power 2013). The precise mechanisms vary across countries but typically needs are assessed by the state to determine what specific claimants are entitled to receive and then those entitlements are disbursed on a regular basis, sometimes directly to claimants and sometimes to the owners of the property. Assessments routinely recognise how people's needs vary depending on the cost of housing but also on their household circumstances - i.e. a larger household will require a larger home and there are increased needs (and costs) associated with this. The UK is one of many countries that has implemented such measures, with the housing element of Universal Credit (or what was formerly called 'Housing Benefit') providing means-tested financial support to families who would otherwise struggle to meet their housing costs.

In recent years, however, a series of policy changes have restricted the level of support available, effectively breaking the link between need and entitlement to support (Patrick et al. 2023). This link has been a foundational principle of social security support and is a key mechanism through which its underpinning purpose can be realised; preventing and reducing poverty, and distributing resources to households at times of increased need (Hills 2014). But Conservative-led UK Governments between 2010 and 2024 eroded this principle, as part of a targeted assault on ‘welfare’ rooted in the widespread stigmatisation of those who are on ‘benefits’ (Jensen and Tyler 2015; Patrick 2017).

One key policy in this broader effort was the introduction of the ‘benefit cap’, which reduced the total amount some claimants can receive in benefits, including for housing costs. Uncoupling needs and entitlements in this way has the potential to push people deeper into poverty, unless households can reduce their housing costs to accommodate this reduction in their overall budget (Stewart, Patrick, and Reeves 2023). Breaking this link was supposed to incentivise households with high levels of benefit entitlement to find cheaper accommodation (DWP 2014). As George Osborne (2013) (then Chancellor of the Exchequer) argued: ‘we’re simply asking people on benefits to make some of the same choices working families have to make every day. To live in a less expensive house. To live in a house without a spare bedroom unless they can afford it. To get by on the average family income’. This narrative suggested that claimants affected by the cap could escape it by moving to a cheaper property, which would then reduce their housing benefit entitlement.

We know, however, that the number of households moving to escape the cap has been low (Griggs et al. 2023). On the face of it, this seems like a puzzle. Why is it that families who are experiencing material hardship are not moving to cheaper accommodation when doing so would alleviate some of that burden? One relatively straightforward explanation for this curious immobility is that there are simply too few affordable alternatives in the places where capped households live, a possibility that has also been suggested by earlier reports (Crisis 2022; Mills 2022; Waters and Wernham 2023).

In this paper, then, we explore whether households affected by the cap have the option of escaping its impact by finding somewhere cheaper to rent. We examine this question using data on every single rental property listed on Zoopla – a property listings website – in 2022, some 1.6 million listings. We combine this with data on benefit entitlements for the modal family type affected by the benefit cap, which is a single parent with 3 children. Our main finding is that one big reason capped families are not moving is because there are simply not enough affordable private rental properties. In fact, there are actually more capped families than there are affordable properties in the whole country. Even if all benefit capped families moved to the cheapest available properties, many would still be capped to the point where their living standards fall below destitution level. Our results also show that some families might be able to find cheaper accommodation but, for many households, escaping the cap would require moving to a completely different part of the country, often hundreds of miles away.

If families cannot escape the cap by moving, reducing the amount of financial help provided for housing costs by breaking the link between need and entitlement will merely push people deeper into poverty. Our results also point to a disconnect between the policy presentation and its lived reality; the Government's assumption that people can escape the cap by moving turns out to be almost entirely incorrect, and thereby undermining the logic presented by policymakers in defence of the cap. Specific restrictions on the level of financial support like the benefit cap are uncommon globally but the British experience illustrates the negative consequences that flow from severing the link between needs and entitlements.

Housing costs and the problem of poverty

Unaffordable housing creates a host of social problems. In the absence of state intervention (for example, before 1919 in the UK), the cost of housing in Britain led to overcrowding and squalor which worried policymakers in part because such conditions were bad for health and public order, and because these conditions violated what some regard as basic standards of living that everyone should expect (Power 2013). In 1919, the British government undertook their first large-scale efforts to intervene in the housing market and while the specific policies implemented back then had mixed success they started Britain down a path which recognised housing support as a legitimate form of state intervention aimed at addressing the problem of poverty.

So central are housing costs to the ability of households to meet their wider needs that it is standard in the UK to use two distinct poverty measures; before (BHC) and after housing costs (AHC). The advantage of a 'before housing costs'(BHC) measure is that it accepts that some people may choose to live in more expensive accommodation because they value the quality of housing more than other goods and services. But the cost of housing can vary for reasons well beyond individual preferences. A key factor is regional variation: the rent on a three-bed terraced house with a small garden will cost a lot more in London than it would in Darlington, for example. High housing costs in London are reflected in the fact that the poverty rate AHC is double the BHC rate, while increasing it by only ~15% in most other parts of the country.[1] While there is no 'right' way to measure poverty, ignoring housing costs can distort our view of poverty rates, especially because low income households typically spend 3.5 times more of their income on housing than high income households (Cribb et al. 2023).

Even when it does not lead to squalor (Timmins 2017), unaffordable housing still negatively impacts people. Making ends meet can become difficult, forcing families into hard choices between various forms of consumption. The quality and suitability of the housing also tends to be

[1] Aside from regional variation, social housing rents tend to be much lower than private rents, but social housing is in very short supply. This means that even within the same area one family can be paying a much higher rent than another to live in worse quality housing, simply because one has reached the top of the social housing waiting list.

lower when people are struggling to cover their rent or their mortgage (Pevalin et al. 2017). These anxieties have knock-on consequences for health, particularly among those who are renting, and therefore have the potential to generate tenure-specific inequalities in well-being (Bentley et al. 2011, 2015). In part this seems to be because, as Desmond argues, 'residential stability begets a kind of psychological stability, which allows people to invest in their home and social relationships' (2016: 296). In this respect, failing to address the need of secure, affordable housing, especially for low income families in the rental market, has the potential to deepen poverty and harm health (Shaw 2004).

Recognising these problems, governments in various settings have implemented a wide variety of policies that are attempting to address this need, alleviating the negative impact of housing costs on people's lives. These policies generally take one of three forms: 1) building low cost housing and then renting to people at a subsidised rate, 2) establishing rent controls, and 3) providing income support to people who are renting in the private market (Davies 2013). Rent controls have not been used in the UK since the 1970s and very little social housing has been built since then either (Power 2013; Timmins 2017). This absence of building has been compounded by 'right to buy' policies that allowed people to purchase the social housing they lived in at a subsidised price (Jones and Murie 2008). This has reduced the amount of social housing and gradually pushed low income households into the private rental sector (Murie 2016).

Over the last few decades, the problem of housing affordability has intensified, both within the UK but also internationally (Ansell and Cansunar 2021; Potts 2020; Preece, Hickman, and Pattison 2020). In the UK, a sharp decline in the availability of social housing has coincided with rapid increases in private rents leaving many households struggling to access affordable housing - a context which is routinely described as a housing crisis (Gollings 2024; Preece et al. 2020). These pressures are particularly acute in some contexts; in the South of England, for example, many people are completely priced out of accessing housing, and homelessness applications are routinely processed by moving families sometimes hundreds of miles away to cheaper housing (Whitehead and Goering 2021). In short, while there is a recognised need for secure and affordable housing, structural changes in the housing market have created a crisis which has made it even more difficult for low income households to find places to live.

The benefit cap and its interactions with the local housing allowance

It is against this backdrop of rising rents that government spending on housing benefit started to grow precipitously too. As the cost of housing has gone up, this has placed greater demands on the social security system because the housing element of Universal Credit (the income top up for low income households) is so closely linked to market rents. In the UK at least, growth in this kind of spending has produced two policy responses, both of which have an important role to play in understanding changing relationships between housing and affordability for low income families.

The benefit cap, which is the primary focus of this paper, was announced in 2010 as part of a wider package of reforms intended to reduce government spending (Osborne 2010). Initially the cap was set at the estimated median earnings for working households after tax and national insurance (albeit with a different rate for single households in line with equivalence scales). The cap was fixed in cash terms, so as housing costs rose more families were drawn into the cap. The cap was very popular with voters (Finlay, Marshall, and Hill 2013) and the Conservative Party lowered it in November 2016, increasing both the number of households affected and the loss of income. The threshold has remained largely stable since, although it was increased for the first time in April 2023 as part of a wider set of reforms to benefit levels aimed at addressing the cost of living crisis.

Now the cap is £25,323 for families in London and £23,020 for families outside of Greater London. There are some exemptions. Households where at least one person is working 16 hours per week (paid at the minimum wage) or where at least one adult is receiving financial support because of a disability that stops them from working are not subject to the cap. But there are no exemptions for caring responsibilities, even where other parts of the social security system do not require paid work or work-related activity. In 2024, more than 70% of capped families were single parents (DWP 2022). Around 88% of capped families had children and the majority were larger families with three or more children.

The second policy response, which interacts closely with the benefit cap, were reforms to the local housing allowance (LHA), following its introduction in 2008. The LHA sets an upper limit on the amount of money a household can receive to support them in paying their rent in the private rented sector (Reeves et al. 2016). This upper limit has changed over time but has historically been set at a fixed percentile of the available rental properties in what are called 'Broad Market Rental Areas' (BRMA), which approximate the extent of the local housing market area. When first introduced in 2008, LHA was set at the 50th percentile of rents, but this was reduced to the 30th percentile in 2011, and between 2013 and 2020 the rate of LHA increased by CPI, and not rents (which rose faster). Following a temporary reattachment of the LHA rent to the 30th percentile in 2020, the LHA rates were frozen for four years. This was lifted, after sustained pressure from the housing and homelessness sector (Citizens Advice Bureau n.d.) (see Citizens Advice, 2023), with a reattachment of LHA rates to the 30th percentile of rents in each BRMA from April 2024 (Clegg 2023), and which may be implemented again in 2025. The use of a percentile as the upper limit is intended to capture the variation in housing costs between different parts of the country. What is most salient here however is that in some parts of the country it is almost impossible to be affected by the benefit cap because the LHA prevents the maximum claim being enough for a family to reach the threshold of the benefit cap. These two policies thus work in tandem to reduce the number of affordable properties in a given area, with larger families affected more than smaller families and the LHA doing more work in some areas while the benefit cap does more work in other areas.

This is the context in which households are trying to find somewhere to live and to pay their rent. Despite the reductions in total income entailed by the benefit cap we have actually seen a surprisingly small number of people move to escape the cap (Griggs et al. 2023). There are likely to be at least two main reasons why such moves have been uncommon. On the one hand people probably do not want and may often feel unable to move away from the schools their children currently attend or from the family and friends they have in the local area, and the often vital support this entails (Hill, Hirsch, and Davis 2021). In theory, such moves would be easier if there were properties available to them in their local area. So a second potentially significant reason why moving to escape the cap is uncommon is because there are few alternative properties that would actually enable them to become unaffected by the cap.

In this article, we take up this question directly, examining how many properties have been advertised in 2022 that a benefit capped, single parent with three children could afford. We investigate the impact of the difference between housing costs entitlements and market rental costs on the living standards of benefit capped families. Finally, we provide analysis of the potential effect of incremental reforms to the benefit cap, the two-child limit and Local Housing Allowance upon the living standards of capped families.

2. Methods

Data

We use two primary data sources to answer this question: the number of benefit capped families, provided by the UK Department for Work and Pensions (DWP); and private rental housing listings from the online listings company Zoopla (see also Crisis 2022).

The DWP benefit cap statistics are a count of the number of families who are affected by the benefit cap at a point in time. A family (or 'benefit unit' in DWP terminology) consists of one adult, or two adults in a relationship, and any dependent children. The count of benefit capped families is available on a monthly basis, separately for families who were capped through Housing Benefit (those still receiving pre-UC 'legacy' benefits) and Universal Credit. The counts are broken down by family type (single v couple, dependents v no dependents), number of children, age, gender and geographic area of residence. The smallest available geography is the output area. Small counts are subject to statistical disclosure control, with numbers below 5 suppressed and some random perturbations.

To investigate the private rented housing that is available to larger families under the benefit cap, we need to specify a particular type of family - as social security entitlements vary according to family circumstances. In July 2023, the largest single family type affected by the benefit cap was a single parent with three children (19,801 in total; 26% of all benefit cap families), followed by a single parent with two children (23%). Other family types are much smaller proportions of the total. Consequently, we use a lone parent with three children as our 'modal' family to illustrate the effect of the benefit cap on housing choices. For the purposes of our analysis, we use the number of lone parent three child benefit capped families in June 2022. We accessed the data using the DWP Stat-Xplore API with the R package *statxplorer* (Hawkins [2019] 2023).

For private rental prices we use the 'Generation 2' Zoopla property listings dataset (Zoopla Limited 2024) provided through the Urban Big Data Centre (UBDC). Zoopla is one of the major players in property listings in the UK, which lists domestic properties for rent and sale. The dataset was collected within a partnership between UBDC and Zoopla, funded by the UK Economic and Social Research Council. There is not an accurate benchmark against which to compare the Zoopla data and so we do not know how much of the rental market Zoopla actually covers, but analysis of the data suggests that Zoopla does have very high coverage and is consistent with other data sources (Henretty 2018). The Zoopla data includes location, type, size, rental price and dates that the listing was live. The data was collected on a daily basis using the Zoopla API, with listings that did not appear for three months being considered 'closed'. After this closure point a single record was collated for that listing, with information about start and end date, and any changes in the rental price during the period of listing. This data is currently available for listings active from 1 October 2016 until the end of 2022 but we focus on 2022 only, for which we have data on 1.6 million rental listings. We use the last advertised price as the indicator of the final rental price of a property.

Illustrative family

Our analysis focuses on the social security entitlements of a lone parent three child family. Total entitlements are affected by the number of hours of employment, the parent's age, whether there are any disability components to benefits, whether the family is affected by the two-child limit, and whether they are claiming Universal Credit or legacy benefits.

Our illustration uses the following characteristics:

- Single parent aged 25+ on Universal Credit
- Three children

- One child born before 2017 so benefits from the higher amount for 1st child on Universal Credit. One child born after 2017 so subject to two-child limit
- Claiming child benefit
- Zero earnings
- No disability benefits

Under these assumptions, table 1 shows the total monthly amount of social security (excluding claims towards rental costs) that a family could be entitled to. We call this their living cost entitlement. We use this figure to calculate the maximum monthly rent they could be entitled to claim for before hitting the benefit cap. In 2022/23 there were two benefit caps: £1916.67 per month inside London and £1666.67 outside London, and so there are two maximum rent figures.

Table 1: Monthly amounts of social security and maximum rent claims under benefit cap (£)

Year	Total social security	Max rent London	Max rent elsewhere
2018/19	1035	882	632
2019/20	1035	882	632
2020/21	1053	864	614
2021/22	1058	859	609
2022/23	1090	827	577

The total amount of housing costs entitlement is affected by the value of the Local Housing Allowance (LHA) in each BRMA. BRMAs are geographic areas approximating the spatial extent of the local housing market that are used to set LHA rates. BRMAs cover England, Wales, Scotland and Ireland, though they are administered by different agencies. There are 192 BRMAs in Great Britain (which excludes Northern Ireland). We use the LHA rates dataset collated by the UBDC (2024).

LHA rates are set separately for properties with 0, 1, 2, 3 and 4 or more bedrooms, and the bedroom entitlement is determined by the size and structure of the family. Using DWP rules on LHA entitlements, our illustrative family would be entitled to claim towards a three-bedroom property - the parent having their own room, two children sharing and the third child in their own room.

Consequently, the maximum entitlement for private rental costs of our illustrative family varies by BRMA. Where the LHA for a three-bedroom property is lower than the maximum rent in the table above, the LHA rate applies; otherwise, the benefit cap figure in the table above applies. In the findings below, we explore the geographic variation in this maximum entitlement, by calculating the difference between the LHA rate maximum entitlement and the benefit cap maximum entitlement - to show the geographically-varying effect of the benefit cap over and above the LHA cap.

Low income thresholds

In our analysis we investigate how the benefit cap reduces the effective living costs entitlement of this illustrative family. One approach (albeit one not explicitly connected to the assessment of needs per se) is to compare to the official UK poverty line. In 2022/23 the poverty line after housing costs (defined as 60% equivalised median household income after housing costs) was £327 per week, or £1,421 per month[2]. Assuming all the children in the illustrative family are under 14 years old the 'real' de-equivalised poverty line for this family is £1,806 per month[3]. Therefore in 2022/23 the living costs entitlement of our illustrative family was 40% below the poverty

[2] Authors' own workings. Median equivalised household income per week after housing costs in 2022/23 was £545 (Table 2.1ts, DWP 2024)

[3] This calculation uses an equivalisation score of 1.27 (0.67 + 0.2 + 0.2 + 0.2)

threshold (expressed as a percentage of the poverty threshold). For families unaffected by the two-child limit, their living costs entitlement would be 26% below the poverty threshold. Before taking into account the need to cover some rental costs, the social security entitlements of these families put them well below the poverty line.

Given that families with the full social security entitlement are already far below the poverty line, we use an additional indicator of extreme deprivation: the 'extremely low income' threshold defined for 2022 by the *Destitution in the UK 2023* report (Fitzpatrick et al, 2023). For brevity we refer to this as the 'destitution threshold', the implied value of which is £185 per week[4] after housing costs for our illustrative family in 2022, or £804 per month. Families living below this threshold will be far below the poverty line, and experiencing extreme hardship.

Analytical approach

The Zoopla data is provided with a latitude and longitude point for each property listing. We used this information to locate each property listing within a Middle Super Output Area (MSOA, England and Wales) or Intermediate Zone (IZ, Scotland), as a proxy for neighbourhood. We use the term 'neighbourhood' to mean MSOA or Intermediate Zone throughout. The boundary files for BRMAs were provided separately by agencies of the UK, Welsh and Scottish governments and collated by the project team. We created a lookup table from MSOA/IZ to BRMA using the R package *sf* (Pebesma 2018), and used this lookup table to locate each property within a BRMA. Similarly, benefit cap statistics were aggregated from Middle Super Output Area / Intermediate Zone level up to BRMA using the same lookup table. Due to statistical disclosure rules some MSOA counts are suppressed which means that the total number of capped families in our analysis is

[4] Authors' working based upon figures in Fitzpatrick et al. (2023). This calculation uses implied amounts of £95 for a single adult plus £30 per child per week.

lower than the published national totals (around 17% lower); this likely makes our analysis conservative.

A key question for our analysis is the extent to which it is possible for families to escape the benefit cap by moving to cheaper rented housing that takes them under the cap threshold. To answer this question we analyse the availability of "affordable" private rented housing compared to the number of benefit capped lone parent three child families in a BRMA. By "affordable", we mean that the rental costs of a property would be fully covered by the family's housing costs entitlement, such that the family would not need to use their living costs entitlement to cover rental costs. For example in 2022/23, for properties in areas outside London with a LHA rate higher than the maximum rent permitted under the benefit cap, the rental cost would have to be less than or equal to £577 per month (see table above) to be considered "affordable". Separately for different property sizes, we calculate whether each property listed in 2022 is affordable by this measure, count the number of affordable properties by BRMA and divide this by the number of lone parent three child benefit capped families in the area. We express this as the number of affordable properties per 10 benefit capped families.

A second question is, if it is not possible to fully escape the cap by moving to cheaper rented property, what is the impact of the difference between housing costs entitlements and market rental costs on the living standards of these families? To address this question, we calculate the "effective" living costs entitlement of benefit capped families by neighbourhood and by BRMA. We imagine an unlikely scenario in which all lone parent three child benefit capped families move to the *n* cheapest listed three-bedroomed properties in their neighbourhood or BRMA, where *n* is the number of capped families in the area. For example, if there are 10 benefit capped lone parent three child families in a neighbourhood, we use the rental price of the 10 cheapest properties that were advertised during 2022.

According to the rental costs of those properties, we calculate how much of the rental cost would be covered by their housing costs entitlement, and how much they would have to cross-subsidise from their living costs entitlement. We then reduce their living costs entitlement by this second amount, to calculate an "effective" living costs entitlement - the income the family would have to cover their living costs after rent. We then calculate how far this effective living costs entitlement falls below the official poverty line, as a proportion of the poverty line - a measure of poverty depth. We also calculate whether the effective living costs entitlement falls below the destitution threshold, putting the family at risk of destitution. We average these numbers across the area as the "average poverty depth" and the "average destitution risk".

Finally, we address whether incremental reforms to the benefit cap policy can affect these key measures of poverty depth and destitution risk. In response to the 'cost of living crisis' the benefit cap was raised in April 2023 from £20,000 per year to £23,020 outside London, and from £23,000 to £25,323 in London. There have been calls to remove the two-child limit, and to permanently restore the local housing allowance rate to the 30th centile of rents. Others have called for the benefit cap to be removed altogether. To understand the effect of these actual and potential reforms, we rerun our analysis of the options for a benefit capped lone parent three child family in 2022, under the following scenarios:

1. Benefit cap was at the higher level (that came in during 2023)
2. Two-child limit was abolished
3. Local housing allowance was set at the 30th centile (as implemented in 2024)
4. The benefit cap was removed

To simulate these policy scenarios, we adjust the benefit cap levels (scenarios 1 and 2), total living costs entitlement (scenario 2) and the LHA rates (scenario 3) used in our calculations. We run each of these scenarios incrementally i.e. we add each reform on top of the others. For example our analysis of the two-child limit removal also incorporates the higher benefit cap level. Consequently our analysis shows the combined effect of these reforms. We summarise the effect of these reforms by presenting the average poverty depth and average destitution risk across the whole of Great Britain for the same number of lone parent three child families as in the rest of our analysis (though noting that the reforms above would affect the number of capped families).

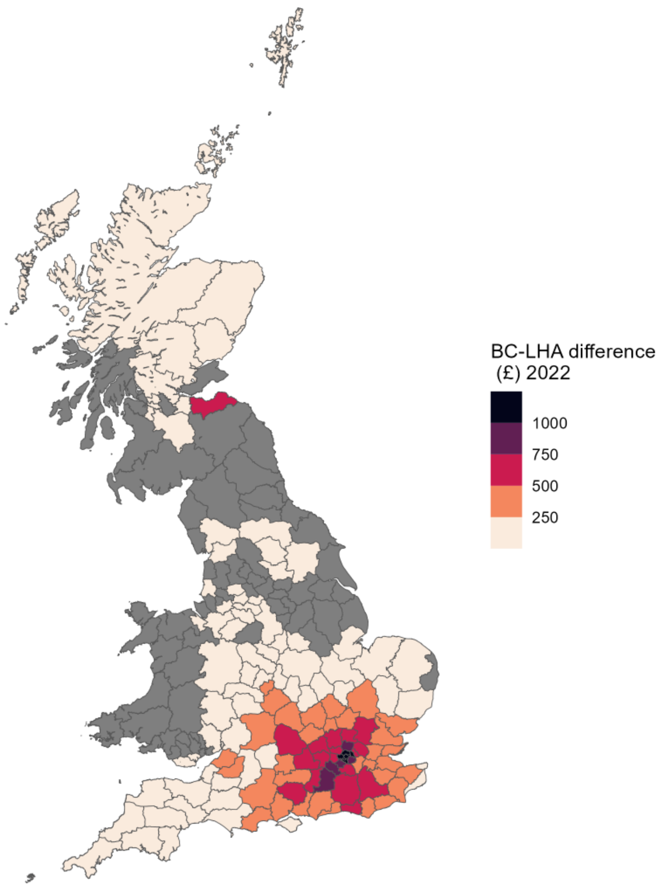
3. Findings

How LHA and the benefit cap interact

As noted above, the LHA rate cap means that in some BRMAs it may not be possible for our illustrative family to claim enough towards private rental costs to hit the benefit cap. For example, in the absence of the LHA rate our illustrative family living in the Newport BRMA would have been entitled to claim up to £577 towards the private rental cost of a three-bedroom property in 2022/23 before hitting the benefit cap. However, the LHA rate for a three-bedroom property was £550, which means their social security entitlement would have been restricted by LHA before it was capped by the benefit cap. On the other hand, if our illustrative family was living in the neighbouring Cardiff BRMA the LHA rate was £775, so their total social security entitlement would have been capped by the benefit cap before they hit the LHA rate. This demonstrates the effect of the benefit cap; creating a geographically varying break between housing 'need' (i.e. as determined by the LHA of £775) and their actual entitlement to housing support (£577 under the benefit cap).

Figure 1 shows how this varies across the country. For our illustrative family in a three-bedroom property, all 14 BRMAs in London had LHA rates higher than the benefit cap ceiling in 2022/23, which means that the benefit cap acts as an additional cap on their housing allowance. Outside London, 115 BRMAs have LHA rates higher than the benefit cap ceiling. On the other hand, 63 BRMAs have LHA rates lower than the benefit cap ceiling (the grey areas on the map), where it would be almost impossible for our illustrative family to be affected by the benefit cap in the private rented sector. The difference between the LHA and the benefit cap in absolute cash terms is shown in the map below. As expected, the areas affected by the benefit cap are concentrated in the South East, with larger differences between the LHA and benefit cap in London and surrounding areas. For example, in Outer North London BRMA the LHA would allow a housing entitlement of £1,600 per month for a three-bedroom private rented property but under the benefit cap the entitlement would be £827, a reduction of £773 in entitlement.

Figure 1: Difference between LHA and benefit cap, by BRMA 2022/23



Note that this does not mean that there are no lone parent three child families affected by the benefit cap in these 63 'greyed out' BRMAs, only the particular illustrative family that we have utilised. For example, imagine a family with three children but this is a family which was not affected by the two-child limit (because of when the youngest child was born). This family would have (a) a higher living costs entitlement but (b) a lower maximum rental costs entitlement under the benefit cap. This family then could potentially be subject to the benefit cap in these areas.

It is also important to underline that we are not saying that in grey areas our illustrative family can cover their rent out of their housing allowance, as the LHA may fall short of the rent cost of available properties. Our analysis needs to take account of both restrictions - the LHA and the cap.

Availability of affordable rental properties under the benefit cap and the LHA

We now investigate how many three-bedroom properties advertised on Zoopla in 2022 would have been affordable to our illustrative family, in the sense that the rent would be fully covered by their housing costs entitlement. For each Broad Rental Market Area we calculate the maximum rent that our family would be entitled to, taking into account both the benefit cap and the LHA rate. In our areas above, this maximum rent would be £550 in Newport, and £577 in Cardiff. We then calculate the number of affordable properties per 10 capped families.

Figure 2 shows this distribution of affordable properties by BRMA. 42 of 192 BRMAs had no affordable three-bedroom properties advertised on Zoopla during the whole of 2022. Another 83 had fewer than one affordable property for every ten capped families. In total, 15% of capped lone parent 3 child families lived in BRMAs with no affordable three-bed properties in 2022; 72% lived in BRMAs with fewer than one affordable property per 10 capped families.

Figure 2: Number of affordable three-bed properties per 10 capped lone parent three child families, by BRMA 2022

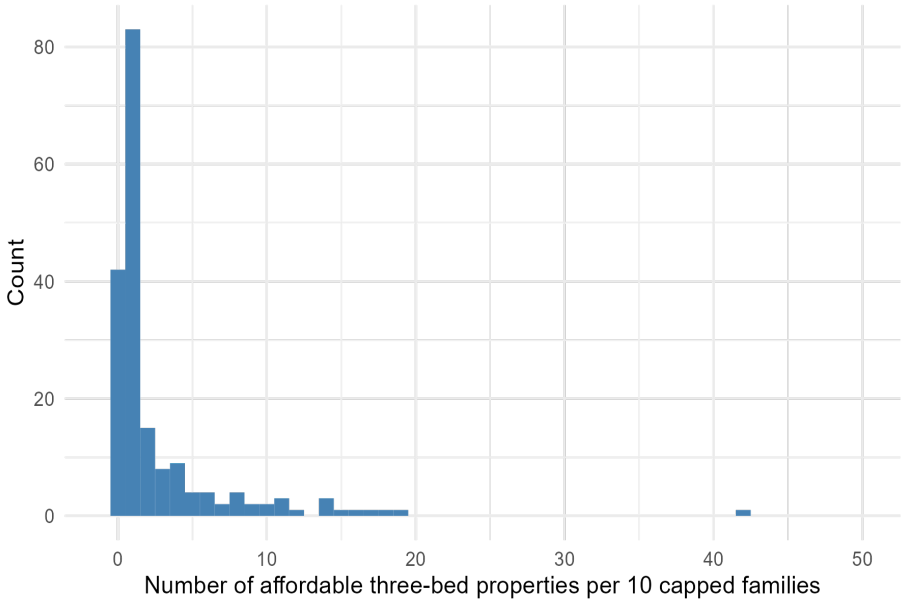
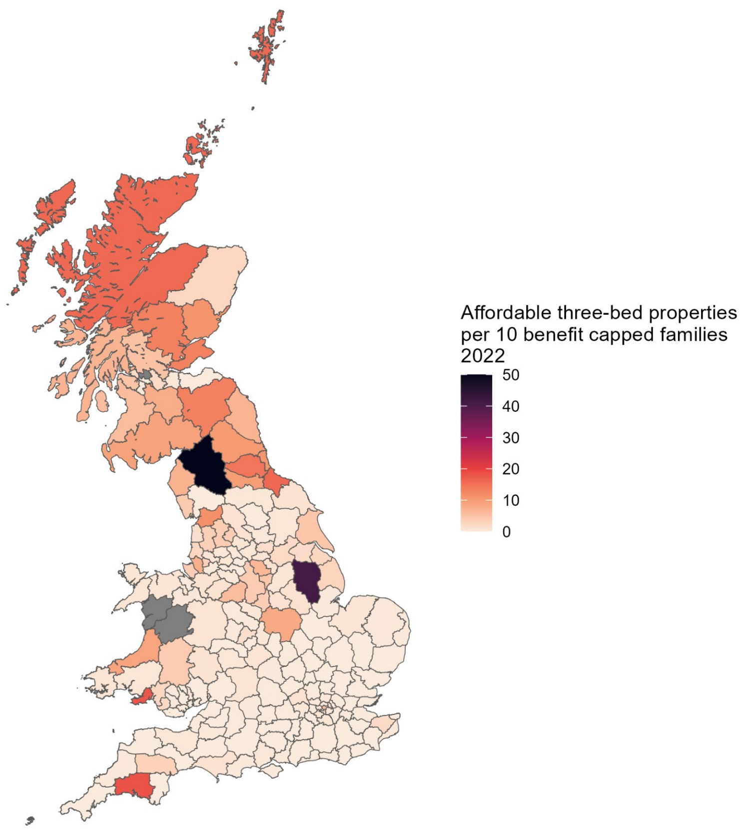


Figure 3 charts the number of affordable three-bed properties per 10 capped families. Large parts of South East England have a very low proportion of private rental properties that would be affordable. The lightest coloured areas on this map are places where no – or very few - three-bedroom properties advertised on Zoopla in 2022 would have had rents low enough to be fully covered by social security entitlements for our illustrative family. The areas with no affordable properties are concentrated in the South East outside London; one effect of the higher benefit cap rate for London is that it is more affordable for our illustrative family to live in Outer London than it is in the adjacent surrounding areas outside London. Rental affordability is much better in the north of England.

Figure 3: Number of affordable three-bed properties per 10 capped lone parent three child families, by BRMA 2022



In total there were 4,368 affordable three-bedroom properties advertised on Zoopla in the whole of Britain in 2022. In June 2022 there were 28,400 single parent three child families affected by the benefit cap. Even if families were able and willing to move unlimited distances to secure affordable rents, there were only enough properties advertised on Zoopla to allow around 15% of families to do so.

Given the lack of affordable three-bedroom properties, an alternative option for capped families would be to rent a two-bedroom property instead. This would involve household overcrowding; for example the parent or a child would have to sleep in a communal area, or three children could share one bedroom. Figure 4 shows the distribution of affordable properties by BRMA. 14 BRMAs had no affordable two-bedroom properties advertised in 2022; 5% of capped single parent three child families lived in these areas. A further 70 BRMAs had fewer than one affordable two-bedroom property per 10 capped families. In total, 54% of capped lone parent three child families lived in these BRMAs with fewer than one affordable two-bedroom property per ten capped families.

Figure 4: Number of affordable two-bed properties per 10 capped lone parent three child families, by BRMA 2022

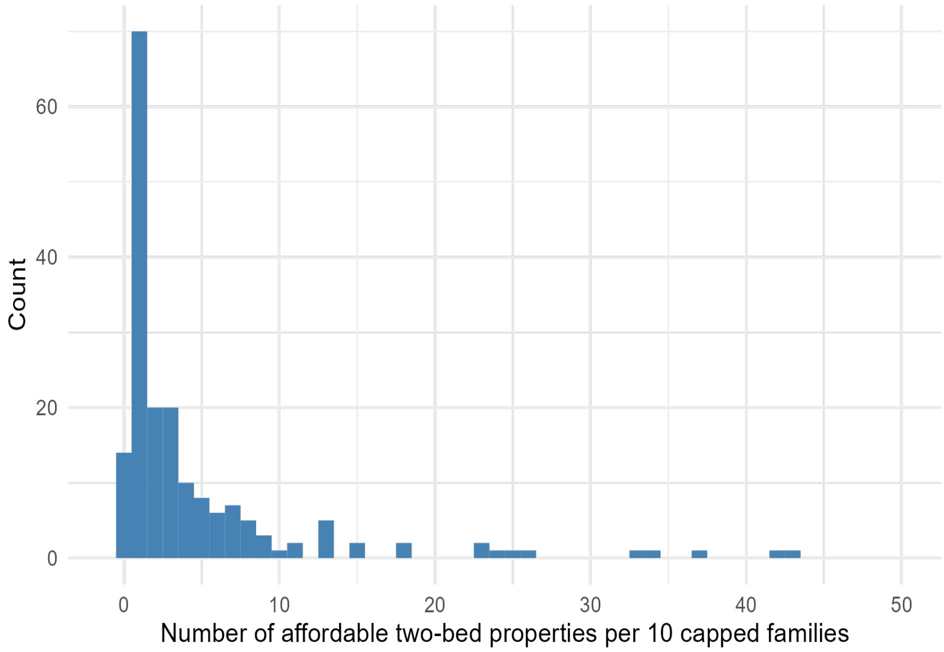
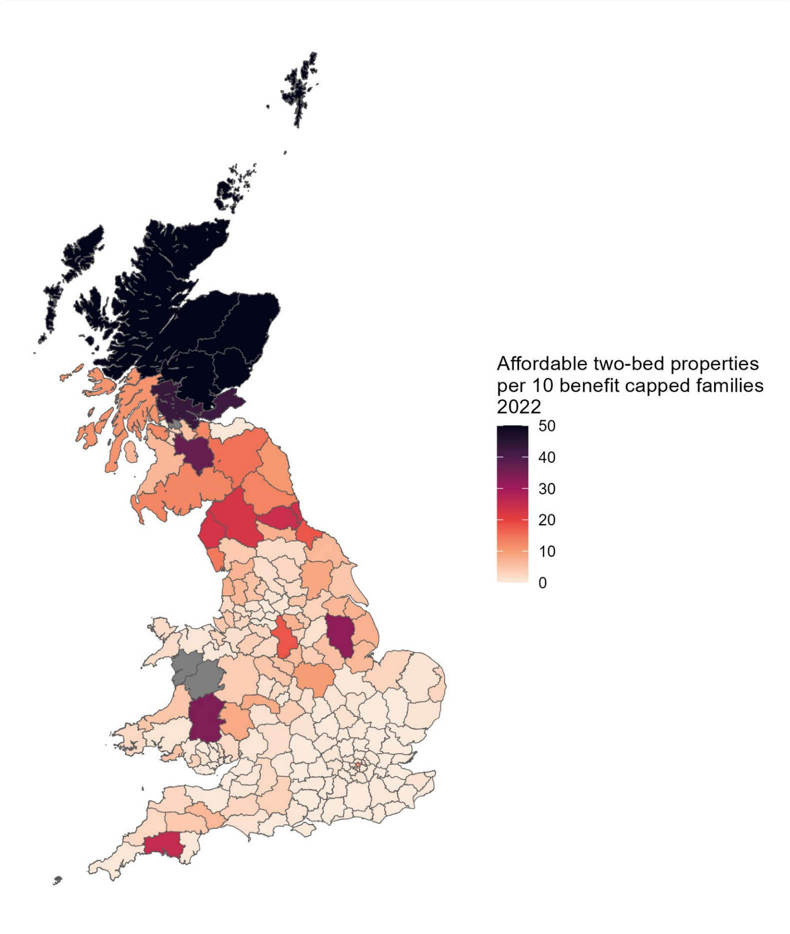


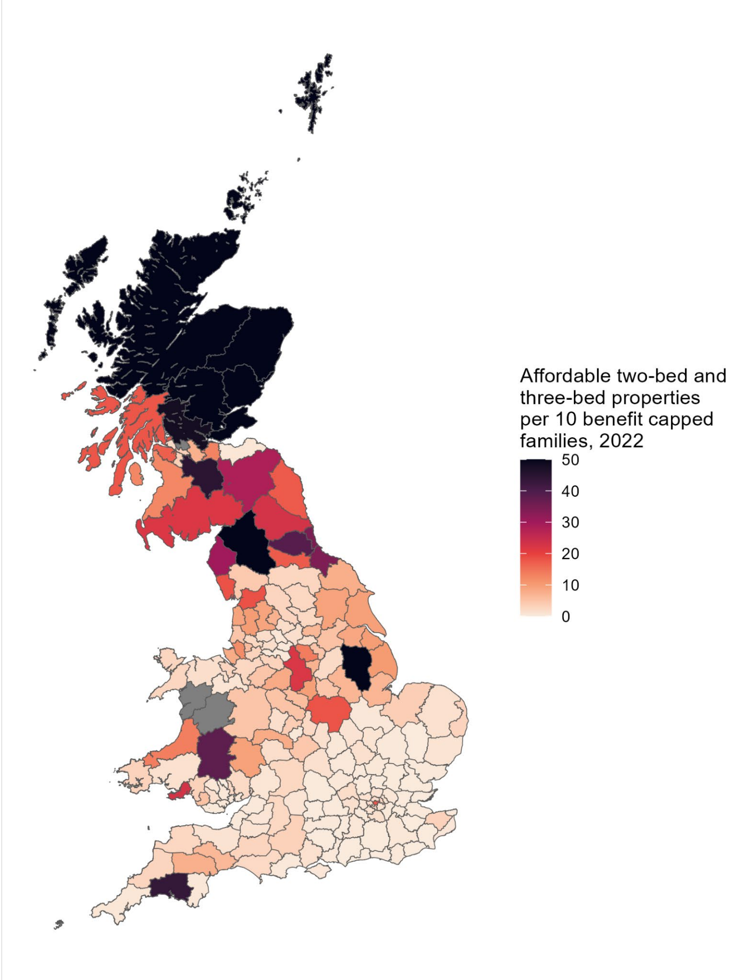
Figure 5 shows the proportion of two-bedroom properties that are affordable within each BRMA. Even with two-bedroom properties, a very small proportion of properties in the South East of England are affordable for capped families - the areas coloured light peach typically have fewer than one affordable property per ten capped families. Across the whole of Britain there were just 7,916 affordable two-bedroom properties listed in 2022.

Figure 5: Number of affordable two-bed properties per 10 capped lone parent three child families, by BRMA 2022



Even if we add the number of affordable two-bed properties to the number of affordable three-bed properties there are still only enough affordable homes (12,284) in the whole country for fewer than half of the single parent three child families affected by the benefit cap in June 2022 (28,400 in total). Figure 6 below reinforces this mismatch between the available two- and three-bed affordable properties and the location of benefit capped families, showing that across much of the South, where most benefit capped families live, there are very few affordable properties of either size per 10 benefit capped families. 68 of 192 BRMAs have fewer than one affordable property per 10 benefit capped families, and 43% of capped families live in these areas.

Figure 6: Number of affordable two-bed and three-bed properties per 10 capped lone parent three child families, by BRMA 2022



The geography of effective living costs entitlements, and the effect on poverty depth and destitution

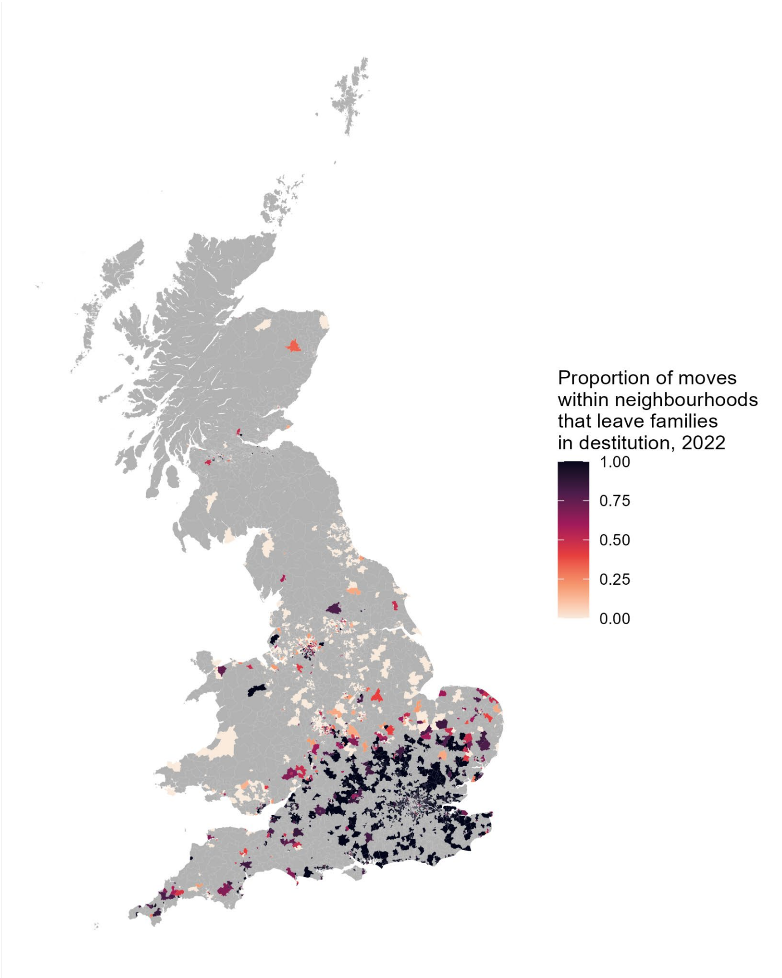
For the majority of lone parent three child families, moving to cheaper housing to escape the cap – even downsizing to two-bedroom accommodation – was not a realistic option in 2022, as there simply wasn't the housing available. However, while they may not be able to escape the cap entirely, they may be able to move to slightly cheaper housing, which could reduce the negative impact of the benefit cap on their social security living cost entitlement.

By way of illustration, we first focus on a neighbourhood in Thurrock local authority area and the South West Essex BRMA, which had the single largest number of lone parent three child capped families in June 2022 – 36 families in total. To reduce their costs, these families could seek cheaper accommodation in the neighbourhood or the broader housing market that they live in.

First, these families may look for cheaper accommodation within the local neighbourhood. This would mean moving to somewhere near their existing home, thereby enabling their children to stay in the same school and maintaining their community links. To establish the 'best case' options for these families, we imagine the (unlikely) scenario in which all benefit capped families are able to move to the cheapest three-bedroom housing that is advertised in the neighbourhood during 2022. We find that the cheapest property advertised during 2022 is around £380 higher than the maximum rent entitlement, and so a family moving into this property would have an effective living costs entitlement of £1,090 - £380 = £710. The mean rent for these properties is £680 above the maximum rent entitlement, leaving a family's effective living allowance entitlement at£410, far below the destitution threshold of £804 and 77% below the poverty line of £1806 (what we call the average poverty depth). Across all 36 families, we find that if all of them moved to the cheapest 36 properties advertised in the neighbourhood, all 36 families would have effective living allowance entitlements below the destitution threshold (i.e. an average destitution risk of 1.00 or 100%).

We can replicate this analysis across all MSOAs in Great Britain in a similar way. Figure 7 shows the proportion of moves of capped families within neighbourhoods that would result in their effective living allowance entitlement falling below the destitution threshold. At this level, many neighbourhoods are recorded as having zero capped families (recalling that numbers below 5 are suppressed), and these areas with fewer than five capped are shown in grey. Across most of London and the south-east of England – where most capped families live – almost all of these moves within neighbourhoods would leave these families' effective living costs entitlement below the destitution threshold. Across all neighbourhoods, if all capped families moved to the cheapest private rented properties advertised within their neighbourhood during 2022, 53% would have had living costs entitlements below the destitution threshold. The average poverty depth of capped families would be 0.61 (61% below the poverty line).

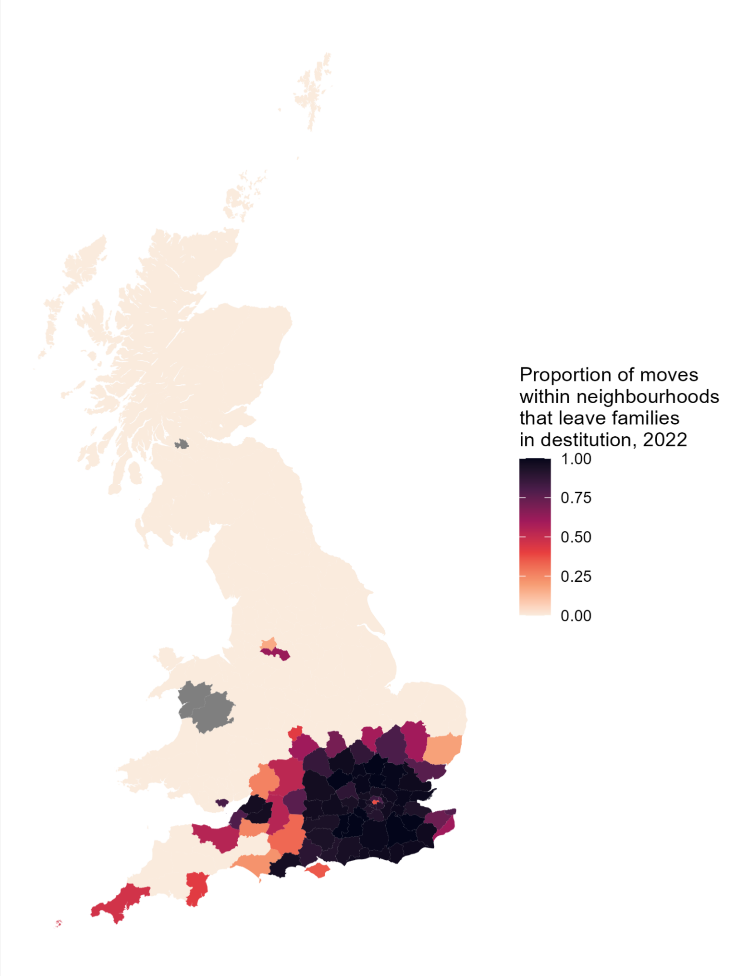
Figure 7: Proportion of moves within neighbourhoods that would leave families in destitution, by MSOA 2022



Another strategy for families would be to move to a three-bed property elsewhere in the housing market area, which we proxy using the BRMA. This may require those children in education to move schools, but may enable them to maintain some existing networks. In this case we imagine the extreme scenario in which all capped families in the BRMA move to the cheapest three-bedroom properties in that BRMA. In South West Essex BRMA there were 309 capped families in June 2022. We find that the cheapest property is around £120 above the maximum rent entitlement, giving an effective living costs entitlement of £971. The average rent of these properties is over £600 higher than the maximum rent, giving an effective living cost entitlement of £440, well below the destitution threshold, and an average poverty depth of 0.76. We find that 99% of such moves would leave capped families with effective living cost entitlements below the destitution threshold.

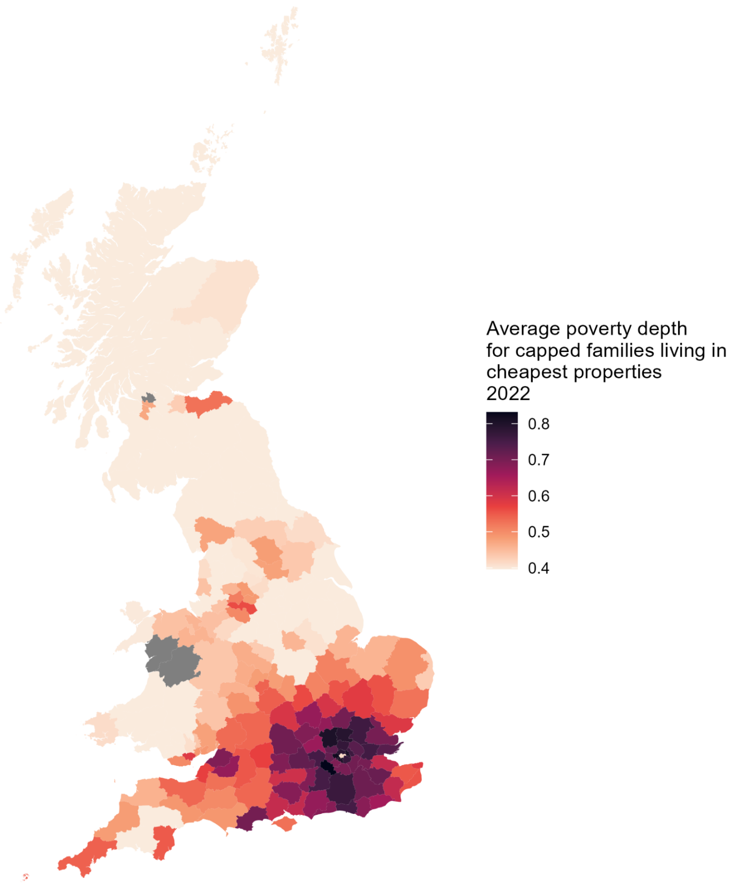
Again, we can replicate this analysis across all BRMAs in Great Britain, and figure 8 shows the proportion of moves of capped families within BRMAs that would leave their effective living allowance entitlement falling below the destitution threshold. Just as for the neighbourhood analysis, almost all of these moves within London and the south-east of England would leave families' effective living costs entitlement below the destitution threshold. In reverse, across much of the rest of Britain, these (unlikely) moves would not leave families below the destitution threshold, albeit still far below the poverty line (see below). Across all BRMAs, if all capped families moved to the cheapest private rented properties advertised within the BRMA during 2022, 44% would have been left with living costs entitlements below the destitution threshold.

Figure 8: Proportion of moves within BRMAs that would leave families in destitution, by BRMA 2022



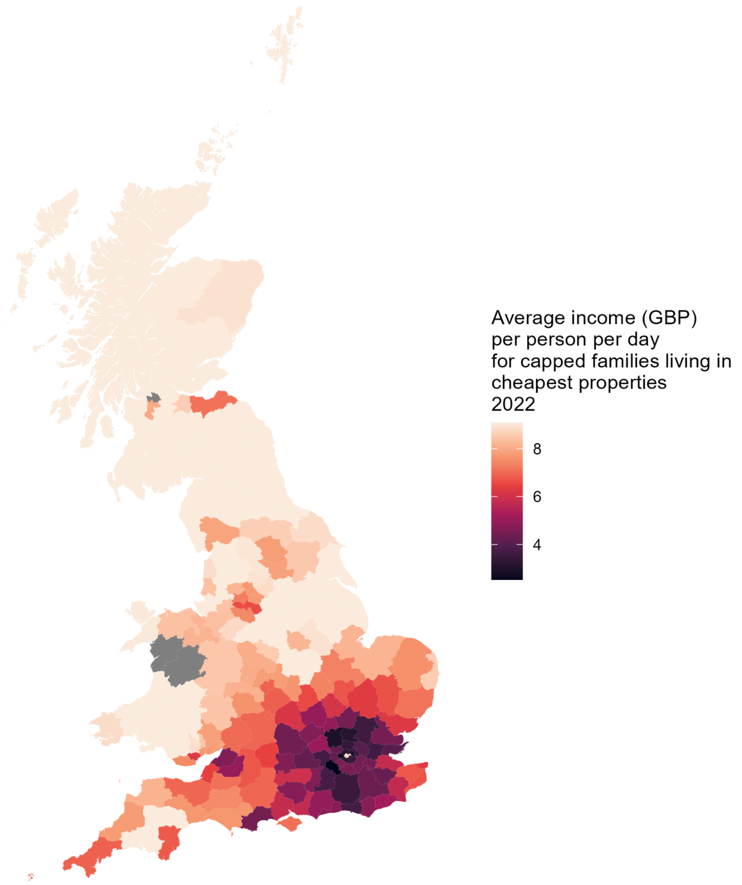
Being above the destitution threshold is an extremely low bar to meet, and still leaves families on very low incomes. Figure 9 shows instead the average poverty depth by BRMA that results from assigning capped families with the rental costs of the cheapest listed private rental properties in the area. It shows that capped families across the country would still be far below the poverty line, and that the effect of the benefit cap in pushing families deeper into poverty extends beyond London and the South East. Across the whole of Britain, the average poverty depth of capped families in this scenario would be 0.56.

Figure 9: Average poverty depth resulting from moves to cheapest properties within BRMAs, by BRMA 2022



An alternative way to express this is in cash terms, as the amount that families have to live on per person per day. An average poverty depth of 0.56 equates to families living on £6.60 per person per day. Figure 10 shows how this varies across BRMAs in Britain. The maximum, in those places where it is possible to escape the cap, is £9.10 per person per day (still far below the poverty line). Families in much of London and the 'home counties' just outside Greater London would find themselves living on less than £4 per person per day, and in some parts of London less than £3 per person per day.

Figure 10: Average income per person per day resulting from moves to cheapest properties within BRMAs, by BRMA 2022



What difference would policy reforms make to living standards of these families?

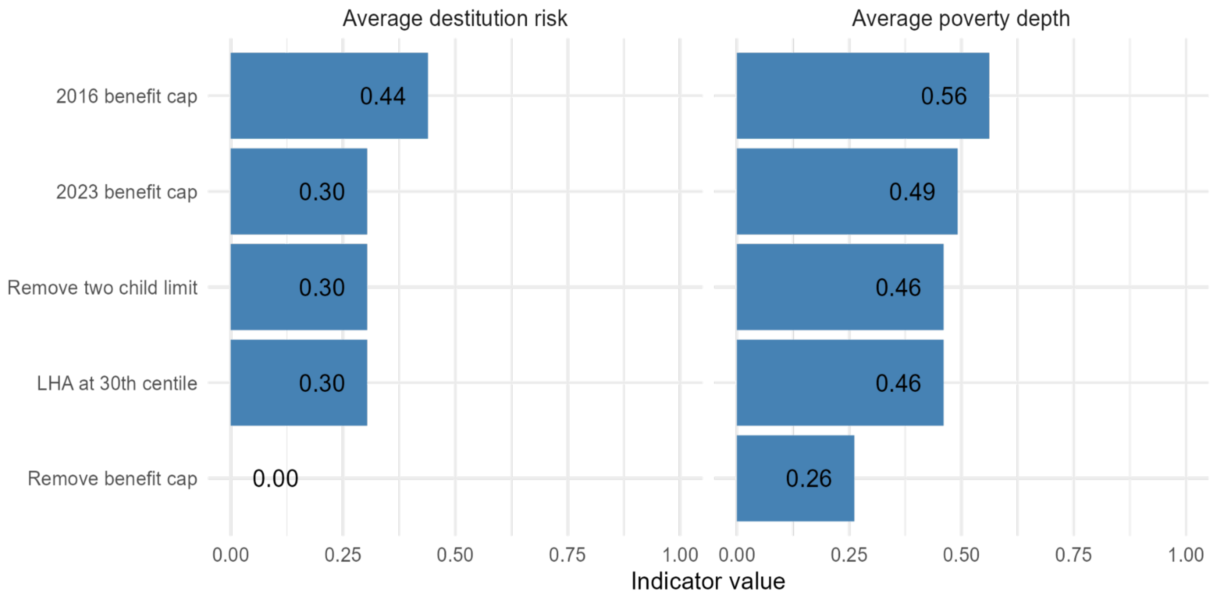
To understand the effect of the actual and potential reforms to the benefit cap policy mentioned above, we rerun our analysis of the options for a benefit capped lone parent three child family in 2022, under the following scenarios:

1. Benefit cap was at the higher level (that came in during 2023)

2. Two-child limit was removed
3. Local housing allowance was set at the 30th centile
4. The benefit cap was removed.

We run each of these scenarios incrementally i.e. we add each reform on top of the others. Figure 11 shows the average destitution risk, and the average poverty depth, if all lone parent three child benefit capped families moved to the cheapest available properties in their BRMA during 2022.

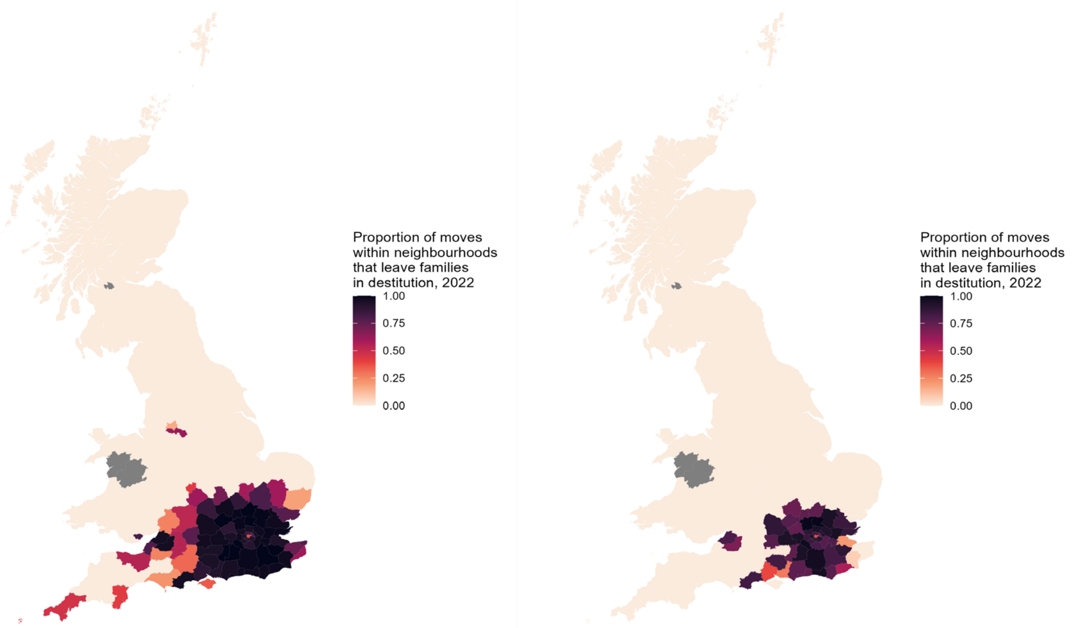
Figure 11: Average destitution risk and average poverty depth under various welfare reform scenarios, 2022 rental prices



The raising of the benefit cap – if it had occurred in 2022 – results in reducing the destitution risk for families, but the average destitution risk, if all capped families moved, would still be 30%. Figure 12 shows that the effect of raising the benefit cap has been to concentrate the risk of destitution in London and the South East. Removing the two-child limit makes no difference to the average destitution risk. This is because for those moves that leave families with social security entitlements that exceed the benefit cap, the additional living costs entitlement from removing the two-child limit would be effectively removed again by the benefit cap. It is only removing the benefit cap that makes a significant difference, reducing the destitution risk to zero.

There is a very similar pattern in the average poverty depth indicator. Again, raising the benefit cap makes a small but significant difference, reducing average poverty depth among capped families from 0.56 to 0.49. The two-child limit makes a small difference to poverty depth, reducing the average further to 0.46. This is because the two-child limit would raise living standards in the minority of cases where families were able to escape the cap by moving to cheaper properties. Raising the local housing allowance makes no difference. Removing the benefit cap reduces poverty depth to 0.26, as families no longer have their additional child allowance (from the simulated abolition of the two-child limit) removed by the benefit cap.

Figure 12: Proportion of moves within BRMAs that would leave families in destitution, by BRMA 2022 - under 2016 benefit cap level (LHS) v 2023 benefit cap level (RHS)



4. Discussion

In this paper we have examined all of the listings on Zoopla – a popular rental website – to see whether households affected by the Benefit Cap are able to escape its impact by finding somewhere cheaper to rent. The headline finding is that there are not enough affordable homes across all of England to house all of the lone parent families with three children affected by the benefit cap. At a basic level, this explains why so few people have moved to cheaper accommodation in response to the introduction of the policy. On top of this, the spatial distributions of capped families and affordable properties is profoundly disconnected. In other words, the affordable properties which do exist are not in the same areas where capped families currently live. This means that moving to cheaper accommodation would require families to leave their local area; often travelling hundreds of miles in search of housing that would bring their total income under the cap threshold.

Our analysis reveals what happens when you sever the link between needs and entitlements in social security systems (Patrick et al. 2023). The benefit cap assumes that the families subject to this policy can make different choices; that people exposed to this break are able to reorganise their lives so that their needs and their entitlements can be brought into alignment again. We show that these alternatives simply do not exist in the housing context for the vast majority of capped households. The housing market is simply too expensive in almost all parts of the country for capped households to find cheaper accommodation. In this situation, breaking the link between needs and entitlements just pushes people deeper into poverty.

Significantly, this exposes a wider disconnect between policy presentation and lived realities for those subject to the policy in question. This disconnect is not unique to the benefit cap and has been observed in other policy areas in the UK, for example, in relation to Universal Credit and the two-child limit (Millar and Bennett 2017; Patrick and Andersen 2022). What is particularly problematic about this disconnect is that how these policies are presented is a core part of their popularity with the public, which in turn is critical to legitimating these withdrawals of state support. The narrative that capped families can move to escape the cap was not substantiated in any meaningful way. Rather it was simply a kind of 'common sense' that, through frequent repetition, created a discursive frame which sustained the legitimacy of the policy (Jensen and Tyler 2015). This does not just apply to residential mobility but the same appears to be true of finding employment, the other way policymakers expected people to escape the cap. A similarly flawed theory of change underpinned the 'Bedroom Tax' (or the 'Spare Room Subsidy') which also assumed people could find smaller accommodation but actually had very little impact on residential mobility (Gibbons, Sanchez-Vidal, and Silva 2020). In other words, policymakers should be careful about applying simplistic theories of change to welfare system reforms that assume people will make big life decisions in response to cuts in social security. Erroneous assumptions run the risk of just making people poorer.

The faulty assumptions underpinning the benefit cap are not merely to do with the size of the properties that capped households want to rent. Even if we include two-bed properties into the set of affordable (albeit inadequate) properties available to capped families there would still not be enough affordable homes. Of course, some families will have tried to escape the cap by moving to overcrowded accommodation. But even more likely is a scenario in which this modal family is unable to find a two-bed house that they can afford in their area. In other words, it is not the case that these families are staying put because they are unwilling to make bigger sacrifices to make ends meet: these families really have so few options that they are simply stuck.

What is also striking about the benefit cap is how it takes a policy which already accentuates poverty – namely the low rate of the Local Housing Allowance – and makes it worse. Our analysis reveals that the benefit cap is only really biting in housing markets unaffected by the Local Housing Allowance. In some places, families cannot be subject to the cap because they are not 'entitled' to enough financial support because of the LHA to get them over the threshold for the benefit cap. Notably, in October 2023 we saw some movement by the UK government in re-pegging LHA rates to the 30th percentile of rents, in part in recognition of the extent of the housing crisis and the problem of affordability for low-income households. But, the impact of this change would have been curtailed by the benefit cap. For households already capped, this change to LHA rates will have made no difference while others may have become capped for the first time as a result of this change (Reeves, Andersen, et al. 2024). The presence of the cap intersects with wider social security policy in ways that only embed and deepen the poverty producing properties of the cap itself.

Finally, we know how to dramatically reduce this problem. It is tautological but true that removing the cap will stop the cap pushing families into destitution. Moreover, the failures of the cap to incentivise people to move needs to be viewed in the wider context of what we already know about the benefit cap's impact on affected households. People exposed to the cap are more likely to experience worse mental health and more likely to claim disability-related benefits rather than return to work (Reeves et al. 2022; Reeves, Fransham, et al. 2024). Despite its popularity with the public, the benefit cap does little else but push low income families even deeper into poverty.

Our principal message then is for the UK to remove the cap as a vital precursor to tackling poverty in general and child poverty in particular. But our findings have a wider international resonance too. The UK is unusual in directly severing the link between need and entitlement but this does not mean other countries will not consider emulating the UK's example, especially given how popular such policies have been and how the return of austerity policies over the coming years looks increasingly likely in many contexts (Stubbs et al. 2023). Britain's experiment with breaking the link between needs and entitlements goes far beyond the specifics of the benefit cap. Reforming social security may be necessary but governments should be cautious about creating an institutional break between needs and entitlement because this may create lasting harm in people who are already economically marginalised.

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