

An impossible move? Households' experiences of trying to escape the Benefit Cap

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Editorial note

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Abstract

Recent governments have increasingly used their power to attempt to alter the behaviour of people in receipt of social security benefits. This can be seen in the case of the Benefit Cap, a policy introduced with a specific goal of changing the behaviour of those directly affected by withdrawing state support. The desired behaviour includes moving to cheaper accommodation, portrayed as easily achievable in the government's justification of the policy. Drawing on case studies from qualitative longitudinal research with parents affected by the Benefit Cap, this article demonstrates that, contrary to the government narrative, individuals are relatively powerless to change their housing situations, which are routinely already overcrowded and of poor quality. Instead, affected households experience state-imposed hardship. We argue that both the cap itself, and the narrative ascribing social security recipients with a power they do not have to improve their circumstances, need to go.

Key words: social security, benefits, qualitative, poverty, housing,

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1. Introduction

In April 2013 the then Chancellor of the Exchequer, George Osborne, used a speech to workers at one of Britain's biggest supermarkets - Morrisons - to explain plans to introduce a Benefit Cap, restricting the total income workless households could receive in social security. Initially set at £26,000, in line with average household earnings, the cap was reduced in November 2016 to £23,000 in London and £20,000 elsewhere, and remained in place throughout first the pandemic and then the cost of living crisis (Patrick et al, 2023).

In his speech to supermarket workers, George Osborne set out his justification for the policy, arguing:

....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. These are the realities of life for working people. They should be the reality for everyone else too. (Osborne, 2013, unpaginated).

Osborne's rhetoric reinforced binary divisions between 'workers' and 'welfare dependents' and drew heavily on stigmatising and discursively powerful contrasts between benefit recipients and the 'hard working' behaviour and 'difficult choices' faced by those in work (Patrick, 2024). The passivity, indolence and irresponsible behaviour of those in receipt of social security, portrayed by David Cameron in his first speech to the Conservative Party Conference as Prime Minister (2010) as 'sitting on their sofas waiting for their benefits to arrive', was juxtaposed against those who were getting up early in the morning to work hard in jobs they did not always enjoy.

This policy framing is underpinned by the suggestion that people reliant on social security for all or most of their income are routinely making the wrong choices, evidencing a deficit agency (see Wright 2016; 2023). The Benefit Cap is part of a suite of policies which seek to promote behavioural change by altering the incentive structure and conditions related to social security receipt (McEnhill and Taylor-Gooby, 2018). In the case of the Benefit Cap, and as articulated by Osborne above, there is a suggestion that those affected by the cap simply need to change their behaviours - move to a cheaper or smaller house, enter work or, if already working, increase hours in work. An even more fundamental assumption is that they *can* make these changes; that there are in fact cheaper places to live, for example.

The Benefit Cap is an internationally significant policy, because it is still relatively rare to place an artificial separation between what a household is calculated to need and what they are entitled to; among European countries, only Spain and Cyprus limit the number of children who receive child-related support (Stewart et al, 2024), while only Denmark has experimented with an overall cap on housing support for social assistance recipients. This uniqueness makes it especially important to interrogate and better understand the Benefit Cap's reach and impact, to which this article makes a new contribution. This is also important given that the new Labour Government has committed to a Child Poverty Strategy (HM Government, 2024a), and a review of Universal Credit; the Benefit Cap is relevant to both. More broadly, we need to continually interrogate how state power and individual agency rub up against one another.

In this article, we draw on in-depth qualitative longitudinal research with those affected by the Benefit Cap to explore whether and how far the policy framing of choice aligns with everyday realities. We focus on housing experiences, and the scope for families to move to a new property as a way of escaping the cap. There is a marked collision between the suggestion

that people can (and should) move to reduce their housing costs in order to escape the hardship that comes with being Benefit Capped, and the housing situations of capped families. By exploring situated housing journeys over time, we show the very real and significant barriers to moving, and the extent to which this is so often simply impossible. We also show the ways in which the power of both the state and housing providers (especially in the private rental market) collides with that of the individuals subject to the Benefit Cap, who often feel relatively powerless to challenge inadequate and unhealthy housing, and for whom state-imposed hardship means reduced capacity to realise positive change in their lives.

Before sharing this new evidence on housing trajectories for those affected by the Benefit Cap, we set out the methods underpinning our research and provide some important policy context. First though, we outline the importance of looking at questions of power/lessness and agency in this domain. This is especially important because there is a considerable power imbalance between the state and the social security claimant, but this is sometimes downplayed in narratives linked to 'welfare'. People who rely on social security for all or most of their income are routinely ascribed more power than they may in fact have, especially, when compared with powerful actors like the state and private landlords.

2. Power/lessness, Housing, and Social Security

There is a wide and large literature on the exercise of power by the state (Foucault, 1977; Leon & Shdaimah, 2012), although this has - to date - been applied less directly to the analysis of social policies within the UK context, which instead focuses more on processes of social control (Harrison and Sanders, 2013). Where power is explicitly examined, there is often a neglect of how this plays out for lived experiences of different social actors (Leon & Shdaimah, 2012). Foucault (1977) and scholars inspired by his approach have emphasised how processes of governance

and governmentality impose state-designed norms and expectations on citizens. Relatedly, the market harnesses great (and highly unequal) levers of power, and routinely leaves those with the least unable to access basic goods and services.

Wacquant (2009) has developed an analysis of the contemporary neoliberal state, which he describes as a 'centaur state', featuring a 'liberal head mounted on an authoritarian body' (2009:43). His work is especially important in fleshing out the inequalities in how neoliberalism is enacted across contemporary regimes; drawing a strong contrast between the punitive, authoritarian (and often heavily criminalised) approach meted out to those facing poverty and the much more ameliorative and liberal treatment of both businesses and those higher up the socio-economic spectrum.

The need to cut spending to reduce the budget deficit has been a core and explicit motivation given for successive welfare reforms over the last decade, including the Benefit Cap, the two-child limit and wider changes to conditionality (Patrick, 2017). At the same time, each of these policies has been framed in terms that imply that outcomes will only be improved for those living in poverty if they are incentivised to make different decisions (Millar and Bennett, 2017; Wright, 2023); that is, cutting benefits is not just about making savings but about pushing benefit recipients to do the right thing. An extensive literature on employment interrogates this framing, pointing out both the multiple complex barriers many people face to paid work, including poor health and extensive caring responsibilities, and the wider structural inequalities in terms of available work opportunities and pay (Wright, 2023; Millar & Bennett, 2017; Patrick, 2017). There has been less analysis of similar choices and outcomes in relation to housing.

Within housing in the UK, recent decades have seen a declining social housing sector and a rise in private renting, which has comparatively low rates of state regulation and high levels of rent, especially in areas of high demand and low supply (Tunstall, 2023). Problems around affordability of home ownership have contributed to making private renting a more common tenure type, including later on in the lifecourse (Bailey, 2020). In this context, those living in poverty and in receipt of social security support must rely on benefits to help with their housing costs, but in recent years successive reforms have reduced the amount the state is prepared to pay towards this (Bogue, 2019). The Benefit Cap itself was perhaps partly driven by a desire by the then Conservative government to place downward pressure on rents, but it has instead had the effect of leaving people with very low amounts of money to live on, once high rents have been paid (Fransham et al, 2024). At the same time no-fault evictions have left private renters in a vulnerable position, making it difficult for them to push for quality improvements (Clarke et al, 2017). All this pertains to questions of power; those in poverty and reliant on the state to support their housing costs are in a weak negotiating position; especially when compared with private landlords who have both financial power and influencing power (see Chisholm et al, 2018).

In the field of housing, there is often a focus on housing pathways and transitions over time, itself underpinned by a choice-based frame, exploring what is sometimes described as a 'housing career' across the lifecourse (Coulter, 2023). The housing career has been defined as "the sequence of dwellings that a household occupies during its history" (Pickles & Davis, 1991, cited in Bobek et al, 2020, p1366). Notably, though, a choice-based frame perhaps impinges on the scope to properly engage with the extent to which these housing careers and pathways are themselves often greatly shaped and constrained by more powerful action, including - in the case of the Benefit Cap - the state itself.

In this article, we explore how these key themes play out in relation to the Benefit Cap, a policy premised on the idea that those affected are in that position predominantly by choice, and therefore could make other, 'better', choices. We ask whether and how far our research participants are in fact able to choose a different and lower-cost housing option, and we examine how the constraints they face play out over time. We argue that powerlessness and lack of agency within the housing market mean that in practice the Benefit Cap only reduces options further, often leaving families living in extreme hardship. The exercise of state power to change behaviour in a context in which there are no alternatives is ultimately punitive rather than enabling.

3. Explaining the Benefit Cap

The Benefit Cap was first announced in the October 2010 Spending Review and rolled out gradually during 2013. It sets a maximum amount that a working-age family can receive in state support, including housing benefit, if no-one in the household is working or if total earnings are low (less than the equivalent of 16 hours per week at minimum wage). There are exemptions for households where an adult or child is in receipt of disability benefits.

The stated aims of the policy were to increase incentives to work, to introduce greater fairness between those on out-of-work benefits and those in employment, and to make financial savings and reduce welfare dependency (Kennedy et al, 2016). In keeping with the intention that 'workless households will no longer receive more in benefits than the average working family receives in pay,' the cap was initially set in line with median earnings after tax and national insurance contributions for working households (DWP 2012). This gave a total of £500 per week for a family or £26,000 per year, with a lower cap of £350 per week set for a single person (ibid). However, concern that the policy was not having enough bite led to

a reduction to £23,000 in London and £20,000 elsewhere in November 2016, breaking the link between the cap and average earnings (Kennedy et al, 2016). From 2016 to 2023 the cap remained fixed in nominal terms, which meant it reduced further year on year in real terms. In April 2023 the cap was increased in line with inflation for the first time since its introduction, reaching £25,323 in London and £22,020 elsewhere. If the cap had remained at £26,000 and been uprated annually with inflation, it would now be around one-third higher in London and 50% higher elsewhere (CPAG 2022).

The cap affects all state support, including housing costs, and mostly where families are affected it is because of high housing costs. Other needs also push up the likelihood that the total entitlement will breach the cap level: notably, the vast majority of capped households - 86% in November 2022 - have children (DWP 2023). Seven in ten of all capped households are single parent households, half of them with a child under five. An interesting feature of the cap is that while households in receipt of disability benefits are exempt, there is no exemption for households not otherwise expected to work under job conditionality rules, such as lone parents with a very young child. The cap therefore adds an additional element of conditionality for those who happen to have higher needs, namely high housing costs and/or higher numbers of children.

It is possible for households who are in receipt of housing benefits but are unable to pay their rent to apply for a Discretionary Housing Payment (DHP) from the local authority (Wilson and Loft, 2020). As their name suggests, these are made at the discretion of the local authority on a case-by-case basis, and the authority also decides the rules on the amount and the length of time they can be paid for. There is no entitlement to a DHP: local authorities have no duty to cover a shortfall in rent.

Defending the Benefit Cap when it was first announced, the then Conservative-led Government implied that people could freely change their behaviour in response to its imposition. The impact assessments for the Benefit Cap included the following assertions:

The impact on those affected will be that they will need to make a choice between a number of options including starting work, reducing their non-rent expenditure, making up any shortfall in Housing Benefit using a proportion of their other income or moving to cheaper accommodation or area. (DWP 2011)

We expect different households to have different behavioural responses to the cap but those affected will have a number of options to consider. These include starting work, reducing their non-rent expenditure, making up any shortfall in housing benefit using a proportion of their other income or moving to cheaper accommodation or area. (DWP 2012c)

Households who may be affected by the cap will face the same choices as working families over where to live and managing their household expenditure. (DWP 2016)

These references to 'choice' and having 'options to consider' imply that it is within the power of people subject to the policy to either escape the cap entirely or make up for the shortfall in income. Research to date conducted by academics and the DWP show that the government's main option put forward for escaping the cap - and the key behaviour change it is trying to achieve - of moving into paid work is not proving effective. Analysis of the Labour Force Survey demonstrates that the net effect of lowering the cap in 2016 had almost no impact on employment rates and most people remain subject to the cap month to month (Reeves et al, 2023). Similarly, recent DWP research found that most people remained subject to the cap

because they did not enter employment (Griggs et al, 2023). A sister paper to this one shows how a rhetoric of choice plays out against an absence of affordable housing within the UK (Fransham et al, 2024).

While policymakers have repeatedly emphasised the work incentive aspect of the cap, promoting moves to cheaper housing was also a key ambition from the start, as Osborne's quote above exemplifies. A government-commissioned IPSOS Mori survey was reported by the DWP as showing "strong public support for the Benefit Cap policy", with two-thirds of respondents agreeing that households should be expected to move to a cheaper property (DWP 2014). This aspect of the cap is our focus in this paper.

During the period of analysis for this paper, we have seen a change of administration in the UK, with Prime Minister Keir Starmer's new Labour Government making an explicit commitment to tackle child poverty. While Labour has seen sustained and intensive scrutiny of its decision not to immediately scrap the two-child limit (Seddon, 2024), there has – as of yet – been almost no attention paid to the Benefit Cap. Significantly, the media and even many politicians have taken to talking about the 'two-child Benefit Cap' to describe the 'two-child limit', an approach which risks concealing the complexity within our social security system, and detracting attention from the Benefit Cap, which is very much a sister policy to the two-child limit. We hope that our new analysis of the Benefit Cap will help direct attention onto this policy in its own right.

4. Housing Trajectories for Capped Households – Methods

This article reports on findings from a four-year mixed-methods study examining the impact of the Benefit Cap and two-child limit on families with

three or more children. This major programme of research combined quasi-experimental quantitative methods with qualitative longitudinal research to explore how the policy ambitions for both policies mapped onto their impact, looking at a range of outcomes including poverty, employment, maternal mental health and fertility decision making (see Patrick et al, 2023). In this article, we share evidence from the qualitative longitudinal component that featured four-waves of interviews with families affected by both policies. In total 45 families took part in the study, 25 of whom were affected by the Benefit Cap. [The table in Appendix 1](#) sets out the demographic characteristics of the sub-sample of those subject to the Benefit Cap.

Interviews took place in London and Yorkshire, with the research team working with local gatekeepers to recruit participants. We adopted a purposive approach to sampling, ensuring that we captured a wide range of circumstances. The first wave of interviews took place during the Covid-19 pandemic, and this meant that interviews took place by phone or over zoom. For subsequent interviews, we gave participants the option of face-to-face or telephone, but most chose the telephone. Several reported that they found this medium made it easier to speak frankly about their experiences, although the research team felt it was harder to show empathy in these telephone conversations, especially important given the very distressing experiences that participants were often sharing.

The research received ethical approval from the University of York's Ethics Committee, and was underpinned by an ethics of care and reciprocity. We actively signposted participants to additional support where appropriate, and sent notecards and updates during key points in the study. All participants received a voucher as a thank-you for taking part in each interview, and were also kept informed about the research. Towards its completion, we included opportunities for participants to help us disseminate key findings, which included speaking at webinars and to the

media about their experiences and being involved in the co-creation of short video pieces that documented the impact of both policies on families' everyday lives.

In this article, we hone in on experiences of housing over time, centring the experiences of three families. It is important to stress that housing was not initially a key focus area for the study; its importance emerged from our thematic analysis of the interview transcripts, and this was enabled by our grounded approach to analysis. It quickly became clear that our participants were routinely struggling with inadequate and insecure housing, and that high rents were often being charged for this sub-standard accommodation. As a research team, we have immersed ourselves in this rich interview data. The three case studies were chosen as those that best speak to themes identified as common across the sample, and as especially significant for wider policy debates. Data were formally coded and analysed in NVivo, and we also facilitated cross-team discussions about the emergent evidence base. Notably, the whole research team participated in the interviews, meaning that those who would more traditionally describe themselves as quantitative researchers had the opportunity to speak to those directly affected by the policies under examination. This changed and (we argue) improved the mixed-methods dimension of the project. All interviewers received training in conducting qualitative longitudinal interviews, and received peer support from those more experienced in this method (for further discussion see Patrick et al, 2023). All interviews were anonymised, and participants are described here by their aliases, some of which were chosen by participants themselves.

A note on the way the Benefit Cap operates: families have a maximum amount they can receive which at the time of our fieldwork was £1,917 per month in London and £1,667 outside. Broadly, families receiving Universal Credit receive this each month, and then need to pay their rent out of it, leaving them with the remainder. If the rent rises, this squeezes their

remaining income for non-housing needs. Some of the families, like Kalima below, refer to an increase in the capped amount, meaning not that the cap has increased, but that they have been pushed further into the cap e.g. by higher rents, reducing what they have left. We can think of this as the cap biting more as the household's needs increase, but their overall income does not. There are several further complications. First, child benefit is paid separately to UC but still counts towards the cap. Lucy's family receives £49 per week in child benefit for her three children, so her monthly payment from UC is reduced by the corresponding amount to keep her within the cap. During our fieldwork there were two small increases to child benefit which meant a corresponding increase in the amount clawed back through UC. Second, the amount withheld because of the cap can itself increase, for example if wider benefit entitlements rise while the cap does not. Notably, the £20 weekly uplift to Universal Credit during the pandemic was experienced by capped families as an increase in the capped amount (as recorded on UC statements) but made no difference at all to actual receipts. Finally, a number of families, including Lucy's and Bushra's, have had to ask for UC advance payments which they need to pay off, further reducing the amount they receive in practice.

5. Findings

The findings are presented primarily through three case studies, allowing a rich, in-depth and textured presentation of these participants' housing journeys. These case studies have been chosen to reflect a diversity of experiences. The typicality of each case study is outlined at the end of this section. Note that all participants live in London.

Lucy

Lucy is a coupled mum with three children who, at the first interview, were all under the age of four. The family were renting a three-bedroom property from a private landlord at a monthly cost of £1350. Lucy was first capped

when she was moved from Employment and Support Allowance to Universal Credit in 2019. At the first wave of interviews, Lucy's household was capped by approximately £700 per month. The household received £1814 per month in benefits leaving them with very little after they had paid their rent. Lucy was looking after her young children full time and her husband was looking for paid work but was finding this extremely difficult due to a number of barriers to employment. She had one period in between interviews in which her husband found work in construction and the cap was lifted but when the job finished the cap was rapidly reimposed.

Throughout the period of our study, Lucy was bidding on social housing properties in an attempt to move somewhere cheaper, but with very little chance of success. She found herself repeatedly far down the waiting list, with her position actually getting worse over time:

So right now I'm still bidding like seven hundred and fifty something on the waiting list...I don't think I'll be moving any time soon at the moment. (Wave 1, July 2021)

So I bid every week but...two weeks ago there was no properties for me so I couldn't bid, so because of no properties available my bidding number went up... that is very frustrating because I was getting lower and lower and lower and cos some weeks there's no properties for me, cos I'm not allowed to bid lower than a two bed because I have three children and one's a boy. (Wave 2, March 2022)

I'm still bidding, I've been bidding for over a year now, I would say, yeah, over a year I've been bidding now... I'm eight hundred and twenty now on the bidding so I could get a place, I could not get a place, so I've still got like a three year wait. (Wave 3, October 2022).

At the same time Lucy faced both upward pressure on the private rent she was paying, and a deteriorating situation in terms of the quality of the accommodation. At the second interview, in March 2022, the rent had risen to £1375, eating up more of the family's budget, and the landlord was threatening a further rise. She told us about the poor condition of the house, with an infestation of mice and issues with both cold and mould that the landlord had been slow to deal with:

Because we had mould in our property really bad and the landlord didn't come for like over two months it caused me and my, one of my twins to have asthma. So basically now I'm living on asthma pump again and she's living with a cough for over two months now, so; it might stay there forever, it might always be in her system.

Lucy felt stuck in her current housing, which she said was not 'a happy living in for us, no'. Her words show her distress at not being able to move:

So right now I'm just very upset because right now I can't, and what I'm facing now with money problems and my actual health problem, where can I live? And then I told them [the local council] I want to give up my tenancy, they said I can't because if I make myself homeless it's intentionally my fault, they're not gonna help me.

At the same, Lucy had felt empowered to fight a further rent increase by a neighbour who used to work in housing:

I was just sitting outside like, you know, thinking about things and she was like "Are you OK?" I said "Well not really." So we spoke about some things, but not a lot, and she, she gave me a letter, so I called up and they said to me that what I should

do is just tell them, no, no, no, just keep saying no to them, then they have to find a way to get me out of the property, but she told me the way they're trying to agree with me just because it costs, it costs the actual landlord over £2,000 to evict me.

At the third interview (October 2022), it turned out that this strategy had been very risky. Lucy had fallen into rent arrears and pushing back on the rent had resulted in an eviction notice:

I refused to, for them to up the rent because they already upped the rent and they said they was gonna up it in the six months, and I told them "OK, well nothing's changed so I can't pay it." So then they gave me an eviction notice cos I was behind with my rent.

Fortunately the council had eventually agreed to pay off the arrears and the family were able to stay, but in the meantime Lucy 'went through so much stress for two months'. Her situation remained highly precarious. At the fourth interview (November 2023), Lucy had been given another eviction notice. Her landlord had now increased the rent to £2000 per month - more than the family's entire benefit entitlement. She had been looking for private rented properties and was continuing to bid for social housing, but neither option was viable:

So, of course, I was looking for properties... Then, the property I went to view, they said, 'I'm really sorry, but you might as well just start giving up, because all the places that you're looking for is not in your price range.' Even if I go for them, I could still be in the same situation in a year's time, or three years' time. They'd rather me just go through the council and get the help. So I went through the council...but, of course, I'm

not moving... A lot of people are waiting for three-beds, so there is quite a waiting list.

This impossible situation was causing Lucy untold stress and on top of this, the condition of the house had declined even further:

To be truthful, this house is not safe, anyway - especially for my son - because all my windows are broken...we have mould, really bad, in our room. The mould has caused me to have a chest infection; I've had a chest infection for about three weeks, now. I never really suffer bad, with my asthma, but it has been really bad. The kids can't even come in my room, because the mould is really bad.

Throughout all our interviews with Lucy, the level of financial hardship created by the cap was clear. The family were left with an entirely inadequate amount to live on, and this was compounded by the cost of living crisis. Lucy struggled to afford basic items including food and nappies and was not able to meet the rising prices:

Sometimes we know that we're not gonna have money, we get tinned food, so like we get a tin of like mac and cheese or spaghetti bolognese tinned food. (Wave 1)

Sometimes I go to sleep with them [her children] cos it's getting so cold now, our house is getting cold, especially downstairs, and of course now because of electric and gas bills going up I'm using candles a lot. (Wave 3)

Now, because the weather is changing; now it's getting colder - rainy season - so now I'm using food banks. I have to be asking people to help me with my gas and electric. (Wave 4)

In addition to borrowing money from family, Lucy also had to take on other forms of debt to meet her family's basic needs, including taking on Universal Credit Budgeting Loans and using "buy now, pay later" schemes. Consequently, the Benefit Cap was not only causing significant hardship in the present time, but was also weakening the family's long term financial position.

Lucy had had a Discretionary Housing Payment shortly before we interviewed her at wave 1 and this had helped a little (£25/week). But her situation was complicated by her husband's short time in work which had led to a build-up of council tax arrears (as it meant the family needed to pay more but hadn't realised). This seemed to have discouraged her from applying for other types of help, especially because at Wave 2 she had hopes of moving into work herself. The process also felt complicated to her:

So I did apply to them but they was asking for so much, like my bank statements, they was going so far. So right now I've put it on hold because they told me that I wasn't giving them enough, enough evidence (Wave 3).

At the fourth wave, when awaiting eviction, Lucy had been advised that it was not worth applying for a DHP as it would take a while to come through, and she would probably already have had to move when the decision was made and would then need to pay the money back.

Lucy was paying very high rent for poor quality housing that was negatively affecting her family's health. The high rent left the family living on an income that was desperately inadequate for their needs. Despite ongoing efforts to escape the cap - or at least reduce the amount she was capped by - by moving to cheaper accommodation, she was unable to do so, and also had no power to prevent the cap from becoming worse through rent

increases. Even when faced with eviction, she struggled to find a property. Her difficulties were compounded by the lack of available social housing properties of an appropriate size for her family.

Bushra

Bushra is a single mum with seven children. At the first interview, the children were aged between one and nineteen years. Bushra and her family were living in a council house and the rent was £540 per month. Bushra was first capped when she separated from her husband in 2020 (her husband worked full-time, so the family was not affected by the cap until he left the household). Bushra was capped by £640 at the time of the first interview. . In addition, she received no support for her youngest child who was born after the introduction of the two-child limit. Bushra was trying to find paid work but was struggling. While she had skills, experience and job opportunities, she was unable to find a childminder for her youngest child who had a health condition.

At her first interview (July 2021), Bushra explained that moving to cheaper accommodation was not a realistic option as her family was already in the cheapest housing in her area and they were overcrowded. The family of eight were living in a three bedroom house. She said:

We've already smaller and still in terms of the overcrowd and I don't know where the idea of thinking the, the money-wise would be less, this is the cheapest one that we would, we live in, I mean this area.

The next time Bushra was interviewed (April 2022), she explained she'd applied to her local council for a larger property but was turned down. This was particularly disappointing to one of her older children, who was working

night shifts and whose sleep was disturbed in the morning when her two younger sisters got up:

The older one, she's using, she's staying with the young ones' bedroom, the girls' bedroom, it's only three bedroom; one is me and the two young ones, the three of us in one room, and then the two boys is one room and then three girls have to stay one room. So the one that, she's doing night shift, she has to bear that everyone in the morning, they have to get dressed in the room and everything.

On top of the overcrowding, the house was also in very poor condition with multiple significant issues:

It has the damp...the kitchen is broken, everything, they [the council] promise many times they will change it, because we live thirteen/fourteen years the house, nearly fifteen and they know that, they was came take a picture, they said "Oh we ordered new drawers for you, everything gonna change it" but then never happened. So again we have mouse...and the house doors even, we don't have doors in our room.

As Bushra's quote shows, the council had not carried out the necessary repairs to the house despite assurance to the contrary. At the time of Bushra's third interview (October 2022), the repairs had still not been carried out. By the fourth interview (November 2023), the mould had been removed and the doors replaced after Bushra had spent a considerable amount of time and effort pursuing the council:

I have a big folder about it and I said I'm going to, I will never throw this folder. I'm going to put that for future to see, when my children grow up, they can see it. Every time I call the

council, I will write it down in notes, who I spoke to, what they said. Then next time, they will forget, they will come for the appointment. So until the last one, I took a picture, all the evidence, and I sent to the, straight to the, our MP is - I forgot his name - in my area, his secretary, and I sent to the council for the chief executive one, person who controls the council. Then I said, 'This is the evidence I have. What is going on? How can we live in the house without doors?' Especially winter comes in. Finally, they fixed it.

Although the main repairs had been carried out, Bushra still wanted to move due to the inadequate size of the house for her family. This was becoming more of an issue as her children were growing up:

We are three people in my room and it's not the big bedroom, it's small. My son is still in his baby cot and I cannot buy for him a bed because there's no way to fit in. Even I told my occupational therapist who is home-visiting. She saw the fact, what's going on. She said, 'Your baby is four now and he doesn't have...' I said, 'Yes, he's still in a baby cot because his sister is next to my bed. She has toddler bed and she's seven now. I cannot, there's no space to put another bed.'

Bushra had started bidding for other council properties but was finding this futile:

They keep saying 435 people wanted that property, and they are, so there's no way, and that even made me, what's the point? There's nothing. There's no other way I could move, like they can help us. The only way is you have to keep bidding.

Alongside her struggles with her housing, Bushra was also facing significant financial challenges. Like Lucy, she was unable to afford basic necessities, was getting into more and more debt and was unable to meet the rising prices brought about by the cost of living crisis:

Either a family member or someone has to add when the monthly, because the Universal Credit, you have to get monthly; so when I run out so I have to go here and there, by the friends of someone or, I had to borrow from someone or ask Universal Credit to give me an advance. (Wave 1)

The Universal Credit, for the ten days before it comes I run out everything because the gas and electricity, that's the main issue, and the food-wise everything has gone up. For example, like I have to limit the things that I normally used to buy for them [her children]. (Wave 3)

They commented, my children recently, they said "Mum, why don't you buy shoes?" And I said "No, as long I have one shoes, that's enough." And they said "It looks rough." And I said "No, I don't mind, as long as you guys wearing shoes"... (Wave 3)

When asked what difference having the money that was taken away from her entitlement due to the cap would make, Bushra replied:

It would have make a, a massive difference in terms of being like, never end in debt all the time, and also I don't, I mean like it's a bit also, I don't wanna call the word of shameful and, because I don't like to be asking a friend; like they know me but it's still not nice to be keep asking them.

A Discretionary Housing Payment would not have been relevant in Bushra's case as she was not falling behind on rent, despite the strain on the family's finances. When asked, she did not think these payments applied to her.

In other circumstances, Bushra might have been able to work to escape the harms caused by the Benefit Cap: she had the motivation and skills to do so, but her youngest child's health condition meant she had struggled to find him childcare. The other main route out, moving to cheaper accommodation, was not an option (see our analysis of how this plays out at the population level, .Fransham et al, 2024). Bushra was already in the cheapest accommodation available, with a low rent, and this was already inadequate to meet the family's needs, because it was both poor quality and overcrowded. The main reason for the high amount she was capped by was the number of children she had, even though not all of them qualified for means-tested support under two-child limit rules.

Kalima

Kalima is a single mum with five children. At the first interview, the children were aged between two and seventeen years. Kalima and her family were living in a housing association property and the rent was £1250 per month. Kalima was first capped when she separated from her abusive husband in 2018. Kalima was capped by £440 at the time of the first interview. At times during the course of the fieldwork, Kalima was receiving Discretionary Housing Payments. However, these were always temporary; Kalima had to keep reapplying for them and there was no guarantee she would receive subsequent ones. Kalima was looking after her children full time and wanted to enter paid work once her youngest child entered primary school as she had a speech delay. Kalima was also subject to the two-child limit.

During her first interview in May 2021, Kalima explained that the family of six was living in a small three-bed flat, and as such, moving to cheaper accommodation was not an option:

We are six people in a four person flat so we, we're overcrowded as it is, so there's no way we could get a house, this house [is a] good price rent-wise. So I couldn't downsize, if I downsized I wouldn't; it's affecting the kids being in a small three bedroom anyway, so I couldn't downsize, so that's like not an option.

At the second interview (February 2022), Kalima said that as well as the inadequate size of the flat, it was in poor condition with an ongoing damp problem:

There's a lot of damp. They come, I think two weeks ago, you, to see it. It's been going on for like; so they'll come and they will thingy it but then the damp comes back. It's not good for the kids' health.

Kalima was still in the same property at the third interview (October 2022) but had been forced to move before her fourth interview (November 2023). The block of flats she was living in was being taken down. As a result, she was given high priority in the bidding system and was able to move house quite quickly. Her new house was a four bed with larger rooms and was in better condition, but it was also a lot more expensive, meaning the bite of the cap increased significantly. When asked how the time between the third and fourth interviews had gone, she explained:

It's been actually more difficult because I've moved into a four-bedroomed - I've moved houses and actually, the rent has increased, which means I'm getting less than what I was

getting. It's been difficult. It's been good to my mental health because they've [her children] got space now and they can enjoy the house, but obviously, they don't know about the financial side of stuff which has been very difficult...it's about £70 or £80 more a week...I've been capped more, so the money I end up with is a lot less than what - I think I was capped at £300 or £400, now it's £700.

Kalima elaborated further on the benefits of the new house to her children:

They're happy, they're in a nice home, somewhere they're happy and proud of. They can invite their friends round which they never used to do before because there was no space.

While moving to a property that was suitable for her family had positive impacts on her mental health, she explained later in the interview that the financial strain, caused in large part by the Benefit Cap, was negatively affecting her mental health:

With the financial stress, my blood pressure has been - as well my mood, it's been up and down...I'm on antidepressants, so the dosage, we've tried to cut down, I don't think that helped.

The Benefit Cap had significant impacts on Kalima's ability to get by. Throughout the fieldwork, she was using either food banks or food vouchers. She also got into increasing debt and especially struggled to afford the rising costs of gas and electricity:

It has to be a very tight budget for everything. Shopping, you know, can't get them treats very often and, yeah, if you do, you know, you go behind on something if you want to pay for something else it fall, you fall behind on other things like

bills...it's not nice for the kids. It's all right for me to go without things that I could do with as long as they've got it, but it's when it affects them that it's quite hard. (Wave 1)

It was bad enough with the Benefit Cap and then, then the gas and electric's gone up, you know, that you have to do something to; it doesn't even cover my water. (Wave 3)

It's left me in a debt of £1,200-and-something. I'm paying them off £10 a week. I was paying what I was saying by direct debit and then obviously, with the cost of living and everything, I didn't pay anything on top, but I couldn't...I'm struggling just with buying shopping and everyday things right now. That's without paying for gas and electric. (Wave 3)

The government's claim that people can move to cheaper accommodation to escape the Benefit Cap was also not applicable to Kalima. Due to a lack of affordable housing, she stayed in overcrowded and poor quality accommodation until evicted from her home. This resulted in a move to a house that was well suited to the family's needs yet was more expensive. Her move resulted in a higher - rather than lower - bite of the Benefit Cap, leading to increased financial and mental hardship.

How do these accounts map onto the rest of our sample?

The impossibility of moving to cheaper accommodation to escape the Benefit Cap as experienced by Lucy, Bushra and Kalima was ubiquitous among the whole sample. During the course of the fieldwork, not a single participant escaped the cap by moving. This corresponds with quantitative analysis of housing rental data from across the UK, which found that in most regions there were not enough affordable properties available to allow even one in ten capped recipients to move, and in many areas there were

no affordable properties at all (see Fransham et al, 2024). Living in inadequate housing, whether in terms of poor quality, overcrowding or both, was also prevalent throughout the sample. Only seven of the participants considered their housing adequate for their families. There was some difference by housing tenure: of the participants with adequate housing, four were living in housing association properties and three were renting privately. Of the participants experiencing inadequate housing, four were living in council properties, five were living in social housing and nine were renting privately. The hardship imposed by the cap - that families were left to meet non-housing needs on an income that fell well short of even their basic needs - was also a consistent finding, and is further supported by Fransham et al's (2024) quantitative analysis.

Like Lucy and Bushra, most of our participants stayed put during the duration of our fieldwork. Of the twenty-five capped families, only six moved, including Kalima. Some of the moves were occasioned by eviction notices, others were out of choice. However, most of the families interviewed were *trying* to move. At times this was in the hopes of moving to cheaper accommodation, while some participants were trying to obtain more suitable accommodation for their families. Attempts to move from private rented accommodation to council or social housing proved impossible for all but one of the participants. Like Lucy, many had no hope of moving in the near future due to extremely long waiting lists. There was very little variation in the experiences of the sample by location, although participants living in London were more likely to experience overcrowding. Overall, then, our empirical analysis shows the heavily constrained 'choices' over housing faced by those affected by the Benefit Cap.

6. Discussion and Conclusion

The austerity reforms of the Conservative-led Governments between 2010 and 2024 resulted in an increasingly coercive social security system in the

UK. A wide range of policies were introduced with the dual aim of cutting the benefit bill while also, according to government rhetoric, seeking to change the behaviour of people in receipt of social security benefits.

As the provider of benefits of last resort, the state has powerful mechanisms at hand to try to bring about behavioural change. The social security system becomes not only a way to ensure minimum living standards during hard times but a locus for state intrusion into people's lives (Harrison and Sanders, 2014). The reduction, withdrawal or threat of withdrawal of financial support has been increasingly used as an instrumental tool, in the stricter Universal Credit conditionality regime, through the implementation of the two-child limit, and through the Benefit Cap – our focus here. Most policy and research attention has been paid to the way these tools are used to promote movement into paid employment (see e.g. Wright, 2023; Reeves et al, 2024 among an extensive literature). We have also seen an implicit policy focus on changing fertility decision making in the case of the two-child limit (examined by Reader et al, 2022; Patrick and Andersen, 2023). In this paper we examine the use of the Benefit Cap to try to change decisions about housing.

The way the Benefit Cap has been framed implies that people can and should move to cheaper housing (and/or enter or increase their hours in work) in order to escape the cap; i.e. make better choices to improve their lives. But, as our qualitative evidence base illuminates, this framing inscribes claimants with a power they simply do not have. In the accounts of Lucy, Bushra and Kalima we see how state power is exercised and experienced, and how few options and realistic choices these families have in response. We witness a muscular state, which is willing to exercise its power in both a punitive and an almost dishonest way, punishing people from failing to act in a way that it is often simply impossible for them to do, because of broader constraints beyond their control.

The state and the private housing market here both have great and considerable power. As we have seen in the data, a landlord can simply evict a tenant if they complain about the quality of their housing; and tenants are almost entirely powerless against rises in the rent they are expected to pay. These rises push them further into the Benefit Cap, and leave them with even less income to try and get by. It is worth noting here that the Labour Government used its first King's Speech to announce plans to end no-fault evictions, a small but significant reform which will slightly reduce landlords' power (HM Government, 2024b).

We would propose that, in the case of the Benefit Cap, the Conservative-led UK Government (perhaps deliberately) presented a policy frame which completely ignored the everyday realities of those affected, and the implications for efforts to escape it. Miller and Bennett have argued that 'Universal Credit fails to connect with the realities of life, particularly life on a low income, not least because it intended to change that reality' (2017:178). The same can be said of the Benefit Cap. The frame used by the then government misrepresented the power held by the state, private rental market and individual claimant. This operated to promote broader ideological objectives presenting 'welfare' and those who claim it as part of the problem, and supported a view that being capped is a result of a failing by individual claimants, rather than with wider socioeconomic systems.

Looking at the Benefit Cap with regards to questions of power/lessness reminds us of the choices states can make with the power bestowed on them, choices that will shape and - in some cases - determine the lives of its citizens. The Conservative-led Governments of 2010-2024 were willing to use their power to further commodify housing, and to subject those who experience the cap to extreme poverty and hardship. The fact that this has been done within a rubric of encouraging people to make the right 'choices'

feels especially malign. Our empirical evidence illustrates that capped households are routinely seeing most of their social security income going to private landlords who are providing them with substandard housing. It also challenges the key premise that capped households are choosing to live in expensive housing at state expense, highlighting both the poor quality of housing that capped households inhabit and the lack of available alternatives.

Our evidence underlines the importance of framing the situation capped households face in terms of structural constraints rather than active choices. Doing so helps pull out the contradictions in the way the policy is discussed and presented to the public. But there is a risk of giving the structural constraints a passive character. We go beyond this to argue that what we witness here is the differential exercise of power by particular actors. First, we see the operation of power by the state in the imposition of policies that are known to cause damage, the replacement of stable entitlements with insecure mechanisms like Discretionary Housing Payment, which keep recipients in a more heightened state of dependency, and the false framing of policies themselves. Second, we observe the operation of market power by landlords who push up rents and can threaten (and carry out) evictions. While this is symptomatic of the wider housing market, the state could instead use its power to improve the regulation of landlords, and also to influence housing supply. There are early signals that the new Labour Government intend to do just this. Third, our research underlines the odds stacked against capped tenants, who can in some circumstances manage to make things happen but only with huge perseverance and luck on their side. Mostly tenants in both social and private rented housing are left at the whim of landlords and have very little leverage to improve things for their families. Contrary to the popular, political narrative, individuals are routinely relatively powerless to change their situations, and instead experience state-imposed (and

arguably state-designed) hardship. It is vital that the overarching narrative is dismantled, along with the Benefit Cap itself.

7. Appendix

Table 1: Demographic characteristics of the sub-sample of those subject to the Benefit Cap

Characteristic	Number of participants
<i>Number of children</i>	
3	7
4	10
5	4
6	2
7	1
8	1
<i>Relationship status</i>	
Single	21
Partnered	4
<i>Gender</i>	
Female	22
Male	3
<i>Location</i>	
Yorkshire	11
London	14
<i>Ethnicity</i>	
Arabic	1
Bangladeshi	3
Black African	6

Black Caribbean	1
Pakistani	1
White	13
<i>Housing Tenure</i>	
Council housing	4
Housing association	9
Private rented	12

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