

The benefit cap

The benefit cap is a limit on the total amount of benefits you can receive.

If your total amount of benefits is above the cap limit, your housing benefit or universal credit is reduced.

This reduction in benefits can make it difficult to pay your rent and living costs.

How much is the cap?

For single adults without children, the cap is:

- £296.35 per week in London
- £257.69 per week outside of London

For couples, families and lone parents, the cap is:

- £442.31 per week in London
- £384.62 per week outside of London

What income is included?

The cap applies to the combined household income received by you, your spouse or partner if you live with them and any dependent children that live with you.

The cap applies to most benefits, including universal credit, housing benefit, income support and jobseeker's allowance.

Check if you're exempt

The cap doesn't apply if you and your spouse or partner get universal credit and have a combined income of more than £617 a month from employment or self-employment.

If your employment ends or your monthly earnings drop below £617 a month, you might qualify for a nine-month grace period before your universal credit is reduced.

Factsheet

You are exempt if you are pension age. If you are in a couple and one of you is pension age and the other is working age you will only be exempt if you get housing benefit.

The cap won't apply if anyone in your household receives certain income, including:

- attendance allowance
- disability living allowance
- personal independence payment
- carer's allowance or guardian's allowance
- employment and support allowance support component
- universal credit (the carer element or limited capability for work-related activity)

The cap also won't apply if you get working tax credits, including a nil award.

Get advice to check if you are eligible for any of these benefits.

What can you do?

If you are worried about paying your rent, contact your landlord and explain your situation. You could ask them if they would accept a reduced rent for a period.

Apply for a discretionary housing payment (DHP) from your local council. A DHP can help you make up the difference between your benefit amount and your rent. A DHP can be a regular payment for a set period of time or a one-off lump sum.

You can get further advice from england.shelter.org.uk/housing_advice, a local Shelter advice service or local Citizens Advice.

If you have nowhere to sleep tonight, are at risk of harm or losing your home within the next 2 months, call Shelter Helpline on 0808 800 4444 for advice and information on your options. Calls are free from UK landlines and main mobile networks.

