

WHAT IS THE BENEFIT CAP?

[The Benefit Cap](#) is a **limit on the total amount of social security benefits** a household can receive, including Housing Benefit. The Benefit Cap limits couples living with or without children and lone parents with dependent children to receiving £423.46 a week, and limits single people who do not have children living with them to receiving £283.71 a week of social security benefits.

WHAT IS THE BENEFIT CAP CLIFF EDGE?

The Benefit Cap is currently mitigated in Northern Ireland. People who would be affected by it currently receive a payment in their benefits equal to what they would have lost because of the Benefit Cap. This means that households in Northern Ireland don't lose out because of it.

However, the Benefit Cap mitigation is **due to end on the 31st March 2028** and everyone receiving the mitigation will face a cliff edge, with their benefits reduced from the 1st of April.

WHO IS THE MOST AFFECTED BY THE BENEFIT CAP?

Families with children, lone parents who are mostly women, and **larger families** are most likely to be affected by the [Benefit Cap](#). In Northern Ireland, we have [more larger families](#) than other parts of the UK – 21.4% of families here have three or more children, compared to 14.7% of families in the UK. In 2026, [Department for Communities figures show](#) that 86% of the Benefit Cap mitigation payments are paid to women. [Joseph Rowntree Foundation](#) research shows that children have consistently had the highest levels of poverty in NI over the last 20 years.

Ending the Benefit Cap mitigation would have the most **severe impacts on families, women and children**, contributing to **deepening poverty** in NI.

HOW WILL PEOPLE BE IMPACTED BY THE LOSS OF THE BENEFIT CAP MITIGATION?

[According to the Department for Communities](#), ending the Benefit Cap mitigation will affect 2,500 people in Northern Ireland at a cost of £3.39m per year. While this number is relatively modest **the impact will be significant** for affected households. All of those impacted are families with children and

the majority are lone parent families. These families will feel the loss of the mitigation payment acutely and it may tip them into crisis.

[The latest Benefit Cap statistics \(May 2026\)](#) show that it reduces weekly benefits by an average of £82. Additionally, 29% of capped households lose more than £100 per week. **Of those who saw their benefits capped, 89% were single-parent households, 11% were couples with children and 79% had three or more children.** These figures indicate that **ending the Benefit Cap mitigation would negatively impact many families** currently protected by it.

The **scrapping of the two-child limit has been very positive for families and children** but it does mean that more families are impacted by the Benefit Cap. If the Benefit Cap mitigation is lost these children and families will be negatively impacted and feel less of the benefit of the scrapping of the two-child limit.

WHAT HAVE OTHERS SAID ABOUT THE BENEFIT CAP CLIFF EDGE?

The [Welfare Mitigations Review Independent Advisory Panel Report \(2022\)](#) identified the Benefit Cap as one of the elements of the social security system which contributes to increasing poverty and hardship. Additionally, the Review recommended the extension of the Benefit Cap mitigation.

WHAT IS THE SOLUTION TO THE BENEFIT CAP CLIFF EDGE?

The introduction of the mitigations package, including the Benefit Cap mitigation, has been a **positive step by the NI Assembly** to help mitigate some of the impacts of welfare reform. The Cliff Edge Coalition want to see the **NI Executive take action to continue the mitigation of the Benefit Cap beyond 2028.**

We want to see the Welfare Supplementary Payment (Extension) Regulations amended to **indefinitely extend the Benefit Cap mitigation to protect families and children from financial hardship and poverty.** Furthermore, we urgently ask elected representatives to advocate for Benefit Cap Extension Regulations in their daily work.

If you require any further information, please contact
The **Cliff Edge Coalition** via cliffedgeni@niapn.org