

# ONE YEAR ON

Welfare Reform in the North East and its Impacts on  
Single Homelessness

May 2014

The North East Homeless Think Tank (NEHTT)



North East  
Homeless  
Think Tank





## ACKNOWLEDGEMENTS

The North East Homelessness Think Tank (NEHTT) is a regional group, comprising academics, researchers and policy officers from Youth Homeless North East, Homeless Link, Shelter, Barnardo's, Changing Lives, IPPR North, the NE Regional Homelessness Group, and Northumbria University, as well as independent experts. Utilising the collective knowledge, skills and resources of members, NEHTT aims to influence policies affecting homeless client groups, through research, campaigning and other collaborative activities.

We would like to thank the Northern Rock Foundation for funding this research and policy campaign into the impacts of welfare reform on single homelessness in the North East.

Thank you to Adele Irving (Research Fellow, Department of Social Sciences and Languages, Northumbria University) and Sheila Spencer (Housing Consultant) who carried out this research and authored the report.

We would also like thank all of our colleagues from local authorities, housing organisations, the voluntary and community sector and wider partners, and homeless people themselves, for contributing to the research.

We hope that the report will complement related pieces of research being undertaken in the North East and will prove useful in informing and influencing policy thinking, monitoring approaches and responses to welfare reform.



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## FOREWORD

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It is not unrealistic to assume that individuals facing homelessness share the same hopes, fears and aspirations as the rest of society. We all want to feel safe and secure, to be happy and healthy, and to be surrounded by people who care about and respect us. Unfortunately, for too many people in our communities these basic 'safety net' provisions are not arrived at naturally – that is, they require the active intervention of third party agencies such as the many hundreds of homelessness charities that operate around the country. And they require a national policy approach that protects, not punishes, the vulnerable. When a society begins to blame its vulnerable citizens for their plight, then it loses part of its civility, its humanity.



This report highlights the dangers of such a scenario in a very real, practical and human way. It shows what might happen if we continue to marginalise single homeless people in our housing and welfare provisions. As such, the research provides a springboard from which organisations working in the North East and beyond can mobilise to advocate for change.

I would urge you to read this report in full, consider its findings, and add your voice to the clarion call for a fair and just society.

**Rick Henderson**

**CEO Homeless Link**



# EXECUTIVE SUMMARY

## Introduction

In January 2013, the North East Homelessness Think Tank (NEHTT) was awarded funding from the Northern Rock Foundation to undertake a research and policy campaign into the impacts of welfare reform on single homelessness in the North East. Specifically, the aims of the project were to:

- Explore the views and experiences of local authorities, housing providers and voluntary and community sector (VCS) organisations regarding the implementation of and responses to welfare reform in the North East;
- Understand the experiences of welfare reform on people who would be classed as single homeless;
- Examine evidence about the impacts of welfare reform on single homelessness and known risk factors for homelessness;
- Highlight good practice responses to welfare reform; and
- Identify issues for further action and campaigning.

The research adopted a primarily qualitative approach in order to complement quantitative monitoring of welfare reform taking place at the regional level. The research process involved: a desk-based literature review, 8 interviews with local authority officers and housing providers, 8 interviews and one focus group with VCS stakeholders and 15 interviews with homeless people.

## The Research Findings

### Concerns about the Relationship between Welfare Reform and Single Homelessness

There is widespread belief across the region that welfare reform will impact on the scale and causes of homelessness, with a particular concern for single people who are not subject to the statutory protections afforded to other groups, may have limited disposable income and may lack individual resilience. Stakeholder comments included:

*'We expect an increase in homelessness. We have to ensure our services are robust to meet demand'*

*'Single people/non priority is an area where we have concerns'*

*'Some [homeless] people do manage to get their lives on track and then something like this comes along and destroys it.'*

Discussing the relationship between welfare reform and single homelessness, concerns were raised that:

- The introduction of the under-occupation rule in the social rented sector, coupled with the new requirement for households to make a contribution to their Council Tax bill, is resulting in many single households being unable to afford their rent. Indeed, single people have been disproportionately affected by the rule, with 61% of those affected requiring a one-bedroom property.
- Greater competition within the social rented sector for one-bedroom properties is reducing the likelihood of single homeless people securing social tenancies, particularly where social landlords are giving increased 'priority banding' to affected households. The situation is most likely to affect those with an offending history, history of rent arrears and problems of addiction, who are often disadvantaged by the allocations policies of some registered social landlords. Move-on accommodation remains the biggest gap in homelessness provision.
- Changes to Local Housing Allowance (LHA) rates (including the extension of the Shared Accommodation Rate to under 35s) are further reducing the willingness of many private landlords to let properties to housing benefit claimants (particularly those with complex needs and offending histories), thereby further limiting their housing options.

- The under-occupation rule and LHA changes are forcing more vulnerable people to accept poor quality accommodation in the private rented sector or unsuitable shared tenancies which are more likely to fail.
- The individual resilience of single people is being undermined by limiting their possibility of securing and sustaining accommodation with a spare bedroom to support the rebuilding and maintenance of relationships with family and children.
- New conditionality applied to work-related benefits is resulting in more (vulnerable) people being sanctioned, thereby exacerbating their experiences of financial hardship and ill-being, and dis-incentivising them to engage with DWP/ Jobcentre Plus.
- The reduced resources linked to local welfare assistance scheme is resulting in single people experiencing significant financial hardship and/or in need of 'move-on' support being given insufficient support, thus increasing the likelihood of tenancy failure.

## Responses to Welfare Reform

It is clear that local authorities, housing providers and VCS organisations are undertaking an extensive programme of work in order to help affected households and clients to mitigate the impacts of welfare reform. Housing associations who responded to a survey by Ipsos MORI (2014) predicted an average spend of £109,000 per affected household to help them prepare and respond to the under-occupation rule by March 2014. One local authority in the North East reported has spent over £4m addressing this, despite just 54 (1%) of households on the housing register in July 2013 being in a preferential category due to overcrowding. Here, the local authority officer stated, *'We've spent over £4million fixing a problem that never existed'*.

Good practice responses centre on the introduction of the under-occupation charge, such that some housing providers report up to 20% decreases in the number of affected households one year on following its implementation. Key responses include:

- supporting mutual exchanges;
- changing allocations policies in order to make it easier for tenants to move; and
- providing households with Discretionary Housing Payments (DHPs), with support conditional on engagement with comprehensive and coordinated packages of financial, housing and employment support.

Some local authorities and housing providers have been particularly careful to ensure that DHPs are available for single people who may have the least room for manoeuvre when the under-occupation rule is applied. Meanwhile, initial challenges around the accessibility of DHPs to single people in other local authority areas in the first few months of reform seem to have been largely addressed. Most local authorities spent their entire DHP budgets in 2013/14, including additional top-up funds sought. Challenges around the accessibility and operation of local welfare assistance schemes in some areas, also appear to be easing. In early 2014, many schemes were extended to include support for those affected by benefit delays and sanctions and to provide further support to single people. Additional welfare-related projects that could be funded through welfare assistance pots were also being explored, centring on employment initiatives, low-cost white goods schemes and support for floor coverings. The number of applications being awarded increased dramatically.

However, a number of the measures being undertaken, such as the bolstering of advice services and DHPs, are temporary and furthermore, as one stakeholder highlighted, *'There is still a belief that advice can save some people but it can't. No amount of advice is going to replace the entitlement that has been lost'*. Indeed, for some households, there will be no suitable and sustainable financial and housing options available to them. One housing provider commented: *'We are the lowest tier of affordable accommodation in the borough and if they can't afford accommodation with us, what do they do?'*

Areas of concern, particularly in respect of the disproportionate impact of sanctions on homeless people, claimants' lack of understanding of the welfare system, problems of communication with DWP/Jobcentre Plus and the future of welfare assistance schemes when central government funding ceases, also remain. Welfare assistance was described as '*a small amount of money, with a highly proportionate impact on the poorest*'. Discussions are taking place in most local authority areas about how this type of support can be maintained in the future.

The impacts of welfare reform on single people are also likely to be compounded by: a shortage of one-bedroomed social housing properties in the North East – such that one local authority predicted that it would take five years to move all of those in need of a one-bedroomed property into the right sized property, not taking into account any other moves; the nature of the region's labour market; and, public spending cuts, which are reducing the capacity of both statutory and non-statutory organisations to deliver core services and meet demands for support.

## The Impacts of Welfare Reform on Single Homelessness

### Increasing Homelessness

The absence of the robust and systematic recording of single homelessness at the national level and across the North East makes it extremely difficult to gauge the changing scale and nature of single homelessness over time and a number of national and regional surveys on single/youth homelessness have yielded inconclusive data in recent years. Nonetheless, homelessness statistics for October to December 2013 suggest that the number of households found to be homeless but not in priority need increased by 3% compared to the same quarter in 2012, while national rough sleeping counts for October and November 2013 suggest a 5% increase from the 2012 figure, which was in turn a 6% increase on the 2011 figure. The increase across the country excluding London was 7%. However, there was a fall in the number of rough sleepers found in the North East between 2012 and 2013 (from 62 to 19). The drop is likely to be the result of investment in outreach services, and in better intelligence about those people who are on the streets and how to help them move into accommodation, as well as the provision of more information for those at risk of rough sleeping.

The stakeholders interviewed are yet to report increases in single homelessness as a result of welfare reform. To date, no evictions from social housing solely attributable to welfare reform have taken place. Nonetheless, welfare reform is impacting adversely on a number of common risk factors for homelessness.

### Increasing Financial Hardship

Single people are experiencing more acute forms of financial hardship. Even in the absence of sanctions, benefit payments are not always sufficient to cover housing and living costs (particularly those with low level needs who receive a single benefit and young people who receive lower levels of benefit). Social housing tenants are accruing increasing levels of personal debt. There are reported increases in: the use of home catalogues, applications to payday money lenders, the borrowing of money from friends and family, the pawning of belongings and the payment of bills using credit cards. When asked about their financial situation, a typical comment from the homeless people interviewed was: '*[My financial situation is] terrible, horrific, couldn't be any worse. I've got nothing left on my giro. Everything I get goes out straight away. I'm keeping my head above water but it couldn't get any worse*'.

Welfare reform has exacerbated problems of rent arrears among most tenants. One housing provider reported: '*One person had a direct debit [for their rent] bounce five weeks in a row...it went through on the sixth week. It was for £20. If you have people in that situation, they must be in dire straits*'. Welfare reform has also been a contributory factor in a number of eviction cases. While many social landlords are not pursuing evictions where tenants are making a contribution to their additional rental obligation and/or are trying to improve their financial and housing circumstances, housing providers report up to 33% increases in court action and 15% increases in court costs associated with rent actions. Despite this, some report rent arrears levels not to be as bad as expected and that following a peak in Quarter 2, levels are starting to stabilise.

Most tenants, where not supported by a DHP, are paying at least something towards their additional rental obligation.

There are 'stark' increases in demand for housing advice and support, based on issues of affordability. This is resulting in increased waiting times, advice services turning customers away and generic staff within organisations increasingly taking on the role of benefits advisors. Typical comments from advice agencies included: *'Our organisation is really feeling the bite of welfare reform. Our waiting times have increased from 15 minutes to more than two hours'* and *'There is so much demand that we can't see everyone who comes through the door'*.

There has been an increase in food bank usage across the region in the past 12 months, linked to benefit sanctions and/or benefit payment delays. There are reports of some affected households no longer being able to afford fresh food items and to meet special dietary requirements. Food banks in some parts of the North East are frequently closing early as they run out of food and some no longer advertise their services in order to manage demand. Local authorities and housing providers are increasingly formalising relationships with food banks, but typically express grave concern about these becoming a 'normalised' part of welfare provision. One stakeholder said, *'The previous system used to be based on the idea that you used the food bank until the welfare system kicked in...but now you use the food bank as the [welfare] system is failing'*.

Issues around fuel poverty are also increasing. Stakeholders reported that fuel poverty is a persistent worry for some tenants. There are reports of people returning food to food banks as they cannot afford the fuel needed for cooking. This reflects the national scene, where the Trussell Trust have started putting together 'kettle boxes', with foods that can be cooked using hot water and 'cold boxes', with food that do not require any heating. Some households are also going without heating in order to pay other household bills.

It is perhaps too early to assess the health implications of welfare reform, but adverse consequences for physical and mental health could result from: poorer housing conditions, decreased housing security, social isolation, the increased stigmatisation of benefit claimants, a fall in real and disposable incomes, a rise in personal debt and increased food and fuel poverty. Reports of increased levels of anxiety, worry and depression among social housing tenants and homeless people as a result of financial hardship are common. Housing providers are giving staff additional training on how to deal with distressed tenants. Organisations report the impacts of sanctions and accessing food banks on emotional wellbeing to be a key feature of discussions with tenants and clients.

### **Impacts on (Re-)Offending**

A significant amount of research evidence suggests a strong link between housing need and offending, with housing recognised as a key factor in helping people to desist or reduce their risk of re-offending. It is likely that welfare reform, by reducing the availability of good quality housing options available to and increasing the financial hardship experienced by vulnerable people will result in increased levels of survival crime. In a recent report by Rowe et al (2014), the on-going financial difficulties of offenders was identified as the second most significant factor likely to affect desistance from offending (next to 'staying in recovery'). Among homelessness agencies, there are reports of clients turning to crime in response to sanctions (instead of applying for a Hardship Loan) and delays to the processing of benefit claims. Two of the region's police forces report roughly 10% increases in acquisitive crime, linked to the theft of food and toiletry items, and one reported concern over the financial exploitation of vulnerable households by criminal gangs. Notable is the number of crimes being committed by individuals with no prior history of offending. One of the region's fire services has reported an increase in anti-social behaviour, concerns about counterfeit cigarettes and increases in house fires due to candle use and the tampering of electric and gas meters.

### **Impacts on Other Needs – Health, Family Relationships, Moving to Long-Term Accommodation and Employment**

Evidence both nationally and locally suggests that homeless people are presenting with more complex needs, linked to mental and physical health and addictions, for example. One VCS respondent to YHNE (2013) survey of youth homelessness commented, *'...difficulties experienced by young people with an offending history and complex needs are becoming more acute as a result of welfare reform and public spending cuts, limiting access to support services and move-on accommodation'*. Homelessness agencies report that as a result of changing needs, they are able to work with fewer clients and that clients are

remaining in the sector for longer periods of time.

Relationship breakdown has traditionally been the leading cause of homelessness; this remains the case today. VCS stakeholders reported that welfare reform has increased tensions within shared tenancies particularly among young people, where they are unable to repay loans or pay their share of the bills due to sanctions. Despite the relatively small sums of money involved in these exchanges, the consequences can be acute and disproportionate, particularly in respect of tenancy sustainment.

Anecdotal reports suggest that welfare reform is exacerbating difficulties of move-on accommodation, resulting in clients remaining in supported accommodation for longer periods of time. Furthermore, the sanctioning of homeless people is resulting in clients accruing rent arrears with supported accommodation providers, thus reducing the likelihood of their applications to registered social landlords being accepted. There are also concerns that welfare reform will affect the confidence of homeless people to move on, although there is yet to be robust evidence of this in the region.

There is limited evidence that welfare reform is encouraging more people in the North East to take up work. Evidence suggests an already strong ideology of work and little evidence of a sense of entitlement to welfare or dependency culture among claimants. The difficulties experienced by vulnerable and chaotic people in securing paid employment are well documented and evidence suggests that instead of encouraging people to take up work, changes to conditionality for work-related benefits in particular, are dis-incentivising people to engage with Jobcentre Plus. Furthermore, given the economic challenges in the North East, it is unrealistic to assume that welfare reform will, by itself, move people off benefits and into work. Notable from the primary and secondary data collected for this project is the increasing number and scale of employment initiatives being undertaken by local authorities and housing providers in particular. While many large housing providers have excellent track records of supporting tenants into work, initial feedback on some of the more recent initiatives is that they have highlighted the challenges of identifying and creating job opportunities and how far some claimants are from the labour market.

## Monitoring the Impacts of Welfare Reform

Monitoring the impacts of welfare reform is critical. In recognition of this, a significant amount of resource is being invested in this at both the regional and local levels, with the consequences being better understandings of the needs of local people, more effective responses to welfare reform and improved partnership working across the statutory and non-statutory sectors. Greater engagement with faith groups is a notable development. However, organisations are at varying stages of progress in respect of monitoring activities and developing evidence-based responses. Key challenges include: a lack of resources, incomplete data records, and the limited sophistication of some information systems. Information sharing between central and local governments also remains problematic in respect of particular issues. One local authority officer said: *'We've failed, as have all local authorities, to persuade central government to share real time information, particularly DWP...we introduced Social Fund mostly in the dark. Localism can work if done properly'*.

## Conclusions

One year following the implementation of welfare reform, the research indicates a potential relationship between welfare reform and single homelessness. While an increase in single homelessness is yet to be evidenced through homelessness statistics, it is likely that changes to Housing Benefits, the localisation of Social Fund and Council Tax benefit and the application of stricter conditionality for work-related benefits will result in increased levels of single homelessness, both directly and through the exacerbation of key risk factors for homelessness. A range of quantitative and qualitative data indicates that welfare reform could be linked to increased levels of financial hardship and personal debt, rent arrears and evictions, food and fuel poverty, physical and mental ill-health, relationship breakdown and survival crime, in the region. Welfare reform could also result in single people remaining homeless for longer periods of time, by exacerbating problems of financial hardship, access to move-on accommodation and reducing confidence to 'move on'.

There is widespread belief among stakeholders that the true impacts of welfare reform on single homelessness are unlikely

to be felt for several years to come, particularly in light of the range of good practice measures being undertaken across the region to mitigate the impacts. The findings of this research, therefore, should be regarded as tentative and indicative of future trends to be closely monitored.

Perhaps of most concern is that further reforms are yet to be implemented, such as Universal Credit, and there are renewed discussions taking place about the possibility of cutting Housing Benefit to all under 25s. Both of these reforms could have implications for homelessness. In addition, all of the changes are taking place in the context of on-going public spending cuts and problems of housing supply and affordability.

There is a clear need for the on-going – quantitative and qualitative – monitoring of the impacts of welfare reform, with a particular focus on more complex relationships with health and crime, for example.

There is also a clear need for the robust and systematic recording of single homelessness. Without this, it will not be possible to monitor the impacts of welfare reform on those who would not be classed as in priority need, but whose needs should be considered as of equal importance to other groups.

Finally, the research calls for the continued hard work of an effective partnership working between local authorities, housing providers, VCS organisations and related agencies in order to ensure that vulnerable people in the North East receive the support they require.

# 'One Year On': Welfare Reform in the North East and its Impacts on Single Homelessness

## Section One: Introduction

### Project Overview

In January 2013, the North East Homelessness Think Tank (NEHTT) was awarded funding from the Northern Rock Foundation to undertake a research and policy campaign into the impacts of welfare reform on single homelessness in the North East. By single homelessness, we mean single people and couples who are unlikely to be in priority need as defined by homelessness legislation (1985 Housing Act as amended by the 2002 Homelessness (Priority Need for Accommodation (England) Order)). People will not usually be treated as being in priority need if they do not fit any of the following criteria:

- Having dependent children;
- Being part of a household where someone is pregnant;
- Being aged 16-18;
- Being above pensionable age;
- Being under 21 years of age and having been in local authority care;
- Being vulnerable due to health, disability, or institutional background; or
- Having been made homeless by a fire or a flood.

The project aims were to:

- Explore the views and experiences of local authorities, housing providers and voluntary and community sector (VCS) organisations regarding the implementation of and responses to welfare reform in the North East;
- Understand the experiences of welfare reform for people who would be classed as single homeless;
- Examine evidence about the impacts of welfare reform on single homelessness and known risk factors for homelessness;
- Highlight good practice responses to welfare reform; and
- Identify issues for further action and campaigning.

### Methodology

Systematic, quantitative monitoring of the impacts of welfare reform, using an agreed framework, is taking place at the regional level, led by the Institute for Local Governance (ILG). As such, NEHTT's research aimed to complement this by adopting a primarily qualitative approach to study.

Eight semi-structured interviews were undertaken with stakeholders from local authorities and housing providers. These included housing and homelessness, welfare rights, welfare reform and communications officers. These were supplemented by informal discussions and attendance at various regional and local working groups. The interviews focused on: the implementation of a range of reforms, best practice responses, the emerging and likely impacts of welfare reform on single homelessness and the monitoring of impacts.

Eight semi-structured interviews and one focus group were undertaken with strategic and frontline workers from homelessness and related organisations. Discussions focused on: the impacts of welfare reform on service demand and users, staff and client understandings of the changes, organisational responses to welfare reform and the challenges associated with this, and the monitoring of impacts.

Fifteen interviews were completed with a mix of single homeless client groups and focused on their understanding, concerns and experiences of welfare reform.

A wealth of relevant research reports, policy documents, briefing papers and administrative data has been produced on the

effects of and responses to welfare reform, as well as the relationship between this and other challenges, such as austerity cuts. As such, the qualitative findings are underpinned by an extensive review and analysis of secondary material.

### Background to the Research

The welfare reform programme currently being progressed by the Coalition Government represents the biggest change to the welfare state witnessed since the implementation of the Beveridge Report (1942). The government's stated intentions are to simplify the benefit and tax credit system, improve work incentives and reduce welfare spending (up to £23 billion by 2017), with the hope that this will create a system based on fairness, which will provide value for money and place greater emphasis on personal responsibility (DWP, 2010).

Reform of the welfare system has taken place over several years, although the most significant raft of changes to date were implemented in April 2013. Further changes are still to be rolled out. This report focuses on the key reforms likely to affect single people. These include:

- Changes to Housing Benefits (the introduction of the under-occupation rule for social housing tenants, the extension of the Shared Accommodation Rate and amendments to non-dependent deductions);
- The devolution of Social Fund;
- The localisation of Council Tax;
- The application of stricter conditionality criteria for work-related benefits; and
- The introduction of Universal Credit and changes to the administration of benefits.<sup>1</sup>

The introduction of the under-occupation rule (commonly known as and referred to hereafter as the 'Bedroom Tax') is perhaps the most significant change implemented to date. The measure (described as the removal of a spare room subsidy by the Government) is intended to minimise Housing Benefit expenditure and make better use of available housing stock relative to the accommodation needs of tenants (DWP, 2012a). The reduction to Housing Benefit means that: people with one bedroom too many will lose 14% of total eligible rent (average of £12pw) and those with two bedrooms or more will lose 25% (average of £22pw). In order to make up the rent shortfall, some affected households may be able to claim a Discretionary Housing Payment (DHP) from their administering local authority. DHPs have long been available to Housing Benefit claimants who are struggling with their rent, but budgets have significantly increased since 2013/14 (from £20 million per annum to £165 million for 2013/14) (DWP, 2013). DHPs are time-limited, designed only to support tenants to maintain their housing while they make their housing and financial circumstances more sustainable. They are allocated from a fixed annual budget.

Changes to non-dependent deductions are an important issue, particularly for young adults. They represent the amount that is deducted from a tenant's benefit in view of the assumed contribution that a non-dependent is making to household costs. The amount remained largely static during New Labour's period in government but in the June 2010 Budget, the Chancellor announced that the amount of non-dependant deductions to Housing Benefit would be increased over the following three years to match the level they would have been had they not been frozen since April 2001. Restoring the level is intended to mean a fairer deal for taxpayers and provide an expectation that adults make a reasonable contribution towards their housing costs. Non-dependant deductions have increased substantially under the Coalition Government (DWP, 2011a).

The extension of the Shared Accommodation Rate (SAR) to people under the age of 35 was introduced in January 2012. Single people aged under 25, living in the private rented sector (PRS), have long been restricted to the SAR, which is

<sup>1</sup> Other important changes to the welfare system introduced in 2013 include changes to Disability benefits and the Benefits Cap, amongst others, but are not explored through the research in detail, as they are less likely to affect people who would be classed as single homeless.

sufficient only for a room in a shared house. This now applies, however, to all single people aged 25-34. There are a number of exemptions, particularly relating to vulnerable adults (Crisis, n.d). There is widespread belief, however, that the SAR itself is unfair and that exemptions do not apply to a sufficient range of people.

A key new area of responsibility for local authorities following welfare reform is the administration of Crisis Loans and Community Care Grants, following the devolution of Social Fund. Applications for support are now made to councils through local welfare assistance schemes. Devolution is expected to reduce the levels of applications received compared to the remote DWP scheme and to enable decision-makers to take into account 'local knowledge and target the most vulnerable individuals' (DWP, 2011b). Funding for local welfare assistance schemes is to be provided by central government until 2014/15 but will cease thereafter. The funding is not ring-fenced.

The national Council Tax Benefit system has also been replaced by a localised system managed by local authorities. The stated aim is to give more discretion to local authorities about the allocation of support. The localisation has been accompanied by a 10% grant reduction and a requirement to maintain 100% support for pensioners, with the shortfall made up by the development of new criteria for support. In 2013/14, a one-off Transitional Grant Scheme was made available to local authorities adopting the government's default scheme, with households required to make up 8.5% of the support reduction themselves (Dixon, 2013).

In September 2012, new conditionality requirements for work-related benefits were introduced. The new regulations introduce a regime of tougher fixed-period sanctions for failure to comply with eligibility for support. Sanctions are designed to promote or prevent particular behaviours or actions, encouraging compliance with, or participation in, activities or programmes deemed to be in the best interests of claimants (DWP, 2012b). Qualitative research with claimants offers little indication of deliberate non-attendance or non-engagement with services/programmes or that they do little to change motivation or claimants' attitudes to work. Such evidence raises important questions about the ability of sanctions to operate as intended and whether they merely compound existing inequalities and barriers to work for claimants (Griggs and Evans, 2010).

At the heart of government reform is Universal Credit; now due to come into effect in most parts of the country during 2016. Universal Credit will replace six main benefits with a single monthly payment for people in work or out of work. The reform will reportedly ensure that claimants are better off in work than on benefits and smooth the transition from welfare to work, as financial support will be withdrawn at a slower rate than under the current system. Other administrative changes to benefit processes include: the introduction of monthly benefit payments; the direct payment of benefits to households; single payments to households; and the greater use of online systems (DWP, 2012c).

The government did not undertake a comprehensive assessment of the likely impacts of the welfare reform programme prior to implementation, as the details of several reforms were still to be finalised. Furthermore, the number of people affected by and effects of welfare reform is likely to be a constantly changing and dynamic picture. Many households are likely to be affected, however, by multiple reforms, making it critical to gain a detailed understanding of the compounded effects of reform across different geographic locations and social groups. A number of studies have attempted to calculate the combined financial impacts of reform on local economies and households (see, for example, Beatty and Fothergill, 2013; Jarvis et al, 2013). Other studies have tried to assess the population groups most likely to be affected, with evidence suggesting that disabled people (Jarvis et al, 2013) and single adults and childless couples of working age (Padley and Hirsch, 2013) are most likely to be affected. Other types of study have sought to assess the impacts of welfare reform on key groups, such as people with mental health difficulties (Clifton et al, 2013) and social housing tenants (Northern Housing Consortium, 2013a). To date, however, no reports have focused specifically on the impacts of welfare reform on single homelessness, either its changing scale and nature or the experiences of people who would be classed as single homeless.

## Section Two: The Implementation of Welfare Reform in the North East

This section outlines progress to date regarding the implementation of some of the reforms outlined in the introductory chapter, including good practices responses. It also presents some of the concerns raised by local authorities, housing providers and related VCS organisations about the welfare reform measures and local responses.

### Changes to Housing Benefit

#### The Introduction of the Under-Occupation Rule

The greatest impact of welfare reform for households and response agencies to date has been the reforms to housing benefit – particularly, the under-occupation rule. The North East has been more affected by this measure than any other region in the UK due to the long-standing prevalence of social housing stock (Jarvis et al, 2013). A baseline survey by Ipsos Mori (2013) of the impacts of welfare reform on housing associations reported that 58% had been affected by the reforms either a ‘great deal’ or a ‘fair amount’. The overall figure hides a regional variation, however, whereby over 90% of associations in the region reported to have been ‘significantly’ affected. Yet, the region contributed less than others to the £10 billion growth in the Housing Benefit bill witnessed in the previous decade, as a result of sharply rising rent levels in the PRS (Jarvis et al, 2013). There is also little evidence that the change was needed to encourage better use of social housing stock. The region has low levels of overcrowding in the social rented sector, so there will be few beneficiaries from the re-alignment of property and household sizes. Taking one local authority area as an example, only 54 (1%) of customers on the housing register in July 2013 were in a preferential category due to overcrowding. As such, one local authority officer stated, ‘We’ve spent over £4million fixing a problem that never existed’.

Single person households appear to have been disproportionately affected by the under-occupation rule. For a study by Jarvis et al (2013), North East social landlords (representing nearly 65% of the total stock) provided detailed under-occupation figures. The data indicated that the total number of households requiring a one-bedroomed property was 27,278 out of 44,103 (61%) households affected. This compared to 15,860 requiring a two-bedroomed property, 890 requiring a three-bedroomed property and 75 requiring a four-bedroomed property.

During the qualitative interviews, stakeholders expressed concerns about the impact of the under-occupation rule on homelessness, particularly centred on single-person households with low support needs, who are not subject to additional protections and who have limited disposable income to cushion the effects of a reduction in Housing Benefit. Stakeholders rejected the premise that single adults without dependents are flexible and adaptable. One stakeholder said:

*‘It is evident when speaking to our customers that there are affordability issues and they simply do not have the income to pay the under-occupation charge, more so where there is only a singular benefit being paid. Customers in receipt of additional benefits such as DLA have a little extra income and therefore are more able to absorb the charge. For single people in receipt of JSA receiving just £71 per week, a typical £12 under-occupation charge is a huge proportion of their income’.*

The situation is even more acute for young people, where the charge represents a higher proportion of their income. Research by Youth Homeless North East (YHNE) (2014) reported that prior to the introduction of the under-occupation rule and the changes to Council Tax, young people living independently on JSA could be left with as little as £4 a week for food, socialising and phone costs once all of their bills were paid. Stakeholders also stressed the fact that responding to single homelessness entails a significant cost to society, with homelessness prevention considered a more cost-effective approach.

The under-occupation rule is based on the premise that tenants can exercise choice. However, the high number of single people affected is in the context of a shortage of one-bedroomed properties. Jarvis et al (2013) reported that the estimated number of under-occupying households requiring this type of property is more than 4 times greater than the regional number of one-bedroomed properties which become available per year. At the local level, several local authority briefing papers point out this disparity:

*'There are not enough one-bedroom properties to accommodate all those affected. Over 3,000 would need to be re-housed into one-bedroomed properties which become available at the rate of 800 a year'*

*'It would take approximately five years to move all of those in need of a one-bedroomed property into the right sized property, not taking into account any other moves.'*

Stakeholders report increased demand for single-bed properties and reduced demand for larger properties and the varied availability of one-bedroomed properties across the region. In some cases, tenants would need to relocate almost 15 miles to avoid an under-occupation penalty.

In some cases, social landlords are giving increased 'priority banding' to affected households. While this may help prevent rent arrears and eviction among existing tenants, greater competition within the sector will work to the detriment of single homeless people seeking move on accommodation. This is in the context of a shortage of move-on accommodation in both the social and private rented sectors (Homeless Link, 2013a). There has been a historic concern (see, for example, Harding and Harding, 2006) that those with chaotic backgrounds have difficulties accessing social housing. These difficulties are likely to be aggravated by greater competition, leaving single homeless people with few affordable and satisfactory housing options. Considering further the position of the offender, those interviewed and their support workers suggested that only those with severe mental health issues or those who are vulnerable by virtue of their age, now have any chance of securing social housing in some parts of the North East.

The under-occupation rule has been described as a 'non-family friendly' policy. For many single homeless people, the prospect of rebuilding relationships with children is a significant motivating factor for change; a view supported most recently by the findings of Rowe et al (2014). Homelessness organisations expressed concern that offers of single-bed accommodation or shared accommodation will undermine the motivation of clients to 'move on' and their likelihood of sustaining this. One homeless person explained:

*'I have a five year old daughter who I'd like to spend weekends with but I can't at the minute as all I seem to be offered is joint accommodation, shared accommodation and that isn't any good for my daughter.'*

Housing providers reported sympathies with social housing tenants, in a similar predicament. One housing provider recalled:

*'We had a guy who came to us, separated from his wife, he wanted to move out but his ex would only allow him to have the child overnight if they had their own room in his property. When we did the financial assessment, there is no way that he could pay that shortfall on the income he had coming in and it was absolutely soul-destroying. DHP doesn't last forever. You just think, what a horrific position to be in.'*

Local authorities and housing providers across the region have undertaken an extensive programme of work to help clients to mitigate the impacts of the under-occupation rule. Housing associations who responded to a survey by Ipsos MORI (2014) predicted an average spend of £109,000 per affected household to help them to prepare and cope by March 2014.

Few report plans to address the shortage of single-bed properties created by welfare reform through new building plans, describing this as a potentially 'knee jerk' reaction to a potentially short-term policy. Nonetheless, a range of other approaches have been implemented, which have contributed to a decrease in the number of under-occupying households. Some housing providers report decreases up to 20% by the end of March 2014.

As predicted, taking in a lodger has proven to be an unpopular option with tenants. One provider, with approximately 30,000 properties, reported that only one tenant is known to have taken in a lodger to meet their increased rental

obligation. Another reported that of over 10,000 tenants, just two tenants contemplated this but did not pursue it. No social landlords are actively pursuing this, often due to safeguarding concerns. In some cases, tenants have been assisted to access supported lodgings, but again, take up has been low. Some charges have been mitigated through the re-designation of properties, although levels have varied regionally due to the impact of this on rental income and stock value and the risk of penalties from DWP.

Mutual exchanges have been more popular, aided by a number of housing providers revising their housing allocations policies. While this should be considered a good practice response, several VCS stakeholders reported confusion and sometimes inconsistencies in their dealings with housing providers, particularly in relation to supporting clients who are in arrears and facing possession action.

The drop in the number of tenants affected by the under-occupation rule can be also explained by movement into the PRS. One local authority said: *'There are big increases in quits. A third are people leaving to go to the private rented sector and that would have been unheard of a few years ago'*. In some local authority areas, private landlords are responding to the market by expanding their portfolio of properties in line with LHA rates. At the same time, a number of local authorities have been developing incentives to encourage landlords to let their accommodation to more vulnerable households, through rent deposit guarantee and void insurance schemes, for example. Both statutory and non-statutory organisations are also developing more shared accommodation options because of the financial advantages to tenants, as well as Housing First, empty homes and social lettings schemes. Indeed, the North East is home to the largest Housing First scheme in England, led by Changing Lives. Over 40 former rough sleepers who are excluded from social housing have been supported to independence in the PRS through peer support provided by people who have experienced homelessness and by taking advantage of the exemption from the SAR for people who have lived in homeless hostels. This was funded temporarily through the Homelessness Transitions Fund. Of note, however, is that movement to the PRS is unlikely to result in savings to the Housing Benefit bill, where rents are more expensive. According to Shelter's Housing Databank, the average (median) PRS rent in the North East was £450 a month, compared to an average of £243 a month in social housing, and £282 a month for housing association rent (Shelter, 2014, cited in YHNE, 2014).

On the whole, however, the majority of under-occupying tenants have remained in their properties and attempted to make up the rent shortfall. DHPs have played a key role in this and are central to homelessness prevention efforts, more generally. Local authorities have received exceptional demand for DHPs. In a single month, one local authority reported receiving over 80% of the total applications received in the previous year (Jarvis et al, 2013). During the interviews undertaken, some local authorities were praised by housing providers and VCS organisations for their accessible, consistent and transparent approach to the allocation of DHPs and their concern to ensure that DHPs are available for single people. One housing provider reported:

*'[Local authority A] has made it very accessible and worked with us to develop a fast track approach for all tenants who are suffering financial hardship. This requires little information from the tenant other than a rent statement showing arrears which we provide. This has resulted in a greater take-up by affected households. [Local authority B] is now working towards a similar approach'*

*'Generally speaking, people have operated in terms of looking at the specific person and looking at their own personal income...I think they have done it in quite a fair way.'*

In most cases, awards are being made as part of a broader package of housing, financial and employment advice and support for tenants, with engagement with this being a condition of support. Stakeholders described this as: *'using DHP as a means of helping people, not just delaying the problem'*.

In the initial few months of reform, however, a significant underspending of budgets across the region was reported,

stemming from concerns about the size of the DHP pot compared to the number of tenants affected. Indeed, few local authorities anticipated that their budgetary allocation would be able to meet demand. One local authority reported that their budget would last only eight weeks if all 8,000 tenants originally affected were supported to cover their rent shortfall. Accordingly, some developed narrow criteria for support and applied financial tests rigorously, resulting in large numbers of applications being refused. Not only this, but funding seemed to be directed at key groups. One housing provider reported that their analysis of DHP awards showed that a lot of single people were being refused awards over other groups with higher levels of income. These difficulties should be largely addressed, however. A number of local authorities have revised their policies following consultation about the accessibility of DHPs. During the interviews undertaken in early 2014, stakeholders were (more) confident that DHPs are being allocated on the basis of affordability, with no groups experiencing discrimination. The volume of applications awarded has also increased rapidly, particularly where tenants are supported by housing providers. Most local authorities have spent their full allocation during 2013/14 and some sought top-ups from Housing Revenue Accounts. 8 of 12 local authorities are also known to have submitted successful bids for additional DHP funding for 2014/15 to enable higher levels of support to continue.

In order to relieve pressure on DHP budgets, a number of housing providers have set up their own discretionary housing funds. Typically schemes have been developed with the support of local authorities to ensure that tenants are not penalised when making an application to the local authority. One housing provider described this as *'a new venture'* and *'quite risky'* for the organisation, but went on to cite the benefits; notably, that the organisation can respond rapidly to tenants when financial assistance is required. Another housing provider had its scheme independently evaluated after 6 months. This identified that without the fund, customers would have struggled to meet their rent obligations and would have either fallen into arrears or would have had to borrow money and/or gone without food, gas and electricity in order to make payments. Providers are also looking at the nature of rent payment methods and how satisfactory they are, reporting: *'it's not just about [tenants] getting the money in, it's about how they are getting it in that's important'*. Customers, whose direct debits repeatedly bounce, for example, are being advised to switch to payment cards to avoid bank charges.

Having said this, stakeholders were keen to stress that DHPs are not a long-term solution to the effects of the under-occupation rule; one described DHPs as a *'sticking plaster'*. The length of awards across most local authorities is six months and budgets are finite. They also pointed out that for some affected households, there will be no suitable housing alternatives. One housing provider commented: *'We are the lowest tier of affordable accommodation in the borough and if they can't afford accommodation with us, what do they do?'* Stakeholders also expressed concern about affected households who are yet to engage with them.

### **The Extension of the Shared Accommodation Rate (SAR)**

The extension of the SAR has reportedly had little direct impact on levels of single homelessness in the region. Nonetheless, a number of concerns have been highlighted in a range of studies in the North East and nationally about the availability, accessibility and suitability of shared accommodation units in the PRS for vulnerable individuals; all of which could be exacerbated by the wider welfare reform programme.

The SAR has limited the willingness of landlords to accept homeless people, and those who are dependent on Housing Benefit, more generally, as tenants; particularly in areas where the private rented market is buoyant, with more attractive groups available to let to. This view has been evidenced at the national level - where a snapshot survey by Crisis (n.d.) identified that only 1.5% (66 of 4,360) shared properties advertised were accessible to SAR recipients – and at the regional level, through YHNE's (2013) survey of youth homelessness. During the qualitative interviews undertaken, one VCS stakeholder said:

*'Private landlords are taking up housing references now and people are getting more and more picky about who they are going to offer their housing to. If they have mental health issues, rent arrears, they won't take them, so it's really cutting off more and more options.'*

This in the context of a shortage of shared housing. A report by Clarke and Burgess (2012) estimated that the overall shortfall of sub-market independent units for households headed by young people was 140,344, rising to 146,696 by 2021. Homelessness could result where demand exceeds supply and households do not have any alternative housing options. Having said that, some private landlords in the region are understood to be responding to welfare reform by developing more multi-occupancy accommodation units.

The suitability of shared accommodation options for the wellbeing of vulnerable people and the possible impacts of this in respect of homelessness is a long-standing debate. At the 'bottom end' of the market, standards of accommodation and management are low. There is no single framework of standards and regulation applying specifically to the sector's role in accommodating homeless and vulnerable people. A number of studies indicate that shared living can exacerbate vulnerabilities and poses difficulties regarding the maintenance of relationships with children, due to noise levels, cleanliness, the prohibition of visitors and the backgrounds of other residents. Homelessness as a result of residents attempting to escape these conditions and eviction with limited notice is a common story (Crisis, 2011; Smith, et al, 2014; Spencer and Corkhill, 2013).

Concerns about property conditions in the PRS were raised in the context of the introduction of the under-occupation rule. One local authority officer said:

*'Under 35s, they are the people who are in the worst position from the bedroom restriction point of view as they can't just dip out and go to the private rented sector as they are going to get something worse. They are a real targeted group'.*

It is possible that welfare reform changes, such as changes to work-related benefits and Council Tax, will increase the financial hardship experienced by people living in the sector, resulting in rent arrears, relationship breakdown as a result of financial stress and eventual homelessness. Private landlords are also considered to be less interventionist in response to rent arrears.

In response to the extension of SAR, a number of housing and homelessness providers have developed well-managed shared accommodation units and are considering extending these schemes further in light of the resurgence of the government proposal to cut Housing Benefit to under 25s. Evaluation of these schemes indicates positive outcomes for tenants. Not all shared accommodation, therefore, should be considered a negative housing situation, particularly when properly managed.

In light of a preference among local people for social housing, however, one local authority remains focused on maximising the use of social housing, instead of developing the private rental market. Another local authority intends to undertake an assessment of the extent to which the needs of single people subject to the SAR are being met.

### **Changes to Non-Dependent Deductions**

There was little discussion about non-dependent deductions in the briefing papers reviewed and interviews undertaken (this may be because the increase has been phased over several years). Some concern was expressed by VCS stakeholders, however, that the charges will result in increased levels of youth homelessness, if:

- young people are asked to leave the family home where parents can no longer afford for them to stay;
- financial tensions within the household result in relationship breakdown; or
- young people are unable to return to the parental home when other housing options become unsustainable.

## The Localisation of the Social Fund

Since April 2013, local authorities in the North East have been operating local 'welfare assistance' schemes in replace of Social Fund. These schemes are designed to help the most vulnerable meet their immediate short-term needs or maintain their independence in the community. Across the region, funds are typically available to support living expenses such as food, baby milk and nappies; emergency prepayment for heating, lighting solid fuel or reconnection charges; and travel expenses to hospital, residential care, emergency accommodation and funerals. Methods of support include: supermarket vouchers, pre-payment cards, the direct payment of utilities and payment to travel operators.

A study by Jarvis et al (2013) identified that in the first few months of implementation, local authorities were taking a cautious approach to the allocation of funding, with less being paid out than expected. One local authority projected that 1,000 awards would be given out in 2013/14, compared to the 4,500 DWP awards in 2012/13. This position could be seen to support the view that local authorities are better placed than DWP to manage this type of support. However, it could also reflect stricter criteria for support, a conservative approach to the management of budgets and a lack of local knowledge about how to apply.

VCS stakeholders in particular raised a number of concerns about the accessibility of some schemes to single homeless people, with some reporting a perception that this type of support for clients had virtually disappeared. Comments here included:

*'For us, one of the big things is the social fund and the fact that it's just gone'*

*'It's much more harder to access now. I don't think you get it unless you really, really need it'.*

Specific concerns included the limited crisis support available when Budgeting Loans are refused, particularly for those without priority needs, which is leaving some clients without any financial resources, forcing them to rely on food banks and other means of survival. Several workers also reported that Crisis Loans are no longer available in their areas to help single homeless clients with rent deposits for private tenancies, with the effect of compounding existing difficulties in securing housing. One explained:

*'In the private rented sector, many landlords want a bond and rent up front. In [local authority area], you have to be homeless and have dependants in order to qualify, so single homeless adults are automatically ruled out'.*

The limited nature of community care support available to clients moving on from supported accommodation was also discussed. Comments here included:

*'They are trying to set themselves up in their own tenancy and don't fit the criteria [like leaving an institution], they have just fell on hard times and need that bit of help just to get set up, and it just seems there's nothing there for them'*

*'You can go online and apply for a Community Support award, but they are awarded very little. They are only getting a small proportion of their application. They were awarded much more under Community Care Grants'.*

There was also a perception that the way in which support is provided under the new regime is inflexible; limiting the types of items that clients can purchase, the places from which items can be bought and the scope for clients to prioritise the items they consider necessary. Funding for carpets was felt to be in particularly short supply. In some cases, second-hand furniture shops were reported to temporarily run out of stock, rendering clients' vouchers unusable. Clients, too, are struggling with the idea of moving on from supported accommodation with little support to establish a 'home'.

In some cases, VCS stakeholders reported confusion over the basis upon which decisions about applications are being made, noting differences in approach across local authority areas following localisation. They explained:

*'Before, it was a fairly consistent national scheme, whereas now, how it's interpreted and what money is put into, it's a minefield. The variations are vast about what each will and won't fund and so it's not as clear for workers and clients. There used to be a standard.'*

A further area of contention was that some schemes can only be accessed through support workers, despite not everyone who requires support being engaged with a service. This could result in vulnerable people becoming further disadvantaged. For housing providers, problems of accessibility raised related to digital exclusion.

In light of these difficulties, a number of VCS stakeholders are refocusing their efforts on making applications to Trusts and Foundations for support. This is not a straightforward process, however, as the following quote illustrates: *'Applying for the grants is so much paperwork...evidence, statements of support, the application...it's so much work. That's time consuming for us as workers'*. Furthermore, as a result of more grant applications being made, the turnaround time for applications is increasing and in some cases, trusts are running out of funds. A number of housing providers have also developed their own schemes, with funds directed at supporting tenants to access white goods at more affordable loan rates. Typically, applications are also signposted to other sources of support from the statutory and third sectors through the application process.

Having said this, housing providers and VCS stakeholders were sympathetic to the difficulties that local authorities face in maximising the use of resources. Furthermore, since some of these interviews were undertaken in mid-2013, a number of local authorities have reviewed their schemes, relaxing their criteria to ensure that households who require support receive it. Schemes have been extended to include support for those affected by benefit delays and sanctions and to provide additional support to single people. In addition, some local authorities are exploring additional projects that could be funded through the welfare assistance pot. Current ideas centre on employment initiatives, low-cost white goods schemes and support for floor coverings.

All stakeholders, however, expressed concern about the cessation of central government support for local welfare assistance following 2014/15, emphasising that there is a need for funding of this type. One local authority officer reported:

*'It's not just responding to the cut but what do people need. This may be what government are doing but we need to look at the needs of our people which might mean finding money from elsewhere. It is a small amount of money but has a highly proportionate impact on the poorest.'*

Some local authorities reported that any funding not spent in 2013/14 would be ring-fenced for future years and others, that funding will be available for 2014/15 at least. The future provision of local welfare assistance will add to the raft of pressures which local authorities already face.

## **Changes to Conditionality for Work-Related Benefits**

In November 2013, the DWP published national figures for the number of sanctions against JSA for the first 8 months of the new conditionality regime. The figures showed: referrals have increased by 30%. Of these, the number of sanctions imposed has increased by 13%; over half of all reconsideration requests and appeals against JSA sanctions are successful (indicating that the sanctions had been wrongly imposed); and, the length of sanctions has increased (Community Links, 2013). During this time, CAB (2013) reported that the number of clients they support with sanctions-related problems has increased by 45% (from 8,400 to 12,200). Following an inquiry into this, the Work and Pensions Committee recommended that Jobcentre Plus's key performance indicators be revised to ensure that it is incentivised to get jobseekers into work, not just off benefit; and that as Universal Credit is implemented, performance measures which promote sustained job outcomes are formulated (House of Commons, 2014).

A survey by Homeless Link (2013b) found that sanctions are disproportionately affecting homeless people. A third on JSA and nearly one in five on ESA had received a sanction, compared to 3% of JSA and 2.7% of ESA claimants nationally. Sanctions are also disproportionately affecting vulnerable young people. DWP data shows that between October 2012 and April 2013, 46% of JSA sanctions imposed were on claimants aged 18-24, despite accounting for just 25-30% of the total benefit caseload (Homeless Link, 2013b, see also YMCA, 2014a).

For homeless people, the chaotic nature of their lives, difficulties with reading and writing, illness and multiple appointments make it difficult for them to meet benefit conditions and understand the consequences of non-compliance. Homeless Link's (2013a) SNAP found that nearly a third (30%) of people using homelessness services in England have mental health needs, compared with just 3% of the English population, 28% use drugs and 31% have alcohol issues. Higher figures have been noted in local studies (see for example, Harding et al, 2011). Homeless people's lack of understanding of welfare conditionality and the inaccessibility of some information resources compounds these problems (Community Links, 2013; YMCA, 2014b); YHNE, 2014).

This national picture is reflected at the local level. A local study by Irving and Biddle (2014, forthcoming) identified that of 60 people accessing a crisis support service in the region, one in five (19%) reported benefit sanctions to be the most significant issue affecting their lives and a report by Newcastle Council for Voluntary Service (NCVS) (2013) found that 47% of sanctions made by Jobcentre Plus in Newcastle were given to young people. During NEHTT's enquiries, all of the VCS informants interviewed expressed concerns over the volume of clients being sanctioned, stating, for example:

*'Sanctions are much more rigid now...it's always been the case but they are holding them to the conditionality now. It's more strictly applied'*

*'Everyone is getting sanctioned on JSA...you never used to see that. I've been doing this job for ten years and in the past year, every other client has been sanctioned.'*

Stakeholders reiterated the problems of compliance experienced by many homeless people outlined above, stating, for example:

*'Young people are chaotic, jump about, have no permanent address, letters are going to places where they no longer live. They've lost the letter, the letter didn't come, they didn't know they had an appointment. Sometimes, it isn't always their fault.'*

Other concerns related to unjust decision-making processes. Stakeholders were able to identify a number of cases where they felt homeless individuals had been unfairly sanctioned under the new regime. One explained:

*'I had one chap who was having panic attacks and couldn't leave the house and didn't go to a meeting as he had a panic attack and they sanctioned him for that...they sanctioned him for the very reason that he was on benefits to begin with. It just seems to be virtually anything, it doesn't seem to matter whether you have a reasonable excuse. You are just sanctioned.'*

To this, another said:

*'Young people have lots of issues but DWP don't care. If they haven't turned up for an interview, they are getting sanctioned.'*

Reports of a 'sanction first, think later' mentality were similarly highlighted by YMCA (2014). Stakeholders discussed the frustration that clients experience when sanctioned and how this can manifest into anger with Jobcentre Plus staff. One VCS stakeholder stated: *'I think they are fighting a system that they don't understand in a lot of cases and you try to tell them to stay calm but they kick off because they are frustrated'*. Indeed, there was a perception among stakeholders that clients

have low levels of understanding of the welfare system and welfare reform. Support workers commented:

*'My clients don't understand anything. I work specifically with people on probation...I have to explain it to them every time I see them and they don't seem to retain that information...they don't seem to get a grasp on it because it wasn't like that before they went into custody.'*

*'The benefits system is set up on the premise that people have the capacity to understand and it is complex. I don't think they were very clear about the changes. Learning so many things at once is complicated for staff, let alone clients.'*

VCS stakeholders, in particular, complained that reconsideration times for appeals are vague and that at best, affected claimants will only be offered a hardship payment of £30 per week, which is not sufficient for bills, food, transport and other living costs. Furthermore, stakeholders and homeless people themselves explained that many prefer borrowing money from friends and family, rather than receiving hardship payments because they can repay these loans over a longer period of time. Particularly among younger homeless clients, VCS informants reported that some have family that can offer them limited financial support, with support from 'nannas and grandads' becoming increasingly prevalent. The likelihood of being able to access financial support from family members is significantly lower for older homeless people. Some workers agreed that they do not like to encourage clients to take out a Hardship Loan, emphasising: *'It's a loan – it has to be repaid...it's setting people up to fail'*. Supporting clients to avoid and responding to sanctions is proving increasingly time-consuming for organisations.

It is important to note that DWP recognises these problems and has run a number of workshops in the region in recent months to explore greater partnership working approaches between Jobcentre Plus and VCS organisations in order to better support homeless clients to navigate the benefits system. Furthermore, DWP states that if clients are experiencing difficulties meeting conditionality requirements, they should inform Jobcentre Plus staff so that appropriate support can be offered. Some partnership working between Jobcentre Plus and statutory and voluntary organisations does take place across the region in the form of working groups, the production of information resources and the sharing of data. Good relationships have both prevented the sanctioning of homeless people and resulted in sanction decisions being overturned. There is concern, however, for those who do not have support workers who can advocate on their behalf and whose support workers do not have established relationships with Jobcentre Plus staff:

*'Because our staff have good relationships with JCP, they can go and talk to staff and explain the situation of our users to them to stop them being sanctioned, but if you don't know how the system works and a lot of services don't, it's going to happen more and more...and that's the bit that I find a real worry as you are going to leave people in real poverty.'*

Some housing providers reported problems of communication with Jobcentre Plus regarding sanctions, in that they are often unaware that a tenant has been sanctioned until rent arrears accrue (although others reported having access to this kind of data). One provider also expressed frustration that DWP does not officially 'recognise' their employment programmes, resulting in tenants who take part often being sanctioned for not complying with JSA conditions.

Coinciding with problems around sanctions, DWP is perceived by some stakeholders and homeless people to be increasingly inaccessible. There are frequent reports of claims taking an average of 6-7 weeks to be processed, resulting in claimants being left without any financial recourse. One homelessness charity explained:

*'For us, it's the reduced amount of people who are dealing with welfare, its taking us longer to get payments through for Housing Benefit so in terms of cash flow, its taking us about 4 weeks longer to get payments and that's because the people in housing benefit offices cannot process the claims. Because of the size we are, we can cope with it, but smaller organisations won't be able to.'*

Issues of digital exclusion are also proving problematic. VCS informants pointed out that:

- many single (homeless) people do not have ready internet access in order to make a claim;
- appointments are required for access to computers at job centres;
- libraries are closing, reducing opening hours and charging users for access to computers; and
- many providers and advice agencies do not have sufficient office-based or portable IT devices to support clients to make applications (although a number are applying for funding or creating resources to provide staff with tablets).

Contacting DWP by phone can be expensive. Many single homeless people do not have sufficient credit on their phones to make calls to DWP. Clients texting support workers due to limited phone credit is common practice. The government has acknowledged that it is 'inappropriate' to use premium rate numbers but has made no commitment to ending the use of such numbers (The Guardian 11.11.2013). It is acknowledged that clients can use telephones at Jobcentre Plus.

### **The Localisation of Council Tax Benefit**

In 2013/14, most local authorities in the North East adopted the government's default scheme, subject to minor modifications, resulting in some tenants being required to make an 8.5% contribution to their Council Tax bill for the first time. Some, however, made a requirement that all households make a 20% contribution to their bill, while others gave full on-going support to all households (i.e. did not change the Council Tax Benefit scheme they had in place previously).

Local authorities have undergone a process of significant reform to accommodate this new administrative requirement and have implemented a range of measures to support affected households. In some areas, local authorities and housing providers have established a discretionary fund and bolstered financial inclusion teams in order to provide additional advice and support to households in exceptional circumstances. Some have sought to make the transition easier for households by offering them the opportunity to make 12 Council Tax payments (rather than 10 as households would normally be required to) over the course of a year or to make weekly or fortnightly payments. One local authority has introduced a 'texting' service to payers when a liability order has been granted, as a precursor to a reminder when payment is overdue.

The briefing papers reviewed for this study suggest that overall, Council Tax collection rates remain high. For example, in the first quarter, one local authority reported collection rates to be down by just 0.45% compared to the same period in 2012/13. However, whatever steps have been taken to limit the impact of the change, it remains the case that in most areas, a large number of people are being required to pay Council Tax for the first time, while others are paying more than they have in previous years. The number of reminders and summonses issued has increased significantly and one housing provider reported that arrears are increasing for households in receipt of housing benefits not affected by the under-occupation rule. It is assumed that the payment of Council Tax for the first time for some tenants will be a contributing factor. VCS stakeholders expressed a considerable degree of concern that for many claimants, this is another priority debt putting pressure on already restricted resources. Having informed clients of the legalities surrounding the payment of Council Tax, a number of homelessness and advice agencies report that clients are prioritising the payment of this bill at the expense of food. One stated: *'Young people are finding it very difficult. They are very conscious of their Council Tax bill. Young people are sacrificing food, fuel and water bills in order to pay'*.

## The Monitoring of Welfare Reform

When asked about best practice responses to welfare reform, discussions typically centred on the monitoring of impacts. Stakeholders across the board stressed the importance of understanding and evidencing the impacts in order to respond coherently, consistently and effectively.

At a regional level, the Association of North East Councils (ANEC) has been bringing together local authorities through the Assistant Chief Executives' Network to develop a combined approach to managing and responding to the impacts of welfare reform. A monitoring framework has been developed to support the capture of a consistent and coherent picture of the impacts of welfare reform. The framework focuses on high-level key issues, across a range of areas, in support of a prevention agenda. These include: economy, employment and social impacts; housing and DHPs; advice and support; and, the impacts on different social groups. The framework draws on existing quantitative performance data, with data collection and analysis being led by ILG.

A significant amount of resource, however, is also being invested in the monitoring of impacts at the local level; with monitoring in support of effective response, being central to a broad programme of work on welfare reform. This includes:

- The use of local monitoring frameworks (including the development of case studies);
- The establishment of welfare reform boards and key working groups;
- Maximising existing partnerships as a vehicle for disseminating and capturing information;
- The funding of new infrastructure projects to ensure consistent data collection;
- The appointment of 'welfare champions' to engage with people in the community; and,
- The recognition of issues relating to welfare reform within a range of strategies.

Progress made in respect of understanding the impacts and coordinating responses in some local authority areas has been described as '*local government at its best*'. Political commitment and leadership were said to be critical to this achievement. It is evident, however, that local authorities and housing providers are at stages of progress regarding monitoring the impacts of welfare reform and developing evidence-based responses. Stakeholders from one local authority, for example, reported that the local authority has not had an overall strategic approach to welfare reform. Having realised this, it is in a state of 'transition'. Other authorities have responded by putting in place member-led welfare reform groups, whilst some housing providers have significantly increased the number of staff in their financial inclusion teams.

Of further note is that local authorities and housing providers reported a number of challenges related to monitoring. These include:

- The resource intensive nature of data collection and analysis (particularly where data collection is required from external organisations);
- Housing providers working across local authority areas and so not necessarily monitoring and analysing data at the local authority level;
- Gaps in information systems (relating to customer profiles, for example);
- Information systems lacking required levels of sophistication for complex analysis; and
- Making clear distinctions between anecdotal and verified data.

A key challenge to monitoring and responding to welfare reform, however, is information sharing between central and local government. One local authority officer said:

*'We've failed, as have all local authorities, to persuade central government to share real time information, particularly DWP...we introduced Social Fund mostly in the dark. Localism can work if done properly.'*

### **Positive Outcomes of Welfare Reform**

When asked about any unintended consequences of welfare reform, both local authority and housing provider responses related to the gaining of a better understanding of the needs of local people and improved partnership working across the statutory and voluntary sectors. Comments included:

*'We know more about people'*

*'One of those unintended benefits is that it puts into focus those people whose needs weren't highlighted as they were sustaining a tenancy'*

*'It's brought people together in a way that sometimes hasn't been done in the same way across the local authority and with third sector partners'*

*'The spin-off has been pulling people together and I think [the local authority's] relationships with the voluntary sector as well.'*

Increased collaboration has been remarkably effective in terms of dissemination, identification, prediction and response. A notable addition to existing partnership arrangements is the inclusion of food banks and faith groups in strategic and operational working groups. Commenting on the role of faith groups, one stakeholder said:

*'Those groups seem to be making headlines. Locally, we are working more closely with the faith groups. They are filling those gaps, so we see them as partners providing information and support. We include them as part of our quarterly homelessness review and we are getting much more open and transparent debate about the nature of the problem. They aren't seeking any individual gain.'*

## Section Three: The Links between Welfare Reform and Single Homelessness

This section considers the emerging and potential impacts of welfare reform on the scale and causes of single homelessness, as well the impacts on a number of known risk factors for homelessness.

### The Changing Picture of Single Homelessness

There is no obligation for local authorities in England to record information about single homelessness, beyond a duty to periodically review housing needs (Housing Act 1985 Section 8) and report the number of applications and decisions made through DCLG P1E returns. The lack of duty to collect robust data about this group runs alongside the lack of duty to respond beyond assessment and advice. The absence of systematic recording makes it extremely difficult to estimate the true scale and nature of single homelessness and the changing picture over time (Spencer, 2013).

Nonetheless, homelessness statistics for October to December 2013 suggest that the number of households found to be homeless but not in priority need increased by 3% compared to the same quarter in 2012 (DCLG, 2014a), while national rough sleeping counts for October and November 2013 suggest a 5% increase from the 2012 figure, which was in turn a 6% increase on the 2011 figure. The increase across the country excluding London is 7%. Important to note, however, is that there was a fall in the number of rough sleepers found in the North East between 2012 and 2013 (from 62 to 19) (DCLG, 2014b). North East homelessness agencies have invested resources into finding and helping rough sleepers over the last year. The drop is likely to result from better intelligence about who is on the street and how to help them move into accommodation, as well as the provision of more information for those who are at risk of rough sleeping.

Both Homeless Link's and YHNE's recent surveys of youth homelessness have generated inconclusive results about the changing scale and nature of single/youth homelessness over time. Nationally, roughly half of homelessness agencies reported supporting more young people in October 2013 than they did 12 months previously (with the remaining reporting no change or a decrease). 18% of local authorities reported that more young homeless people had slept rough in October 2013 compared to October 2012, while 14% reported a decrease. Around half of homelessness agencies, however, reported levels of rough sleeping to be more prevalent among young clients in October 2013 compared to October 2012 and experiences of rough sleeping among young clients to be more prevalent generally (up from 10% in October 2012 to 17% in October 2013) (Homeless Link, 2014).

At the regional level, in February 2013, 47% of local authority respondents stated that the number of young people presenting as homeless had increased from the previous 12 months, while 47% stated it had decreased and 6% reported no change. Of six homelessness agencies that cater for a range of client groups, three suggested that they had seen an increase in the proportion of young clients seeking support, two reported no change and only one reported a decrease. Agencies who reported increases in youth homelessness suggested this was linked to housing benefit changes, cuts to service provision, difficulties in young people securing employment, housing shortages and the financial climate putting pressure on families resulting in relationship breakdown (YHNE, 2013).

During NEHTT discussions, local authorities, housing providers and VCS organisations alike did not report increases in homelessness as a result of welfare reform. To date, no evictions solely attributable to welfare reform from social housing have taken place. The impacts of welfare reform on levels of eviction from private tenancies are unknown. Nonetheless, there is widespread belief that welfare reform will impact on this. Stakeholder comments include:

*'We expect an increase in homelessness. We have to ensure our services are robust to meet demand'*

*'Single people/non priority is an area where we have concerns'*

*'It will have an impact on homelessness generally but single people especially'*

*'Homelessness is something that there's an awareness of and it's something that is potentially going to get bigger as welfare reform continues'*

*'Some people do manage to get their lives on track and then something like this comes along and destroys it'.*

Furthermore, a recent survey of people accessing a crisis support service in the region revealed that 28 of 56 (50%) were concerned about the impacts of welfare reform on their financial and housing circumstances (Irving and Biddle, 2014, forthcoming).

Early indicators of a possible trend towards increased levels of single homelessness in the North East, however, are increased levels of financial hardship, personal debt, rent arrears, evictions, food and fuel poverty, physical and mental ill-health and crime. At the same time, increased financial hardship and limited access to housing will reinforce the social and economic challenges experienced by homeless people. These will now each be discussed in turn.

### **Financial Difficulties**

Discussions with stakeholders, as well as homeless people, suggested that welfare reform is exacerbating experiences of financial hardship among vulnerable people. Stakeholders reported that, even in the absence of sanctions, benefit payments are often not enough to cover housing and living costs. One support worker explained:

*'Sometimes I sit with young people, particularly if they are single...they've got to pay gas and electricity, food...and the maths just don't add up. Even the most capable young people will struggle as £56 is not a lot of money to live on'.*

When asked about their financial situations, the comments of homeless people included:

*'I've been paid JSA and I have to write down and budget for everything I get and if you get [to the shops] and think 'oh no, I needed that', well you can't get it'*

*'I'm managing my money to the penny but I still have nothing'*

*'[My financial situation is] terrible, horrific, couldn't be any worse. I've got nothing left on my giro. Everything I get goes out straight away. I'm keeping my head above water but it couldn't get any worse'.*

Housing providers report that following welfare reform, tenants are accruing increasing levels of personal debt as they struggle to make ends meet. Other reports include tenants using catalogues to spread the cost of clothes and housing essentials, turning to payday money lenders, borrowing money from friends and family, pawning their belongings and paying bills using credit cards. Research by YHNE (2014) found that young people in the North East are struggling to cope with welfare reform as changes directly affect their income and living costs through the introduction of the SAR and capping of LHA, together with young people being disproportionately affected by sanctions.

In order to minimise levels of unaffordable lending, one local authority has blocked access to the websites of payday lenders from all public computers, with searches automatically re-directed to money matters advice and information about credit unions.

## Rent Arrears and Evictions

One clear sign of financial hardship are levels of rent arrears and evictions. A recent survey by Ipsos MORI (2014) which received responses from 183 housing associations, revealed significant increases in rent arrears among social housing tenants following the introduction of the under-occupation rule. The headline findings include:

- 66% of tenants hit by the under-occupation rule are in rent arrears (equivalent to 72,000 households);
- More than a third (38%) of tenants are in debt because they are unable to pay under-occupation penalties;
- Over half (53%) of associations report an increased difficulty in rent collection because of the size criteria; and
- Since 1st April 2013, the average number of tenants in arrears has risen by 7%, from 1,165 per association to 1,245 per association; and
- More than one in seven households (15%) hit by the under-occupation rule had received an eviction risk letter by October 2013 and were in danger of losing their homes.

CAB (2014a) report that in the last three months of 2013, one in five clients affected by the under-occupation penalty were in arrears. Problems with rent arrears rose by 13% compared to the previous 12 months in every region.

At the regional level, while not solely attributable for evictions, welfare reform has nonetheless been a contributory factor in a high number of cases. A number of local authorities and housing providers are not pursuing evictions where rent arrears are the result of welfare reform only, tenants are engaging to help remedy their situation and/or are making a contribution towards the under-occupation charge. Others, however, are taking eviction action for non-payment. Regionally, providers have reported up to 33% increases in court action and 15% increases in court costs associated with rent actions. In addition, the quantitative data provided by registered social landlords indicates that welfare reform has significantly exacerbated problems of rent arrears, although the proportion of tenants that have fallen into arrears for the first time varies dramatically, ranging from 5% to 45%. Commenting on the impacts of the under-occupation rule on experiences of financial hardship, one housing provider recalled: *'One person had a direct debit [for their rent] bounce five weeks in a row...it went through on the sixth week. It was for £20. If you have people in that situation, they must be in dire straits'*. Despite this, several providers report that rent arrears levels are not as bad as expected and following a peak in Quarter 2, levels are starting to stabilise. Most tenants, where not supported by a DHP, are paying at least something towards their additional rent contribution.

## Housing Advice and Support

At the national level, CAB (2014b) Advice Trends data for July to Sept 2013 reveal that *benefits* is the biggest single category of advice.

- Corresponding with the introduction of the under occupation charge and the localisation of Council Tax support, enquiries about social housing rent arrears and threatened homelessness accounted for a greater proportion of enquiries compared to the previous 12 months;
- Over 3,000 clients were given advice about DHPs. This is more than double the number of clients advised in the same quarter during the previous year;
- Over 2,800 clients were given advice about social landlord rent arrears, possessions or eviction action. This represents a 38% growth compared to the same quarter in 2012; and
- The number of people looking at the Bureau's online information about Assured Shorthold Tenancy rent arrears had

almost doubled in October 2013 compared to October 2012 and the number looking at information about getting repairs done to a rented home had increased by 65%.

Over the past 12 months, some local authorities, housing providers and advice organisations in the North East have reported 'stark' increases in demand for housing advice and support on the basis of affordability. This is putting advice agencies under significant pressures and increasing waiting times for support. Typical comments from advice agencies included:

*'Our organisation is really feeling the bite of welfare reform. Our waiting times have increased from 15 minutes to more than two hours'*

*'There is so much demand that we can't see everyone who comes through the door.'*

In response, some agencies report no choice but to 'shut the doors' on people. Others have changed their service delivery models and generic staff within organisations are increasingly taking on the role of benefits advisors and debt/money experts (NCVS, 2013). One local authority officer, however, warned against an over-reliance on advice services, saying: *'There is still a belief that advice can save some people but it can't. No amount of advice is going to replace the entitlement that has been lost.'*

## Food Poverty

Another clear sign of financial hardship as a result of welfare reform is surging levels of food bank usage. While the Coalition Government maintains that this is due to increased supply, data at the national and local levels evidences a clear link.

The Trussell Trust (2013) report that since the implementation of welfare reform, almost 350,000 people have been provided with at least three days of emergency food; triple the number of people helped in 2011/12. More than half of the 150,000 people given emergency food between April and June were referred because of benefit delays, sanctions and financial difficulties relating to the under-occupation rule and the abolition of Council Tax relief. CAB (2014c) report a steady rise in the number of clients requiring emergency food provision. The figure was 5,320 in Quarter 3, although this is understood to be an under-recording because the code was only introduced in that quarter. The immediate causes of food need are delays in benefit payments which leave clients with significant gaps in income, and benefit sanctions. A report by Lambie-Mumford et al (2014), reported that food bank use is 'a strategy of last resort'. People will tend to use food banks only once they have exhausted all other options. This suggests that food banks usage is likely to reflect simply the 'tip of the iceberg' in terms of need. Loss of, reductions in or problems associated with welfare benefits was the most common reason for usage, followed by indebtedness and homelessness. In Homeless Link's (2013b) 'A High Cost to Pay', 39 of 45 services (87%) reported that homeless clients were experiencing food poverty and that increased food bank use was particularly linked to sanctions.

Research by the Northern Housing Consortium (2013b) found that the national picture of food bank usage is reflected at the regional level; some food banks in the region have reported at least two-fold increases in demand following welfare reform, with the majority of referrals made on the basis of benefit sanctions or payment delays. Local reports include households reducing their meat intake to once a week, households buying less fresh and more frozen foods, households no longer being able to meet special dietary requirements linked to health conditions and instances of food being accessed and sold on. Some food banks across the North East are frequently closing because they have run out of food, others have called the police on occasion to manage demand and others have stopped advertising their services in order to limit referrals.

Of concern is that evidence suggests that food aid has a limited impact on a household's overall food security status (Lambie-Mumford et al, 2014). Rather, a broader approach to sustaining food access, which addresses the root causes of insecurity is needed. This could include: the improved processing of benefits, the fairer implementation of sanctions and greater help for the low paid.

### **Relationships with Food Banks**

An array of relationships is emerging between statutory and non-statutory services and food banks across the North East. These range from local authorities and housing providers organising staff collections, to being distribution centres for vouchers, providing food banks with funding for food and infrastructure, involving them in strategic and operational groups, writing them into local strategies and employing workers to co-ordinate food bank provision. Several local authorities have also included indicators about food banks in their monitoring frameworks. Stakeholders typically reported these relationships to be a relatively new phenomenon:

*'We are now regularly making referrals to food banks, something that was unheard of 12 months ago'*

*'It's only in the last four, six months that we have been working with food banks.'*

Despite describing food banks as an 'important type of community support that is accessed by those most in need', they expressed grave concern about them becoming a 'normalised' part of welfare provision. Their thoughts on this included:

*'The previous system used to be based on the idea that you used the food bank until the welfare system kicks in...but now you use the food bank as the benefits system is failing.'*

*'We feel that food banks should not be mainstream. We would not want to see food banks as anything other than emergency provision and we do not want our clients to become dependent on them as their only source of food provision'*

*'I want to be part of it to help, which is why I have no issues with us being a distribution centre or our housing officers giving food out to people, but the need for a food bank to be there, I have real issues with. It's appalling and it is very much on the increase'*

*'Sometimes when we do income and expenditure with people, it is shocking to see how little they have to live on, especially with the Council Tax changes compounding the effect of the Bedroom Tax on personal levels of income. The food banks are helping us to give people in this situation a bit of a break every now and again. I don't know what we would do without them sometimes. But, it is a shame to have to do it in this day and age.'*

## Fuel Poverty

It is no surprise that nationally and regionally, there are also increasing levels of fuel poverty. Across the region, reports of people choosing between 'heating or eating' are becoming more commonplace. Some of the comments of stakeholders include:

*'Demand for food parcels has gone through the roof and fuel poverty is a persistent worry for our clients'*

*'I have clients saying, 'I can't put my gas on as I've paid other bills''.*

There are reports of people returning food to food banks that requires cooking to food banks as they have no gas or electricity. This reflects stories at the national level, where the Trussell Trust have started putting together 'kettle boxes', containing foods that can be cooked using hot water and 'cold boxes', containing food that do not require any heating.

VCS stakeholders reported on-going concerns about the 'poverty premium' that low-income households pay for heating; being disadvantaged by repayment meters, for example. Indeed, research by YHNE (2014) found that young people struggle to balance their limited income against basic costs of living. Significant was the higher gas and electricity tariffs which young people are being charged because of being on key meters. The research also reported instances of young people not being able to afford to pay all their bills and so prioritising bills in order of importance and falling behind with those lower down the list of priorities i.e. paying their heating bill instead of water bill. The payment of mobile phone bills and top-ups may not at first appear to be a priority, but claimants can be sanctioned if they cannot provide DWP with a telephone number.

## Crime

It is widely predicted across the region that welfare reform, by reducing the availability of good quality housing options available to and increasing the financial hardship experienced by vulnerable people will result in increased levels of survival crime. Indeed, a recent report by Rowe et al (2014), the on-going financial difficulties of offenders was identified as the second most significant factor likely to affect desistance from offending. One of the offenders interviewed said:

*'I've got thirty pence to my name...that's for another week...if there was the opportunity for us to do a quick 'pop and seize' or something if there was a grand sitting there, I probably would take the opportunity 'cos I'm living on nowt. It's degrading...it's stressful...it gets to us...at the minute I'm just trying to get by doing the best I can'*

Two of the region's police forces have reported 10% increases in acquisitive crime, online crime and 'crimes to order' since April 2013; with increases linked to thefts of food and toiletry items, such as baby milk and nappies. Notable is the number of crimes being committed by people with no prior history of offending. There is also concern about vulnerable people increasingly being exploited by criminal gangs, i.e. becoming involved in criminal activity in exchange for cash. One stakeholder described these developments as 'a clear sign of poverty'. One of the region's fire services reported an increase in anti-social behaviour, concerns about counterfeit cigarettes and an expected increase in house fires due to candle use and tampering with electric and gas meters.

Among homelessness agencies, there are reports of clients turning to crime in response to sanctions (instead of applying for a Hardship Loan) and delays to the processing of benefit claims. This was similarly reported by Homeless Link (2013a). One offender interviewed warned of the long-term implications of delays to the processing of claims in respect of crime and employment, saying:

*'You go to the dole, you sign on, you don't get nothing for weeks and weeks...it's [a case] of having to keep on at the dole, trying to get money, then shoplifting trying to survive and then you're back in court and [messing] your job prospects up.'*

When asked about the consequences of financial difficulties and sanctions, some of the young people who participated in YHNE's (2014) research also discussed turning to crime:

*'Some people see it as you can wait for scraps from the JCP just to scrape by or take the risk of crime for a better quality of life'*

*'I had a friend who had been sanctioned and had no money that went into a shop and filled his pockets with bars of chocolate as he had no other alternative to be able to eat'*

Few academic studies have explored the relationship between welfare and crime. One such study, however, is that by Machin and Marie (2004), which looked at crime rates following the introduction of JSA to the UK labour market in October 1996. The analysis indicated that crime rose significantly in the 'Highest at risk JSA' areas after JSA introduction. Qualitative research conducted around the time of JSA introduction was also highly suggestive of the notion that crime was high in the thinking of disallowed and sanctioned individuals (see, for example, Vincent, 1998),

## Physical and Mental Health

A person's ability to access welfare services has long been recognised as an important factor in determining health and wellbeing inequalities, with the housing and benefits system acting as a buffer against the effects of poor housing conditions and poverty. While it is perhaps too early to assess the health implications of welfare reform, negative impacts on health and wellbeing could result from:

- A fall in real and disposable income;
- Increased poverty (both fuel and food);
- A rise in personal debt;
- Increased stigmatisation of benefit claimants;
- Decreased housing security; and
- Poorer housing conditions.

Indeed, both historical and contemporary research, particularly from the field of public health, has shown a wide variety of housing conditions to be associated with physical health. For example, overcrowding and substandard conditions (such as damp) have been linked to mortality rates (Brennan and Lancashire, 1978), morbidities (Barker et al, 1990; Gove et al, 1979; Hyndman, 1990), the spread of infection (Bhatti, et al, 1995) and cancers (Barker et al, 1990). Particularly important in the context of fuel poverty, deviation of indoor temperature beyond a relatively narrow range has been associated with increased risk of cardiovascular disease (Arblaster and Hawtin, 1993), susceptibility to other illnesses, such as hypothermia, increases in blood pressure and an increase in the risk of stroke (Lowry, 1991). Substandard housing has also been found to adversely affect mental health. Evans et al's (2003) review of this literature concluded that psychological wellbeing is positively correlated to 'housing quality', variously defined. Furthermore, the residential environment plays a fundamental role in providing people with a sense of security, stability and resilience (Sixsmith, 1990).

There are reports of increased levels of worry, anxiety and depression among social housing tenants across the region as a result of financial hardship following welfare reform. A report by Straightforward (2013) surveyed over 700 employees and

undertook face-to-face interviews and focus groups with over 300 employees of 10 housing providers in the North. The key findings include:

- 77% said that customer interactions were more challenging than 6 months ago, stating the main reasons as welfare reform, (specifically under occupation) and customers being much more angry, upset and frustrated;
- 58% have found increased mental health issues amongst their customer base;
- 45% have experienced customers making suicide threats, with only 25% feeling well equipped to deal with this;
- 55% reported feeling stressed at work (range from moderately to extremely), mainly due to increased workloads and dealing with more “emotionally charged” customers.

One of the region’s infrastructure bodies reports that a number of housing providers have given their employees suicide training to better equip them to deal with distressed tenants, while one of the region’s mental health trusts noticed an increase in suicides, but no clear relationship between this and welfare reform has been established to date.

In addition to the physical impacts of food and fuel poverty, there are reports in the region of clients being too proud or embarrassed to access food banks, with associated impacts on self-esteem. One VCS stakeholder, for example, said:

*‘A small percentage of young people don’t want to access food banks, they say that’s what scruffy people do, but mostly, they do want the support and so will go but they like a support worker to go with them. There is a stigma around food banks.’*

Another VCS stakeholder who works with offenders reported collecting food parcels on their behalf as they are reluctant to access support themselves. The negative impacts of accessing food banks on wellbeing are similarly reported by CAB (2014c).

Public discourse on welfare reform, some of which has sought to differentiate society between people in work and people out-of-work is also likely to be having an adverse psychological impact on benefit claimants. Research by YHNE (2014) reported that young people feel demoralised and isolated by the myths and stereotypes contained in this type of discourse. It is clear to all those involved in supporting vulnerable people and welfare reform, that reality is far more complex than popular discourse would suggest. A recent report by YHNE (2014) also suggests that sanctions are having an adverse impact on young people’s wellbeing. The comments of young people and support workers included:

*‘When I was sanctioned I felt sad, angry, upset’*

*‘They don’t sanction fairly. I’ve been sanctioned and it makes me feel demoralised’*

*‘JCP don’t care about young people anymore, they sanction for anything. They did not take into account my disability. The JCP did not help me or listen to me, they gave me a one month sanction’*

*‘The increased struggle for young people to survive is making them depressed about money and debt, it’s going to cause them mental health issues.’*

## Complex Needs

Across the region, there is concern, particularly among homelessness agencies, that welfare reforms, by exacerbating many of the social and economic challenges faced by vulnerable single people, will result in more people developing complex needs.

Indeed, Homeless Link's (2014) 'Young and Homeless' research reported that a quarter of local authorities and two-thirds of homelessness agencies said the needs of young clients were more complex than in October 2013 compared to the situation 12 months previously.

In YHNE's (2013) regional survey of youth homelessness, three of six (50%) local authority respondents reported that the complexity of the needs of young people presenting in February 2013 have increased over time, while the remaining three (50%) reported no change. One provider commented, '*...difficulties experienced by young people with an offending history and complex needs are becoming more acute as a result of welfare reform and public spending cuts, limiting access to support services and move-on accommodation*'.

Several local authorities and homelessness agencies have reported concerns about the impacts of welfare reform on substance misuse. When compared to the national figures, regional data suggests that a higher proportion of young people in the North East have substance misuse problems (YHNE, 2013).

Anecdotally, homelessness agencies report that as a result of changing needs, they are able to work with smaller numbers of clients. This is concerning in the context of a potential increase in the numbers of people requiring support.

## Move-On Accommodation

The VCS stakeholders interviewed suggested that difficulties of securing move-on accommodation are being exacerbated by changes to Housing Benefit and the associated impacts of this on the behaviour of private landlords; resulting in clients remaining in supported accommodation for longer periods of time than necessary. This is in the context of move-on accommodation being the biggest reported gap in homelessness provision (Homeless Link, 2013). Stakeholders suggest that move-on times from supported accommodation have slowed in recent months as workers find it increasingly difficult to secure this type of accommodation for clients. A typical comment here was:

*'There is difficulty in the move-on...there's always been more demand than availability but that's much worse now...there's now more hoops to jump through...increased demand [for social housing] through the Bedroom Tax...and Council Tax makes it more difficult to move on.'*

In response to this, there has been a greater push within organisations to develop relationships with landlords and incentivise landlords to let their properties to homeless people. Several homelessness organisations are known to have employed additional workers, with a specific remit to improve the accessibility of the PRS for young people. A number of good practice schemes are now in operation across the region.

Both research by Homeless Link (2013) and the qualitative interviews undertaken for this research indicate that the sanctioning of homeless people is resulting in clients accruing rent arrears with supported accommodation providers, thus reducing the likelihood of move on. One VCS stakeholder reported:

*'The financial hardship of many homeless people (particularly as a result of sanctions) means that arrears of personal contributions (rent top-ups) are increasing. This will work against clients when applying for (move on) social housing as they do not have a track record of paying rent.'*

In addition to move-on times, there is concern that welfare reform will affect the confidence of homeless people to move on. Centrepoint's (2014, cited in YHNE, 2014) research 'In the Red', reported that 44% of young homeless people felt that their financial situation would be a barrier to moving on from supported accommodation. There is yet to be robust evidence of this in the region, however.

### Relationships with Family, Friends and Partners

Relationship breakdown has traditionally been the leading cause of homelessness. This remains the case today. In Homeless Link's (2014) 'Young and Homeless' research, nearly half (44%) of the young people who approached local authorities and nearly a third (30%) being supported by homelessness agencies in October 2013 were affected by this. This is linked to, inter alia, disagreements with step-parents, financial reasons and overcrowding. Recent welfare reforms, such as non-dependant deductions and changes to Council Tax Benefit, were also felt to be having an effect.

For this research, VCS stakeholders reported that welfare reform has increased tensions within shared tenancies particularly amongst young people, where they are unable to repay loans or pay their share of the bills due to sanctions. Despite the relatively small sums of money involved in these exchanges, the consequences can be acute and disproportionate, particularly in respect of tenancy sustainment.

### Employment

One of the key assumptions underpinning welfare reform is that the changes will encourage behaviour change, in the form of more people seeking employment. This is in turn based on a premise that unemployed households and homeless people do not want to work. A number of national and regional studies, however, suggest the contrary. A forthcoming publication by Harding and Irving (2014), drawing on a number of studies undertaken with single homeless people in the North East in recent years, identifies a strong ideology of work and little evidence of a sense of entitlement to welfare or dependency culture among the majority interviewed. The motivation of the homeless people to work was evidenced by comments such as:

*'I need employment – it's a big problem in my life'*

*'I've always worked...this is the longest that I haven't worked'*

*'I really, really want to get my own job, stability, my own wages...'*

Securing paid work was linked to a positive sense of identity, the rebuilding of relationships (particularly with children) and continued attachment to mainstream values and cultural norms. Similarly, research by YMCA (2014a, 2014b) with young people suggests that far from being a lifestyle choice, life on benefits is a daily struggle. All of the young people who participated in the research had a drive to leave supported housing and get off benefits. The young people who participated in YHNE's (2014) 'Home and a Job' research also reported that they want to work. The Prince's Trust Index demonstrates links between employment and mental and physical health and wellbeing. The Trust found that 40% of jobless young people have faced symptoms of mental illness – including suicidal thoughts, feelings of self-loathing and panic attacks – as a direct result of unemployment. They are also more than twice as likely as their peers to be prescribed anti-depressants (Princes Trust, 2014). The housing providers interviewed for this research also reported this to be true of social housing tenants.

The frustrations of homeless people in the region wanting to work, but being unable to secure employment due to a number of well-known structural and individual barriers are well-documented. For rough sleepers, a lack of sleep and difficulties in accessing hygiene facilities present obvious difficulties. On-going physical and/or mental health problems and active addictions make employment a more long-term aim for some. Others lack qualifications and have limited employment histories. Criminal records are a critical barrier. The high cost of hostel accommodation often means that clients are unable to accept work as they would not be able to afford rent charges.

Furthermore, instead of encouraging people to take up work, stakeholders in the region report that changes to conditionality for work-related benefits, in particular, are dis-incentivising people to engage with Jobcentre Plus. This reflects the national (Homeless Link, 2013b) and international picture (Griggs and Evans, 2010). A review by Griggs and Evan (2010) of the impact of sanctions on employment identified that sanctions for employment-related conditions strongly reduce benefit use and raise exits from benefits, but have generally unfavourable effects on longer-term outcomes (earnings over time and job quality) and spill-over effects (i.e. crime rates).

Given the economic challenges in the North East, it is unrealistic to assume that welfare reform will, by itself, move people off benefits and into work. In November 2012, there were 7.5 JSA claims for every unfilled Jobcentre vacancy across the region, and all authorities within the North East had higher ratios (ranging from 5:1 to nearly 14:1) than the national average of 4:1 (NOMIS, 2012). Within the North East, 15.4% of young people are classified as NEET (Merza-Davies, 2014) and the youth unemployment rate for the region is nearly 25% (IPPR, 2013).

Notable from the primary and secondary data collected for this project, however, is the increasing number and scale of employment initiatives being undertaken by local authorities and housing providers in particular. While many large housing providers have excellent track records of supporting tenants into work, initial feedback on some of the more recent initiatives is that they have highlighted the challenges of identifying and creating job opportunities and how far some claimants are from the labour market.

## Section Four: Conclusions

NEHTT supports Homeless Link's vision for a welfare system that provides a safety net for the most vulnerable and excluded in society. This includes: preventing homelessness, supporting recovery from homelessness and not further disadvantaging or excluding vulnerable people from society.

The findings of this research, however, indicate that welfare reform could be working to undermine this. While an anticipated increase in single homeless is yet to result, a range of quantitative and qualitative data indicates that welfare reform could be impacting on a number of risk factors for homelessness. The findings suggest increased financial hardship and personal debt, increased levels of rent arrears and evictions, growing levels of food and fuel insecurity, adverse physical and mental health, increased tensions within relationships and increased levels of survival crime among vulnerable people. The research also provides little evidence that welfare reform has changed the attitudes and behaviours of claimants regarding employment. There is widespread belief among stakeholders, however, that the true impacts of welfare reform on single homelessness are unlikely to be felt for several years to come, particularly in light of the range of good practice measures being undertaken across the region to mitigate the impacts of welfare reform.

Of further concern is that a number of reforms are yet to be implemented; most notably, Universal Credit. What may have started as a worthwhile reform to make work pay and simplify a complex system, will add further stress and change to a system and society already under pressure. The introduction of the direct payment of Housing Benefits to claimants and the switch to fortnightly payments were typically described by stakeholders as a 'huge concern', potentially even more so than the introduction of the under-occupation rule. Housing providers anticipate high arrears levels and indebtedness, and eventual homelessness, amongst tenants, especially those who have never worked and who have chaotic lifestyles. Concerns have been heightened by the disappointing results of the Universal Credit pilots. Housing and supported accommodation providers are already preparing clients for the introduction of Universal Credit but highlighted:

*'The problem that you've got in an environment of supported accommodation is that it isn't really the real world. It's only when you are in your own tenancy when all the other things start to impact upon you.'*

The resurgence of government proposals to cut Housing Benefit to all under 25s is another area of additional concern in respect of single homelessness.

Of course, all of the welfare reform changes and associated increases in demand for support are taking place in a context of severe public spending cuts. Local authorities have experienced high levels of spending cuts over successive years. Many report that cuts in future years will result in the loss of core services. Funding cuts are similarly impacting on the VCS. A number of regional and national homelessness surveys indicate increased problems of capacity in the sector, fewer accommodation projects, fewer staff, a shift away from specialist services and more clients being denied support (see, for example, Homeless Link, 2013a). The headline findings of VONNE's (2014) Surviving Not Thriving survey (of 114 responses) indicate:

- 53% have seen a decrease in funding;
- 23% have lost staff;
- 71% have experienced an increase in demand for their service;
- 62% are using reserves;
- 41% only have reserves to last up to 3 months; and

Looking to the coming 12 months:

- 52% will be or are considering making staff redundant;
- 44% expect to, or are considering closing a service;
- Despite this, 73% are not reducing the number of beneficiaries they support; and
- 21% will or may close in the next 12 months.

The research evidences the clear need for the on-going (quantitative and qualitative) monitoring of the impacts of welfare reform, with a particular focus on more complex relationships such as those between welfare reform and health, crime and employment.

It also further highlights the need for the robust and systematic recording of single homelessness. Without this, it will not be possible to monitor the impacts of welfare reform on those who would not be classed as in priority need, but whose needs should be considered as of equal importance to other groups.

Finally, it calls for the continued hard work of and effective partnership working between local authorities, housing providers, VCS organisations and related agencies in order to ensure that some of the most vulnerable people in the North

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