

Slipping through the safety net

What happens when you cut housing
benefit for 18-21 year olds?

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Introduction

While most unemployed 18-21 year olds can live with their families, not all of them can. Some have fled abuse from parents or partners, some have been kicked out because of their sexuality, and some are care leavers just beginning their adult life. However all of these young people have one thing in common: **housing benefit is the vital safety net that helps keep them off the streets.**

Politicians are proposing a new form of social security for unemployed 18-21 year olds, which means they are likely lose their entitlement to housing benefit. Shelter is concerned that **removing young people's access to housing benefit will lead to an increase in youth homelessness.**

These changes come in a context of high youth unemployment, where young people aged 18-24 are almost three times as likely to be unemployed than the general population.¹ There is evidence that, with the right kinds of support, young people will find their way into work; **85% of young people on Jobseeker's Allowance find a job within twelve months.**

However, removal of housing benefit would put this at risk, and it would become much harder for those affected to find a stable home and rebuild their lives.

Of the 3.3 million 18-21 year olds in Great Britain, only 0.6% receive both housing benefit and Job Seeker's Allowance.² In total, this is 19,894 young people; 2,205 of whom have children.³ **Not all of these young people have the option of going home to live with parents,** and cutting housing benefit for this age group will force those who rely on it for safety to either return to dangerous environments, or end up sleeping rough.

What is housing benefit?

Housing benefit is a fundamental part of the housing safety net. It helps people on low incomes to pay the rent for their home, but also pays for emergency and temporary accommodation such as **night-shelters, hostels, and domestic violence refuges.**

Young people are already entitled to less generous help from the safety net. Single people under 35 years without dependent children in the private rented sector are only entitled to rent for a room in

shared accommodation, such as a bedsit or room in a house or hostel. This is known as the *Shared Accommodation Rate*.

For young people who have no family home at all or who need to leave one, whether to escape violence or to move to an area where there are more job opportunities, housing benefit is a lifeline that stands between them and the streets.

Removing young people's access to this part of the safety net would prevent access to even emergency accommodation (such as hostels and refuges), **putting young people who do not have the option of going home at increased risk of street homelessness.**

1. Office for National Statistics, *Employment up 103,000 compared with the previous quarter*, February 2015
2. Office for National Statistics, 2011 Census
3. Stat X-plore, Department of Work and Pensions (DWP), November 2014

Why can't they live with family?

Most young people already live with their families, so it's important to understand why some of them don't, and whether cutting their housing benefit might encourage them to return home or move into work.

While there's no comprehensive data on the circumstances of the 19,894 young people claiming housing benefit while they look for work, there is evidence that **some young people do not have the option of living with family**:

- 40% of homeless 18-25 year olds in England surveyed in 2010 had experienced **abuse** at home.⁴
- 11% of 16-25 year olds polled in 2014 who had to sofa surf in the last year had suffered **domestic violence**.⁵
- One in four homeless 18-21 year olds who have had to sofa surf or sleep rough had to leave home due to the '**negative environment**' there.⁶
- 58% of young people seeking support from Centrepoint in 2008/09 **had to leave home** because of arguments, relationship breakdown or being told to leave.⁷
- 60% of homeless young people became homeless because parents, relatives or friends were **no longer willing** to accommodate them.⁸
- Research by Crisis questioned 474 single homeless people in Britain and found that half had first become homeless under the age of 21.⁹

Many of the 19,894 young people who would be affected by this change are clearly very vulnerable. Going home is not an option for them, and without a safety net to help them back on their feet, they'll have nowhere else to turn.

CASE STUDY: Fleeing abuse

Emmanuella left home at 18 after years of abuse from her sister.

"My sister was verbally, physically and mentally abusive towards me... We would have rows once or twice a week, depending on how often I was in the house.

When I was 17 the arguments got worse because I started standing up for myself and fighting back.

"On one occasion I was ready to press charges for assault after she hit me, but my parents were pressuring me not to and said she was going to be sent to live with family and would be out of my way. I withdrew my statement and straight away she said 'haha I made you withdraw your statement, nothing is going to happen to me.' My parents didn't send her away – it left me so angry."

Emmanuella left the violence at home and spent seven months at a Centrepoint hostel.

(Case study provided by Kids Company)

CASE STUDY: Young domestic violence survivor

Belinda was 21 when she fled a very violent partner three years ago and was temporarily housed in a refuge. Prior to the birth of her second child, Belinda had been in employment and intended to go back to work once her youngest child was older.

Due to threats from her partner, Belinda had to leave her local area and her support network. She eventually found a new home, but is still very fearful that her ex-partner will find her and the children.

If Belinda had not been able to access housing benefit she would not have been able to access the safety and support of the refuge, a service that saved her and her children's lives.

(Case study provided by Kids Company)

4. Crisis, *Research briefing: Young, Hidden and Homeless*, April 2012

5. Centrepoint, *Hidden Homelessness poll*, 2014

6. Centrepoint, *Hidden Homelessness poll*, 2014

7. Centrepoint, *Family Life*, 2009; (of those who reported why they had to leave home)

8. Homeless Link, *Young & Homeless*, 2014

9. Crisis, *Nations Apart: Experiences of Single Homeless People Across Great Britain*, December 2014

Who will be affected?

Of the young people who would be affected, 61% currently live in social housing and 39% are renting privately.¹⁰ Access to social housing is very tightly controlled, suggesting these young people are particularly vulnerable.

- **19,894** 18-21 year olds would be affected by this cut.
- **2,205** (11%) of this group have dependent children.
- **17,689** (89%) do not have dependent children.

Context: youth homelessness and unemployment

- Youth homelessness is already high, with 8% of under-25s in England reporting that they have experienced homelessness at some point in the last five years.¹¹
- **49% of people living in homelessness accommodation are between 16-24 years old.**¹²
- In the last three years, the number of 18-25 year olds sleeping rough in London has more than doubled.¹³
- Furthermore, government homelessness figures show that 28% of applicants accepted as homeless by local authorities in 2013/14 were aged 16-24.¹⁴

These figures suggest that a large number of young people are already falling through the gaps in the safety net. Taking away housing benefit for this group would only exacerbate the issue – putting many more young people at risk.

This youth homelessness comes in a context of high youth unemployment, where young **people**

aged 18-24 are almost three times as likely to be unemployed than the general population. The unemployment rate for people aged 18-24 was 14.3% in October to December 2014, compared to 5.7% among all age groups.¹⁵ In this period, 583,000 18-24 year olds were unemployed.

However, the majority of young people don't actually claim benefits: in January 2015, there were 185,600 people aged 18-24 claiming Jobseeker's Allowance (JSA).¹⁶ We already know that 85% of young people on Jobseeker's Allowance find a job within twelve months.¹⁷ Removing housing benefit could put this at risk however – as it would make it much harder for those affected to find a stable home, and rebuild their lives.

Without housing benefit, young people who cannot live with their parents and who cannot find work may have no choice but the streets.

10. Stat X-plore, Department of Work and Pensions (DWP), November 2014

11. Fitzpatrick, S., Pawson H., Bramley, G., Wilcox, S., and Watts, B. (February 2015) *The Homelessness Monitor England*, 2015

12. Homeless Link, *The State of Homeless Support For Single People In England*, March 2015

13. In 2010/11 314 18 - 25 year olds were found to be sleeping rough in London. In 2013/14 751 18 - 25 years olds were found to be sleeping rough in London. All data is from CHAIN: 2010/11 data is available here: www.mungosbroadway.org.uk/documents/15652 and 2013/14 data is available here www.mungosbroadway.org.uk/documents/15617

14. DCLG (January 2015) *Live Tables on Homelessness*, Table 781: Age of applicants

15. Office for National Statistics, *Employment up 103,000 compared with the previous quarter*, February 2015

16. Ibid.

17. House of Commons Library Standard Note (2014), *Youth Unemployment Statistics*

Why might these changes be introduced?

Both the Conservatives and Labour have publicly committed to tackling youth unemployment. As part of their respective strategies to achieve this, both political parties have suggested increasing conditionality on certain benefits, including Job Seekers Allowance and housing benefit, to encourage unemployed young people into employment, education or training.

The Conservatives have proposed¹⁸ that 18-21 year old job seekers should not be allowed to claim housing benefit. It is suggested that this could improve the school-to-work transition for young people and increase youth earning or learning.¹⁹ It is also seen as a mechanism for ensuring welfare dependency is actively discouraged.²⁰

Labour's proposals centre on a new Youth Allowance for unqualified young people that would be means-

tested on parents' income.²¹ It is argued that young people who do not have the skills they need to enter employment should be in training rather than depending on welfare. Labour believe this policy could save the Government £65 million.

It's right to ensure that the benefits and education system helps young people to access the skills they need to find work. **But it cannot assume that all of them can live at home while they do so.** There are significant numbers of young people without support from their families and the benefits restrictions outlined by the major parties for these people are therefore likely to have a disproportionate and negative impact on their lives.

Removal of support may actually increase the barriers to employment, education or training by removing access to a stable home, as well as putting them at increased risk of homelessness. Research from Centrepoll found that 18% of homeless 18-21 year olds in the UK have had to sofa surf in the past year, staying with friends or extended family on floors or sofas because they had nowhere else to go.²² Of these, **34% said that homelessness had a negative impact on their ability to continue in or access education.**

This isn't the first time

There was a visible increase in youth rough sleeping in the 1980s, which has been linked to changes to housing support for young people.

The recession and unemployment during that decade disproportionately affected young people. Unskilled jobs and apprenticeships, which had traditionally been available to school leavers, became unavailable and more young people became reliant on benefits.

The government argued at the time that young people's living costs should be absorbed by their parents where possible – and that the housing support available only encouraged people to leave home

prematurely and without work. So benefit cuts were introduced to try and combat this.

The changes had a **devastating impact on young care leavers or those who couldn't live at home** because of poverty, abuse, conflict or family breakdown. The cuts to housing payments, combined with high youth unemployment, fed into high levels of youth homelessness.

If the new proposals are enacted, we could see a return to 1980s levels of rough sleeping. Already, we know that housing benefit cuts influence overall levels of homelessness.²³ If enacted, the long term impact that these measures will have on young people are likely to be devastating.

18. Saul, Heather. 'David Cameron vows to slash benefits cap to £23,000 and remove housing benefits for under 21s within first week of general election win'. *The Independent*, 27 January 2015

19. IPPR, *No More Neets: A Plan For All People To Be Earning or Learning*, November 2013

20. David Cameron: speech to Conservative party conference, 2014

21. Wintour, P. (June 2014) *Labour to cut youth benefits and focus on path to work*, *The Guardian*

22. Centrepoll, *Hidden Homelessness poll*, 2014

23. Crisis, *The Homelessness Monitor: England 2015*, February 2015

Conclusion

Removing young people's access to housing benefit removes their access to a safe and decent place to stay, and no young person should be denied a safe place to call home.

If young people lose their access to housing benefit, there is likely to be a rise in youth homelessness and a return to 1980s levels of rough sleeping.

For young adults, housing benefit is a vital lifeline that stands between them and the streets; and this lifeline should be maintained to make sure nobody starts their adult life homeless.

For more information on this and Shelter's current 'Save Our Safety Net' campaign, visit:
http://england.shelter.org.uk/campaigns/save_our_safety_net

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and we campaign to prevent it in the first place.

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