

The Impact of Welfare Reform on Social Housing Tenants

Findings from two Think Tanks

CASereport 86

Acknowledgements

We want to thank all who have shared their knowledge and experience to make this report possible, and in particular the tenant participants who attended and contributed to the Think Tanks at Trafford Hall on Welfare Reform. We also want to thank the landlords that supported the events and in many cases paid a contribution towards the costs. We thank the Higher Education Innovation Fund 5, the Economic and Social Research Council and the Joseph Rowntree Foundation for funding the work, and Trafford Hall for hosting the Think Tanks. Finally we would like to thank all of the facilitators that helped during the Think Tanks, including: Liz Richardson, John McNeil, Tim Norton, Monica Burns, Jo Sharman, Hannah Whitwam, Stephen Smith, Barbara Watson, Tom Griffiths, Jon Findlay and the LSE Housing and Communities team. We apologise for any omission, mistakes or misunderstandings.

About LSE Housing and Communities

LSE Housing and Communities is a research unit within the Centre for Analysis of Social Exclusion (CASE) at the London School of Economics led by Professor Anne Power. CASE is a multi-disciplinary research centre which focuses on the exploration of different dimensions of social disadvantage, particularly from longitudinal and neighbourhood perspectives, examining the impact of public policy. We aim to understand the social dynamics of disadvantaged neighbourhoods; promote models of housing and neighbourhood management; develop ways to support community and resident self-help action, especially in social housing areas; and shape government policy.

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1. Introduction

The National Communities Resource Centre at Trafford Hall exists to help residents and frontline staff in disadvantaged communities all over the country develop self-help skills and community action to tackle harsh social problems. Social landlords want tenants to understand and share experiences to develop practical ideas to support communities. LSE Housing and Communities held two 24-hour Think Tanks with over 110 tenants and support workers from a range of social landlords in November 2013 and March 2014. Initially only one Think Tank had been organised, but because the event was oversubscribed a second Think Tank was held in March 2013 to allow as many people as possible to attend. All tenants at the events were encouraged and directly supported by their landlords to come. Landlords want tenants to understand welfare reform and its implications for themselves and their landlords.

Tenants need to be heard and their experiences shared. Tenants who are actively involved understand who is vulnerable and worst affected, what more can be done, how landlords can best communicate with and help tenants, and whether welfare reform helps connect tenants to job opportunities. For tenants and landlords alike, welfare reform brings communities together and makes it urgent to help young people, families and older working adults, hard hit by changes such as the bedroom tax. This brief report from the Tenants' Think Tanks captures some of the messages and experiences.

a. Who participated

The first Think Tank in November 2013 was attended by 64 tenants, and a further 39 tenants attended the second Think Tank in March 2014. A total of 103 tenants took part in at least one of the events. Tenants came from all regions of the country, representing 68 social landlords (or regional bases of national associations). See Annex 1.

Almost all participants were of working age while 10 were over-60 all of whom represented other tenants in their communities. One third had disabilities relating to

mobility. Ethnic minority communities participated and there was a good gender mix. All participants were involved directly in their communities and were anxious to give their views, do something about their problems and ensure that their experiences were properly represented.

b. How the Think Tank was organised

Tenants were grouped around tables with additional rooms available for breakout sessions to facilitate discussion. Each table had a helper who had been briefed to facilitate and keep records. The event comprised of five main sessions:

- What is welfare reform doing to us? Which residents are most affected?
- Why is welfare reform happening? What are the pros and cons?
- How are social landlords helping? Could they do more?
- How can communities help?
- What are the lessons from tenants' experiences? What next?

We collected evidence, ideas, experiences and tenants' views in these main ways:

- Notes taken at each table by helpers
- Post-it stickers filled in individually to answer questions before and during discussions
- "Direct experience forms" completed by participants to give everyone the chance to record and explain personal experiences of welfare reform and to record community actions to help tenants (a total of 92)
- Flip charts, both at individual tables and in the centre of the room, to pool ideas, themes and practical actions
- Posters, drawn at tables by participants, to show how different community supports contributed to people's ability to survive (a total of 103)

In addition, we received feedback both from tenant participants and from social landlords who supported the tenants' involvement. This short report pulls together those findings. Annex 2 gives a full programme and the questions used in each session.

2. Findings

a. What is welfare reform doing to us? Which residents are most affected?

Tenants raised 576 issues which they felt affected their communities in a negative way, undermining residents' confidence and resilience. These were written on post-its and discussed in table conversations.

The three dominant anxieties were financial pressures, the tough way welfare reform was being implemented and the bedroom tax. These three mutually reinforce each other. The next biggest concern was the need for more community-level advice and support, with many people struggling with mental stress. The cost of living and the need to access work also featured significantly. Table 1 shows the main issues which arose presented in order of times mentioned.

Table 1: Issues facing social tenants: Community experiences of welfare reform and other problems

Issue	No. of times mentioned
Financial pressures	109
Welfare reform and dictatorial implementation	95
Bedroom tax	93
Insufficient advice and support – inadequate computer skills or access	55
Mental Stress	49
Community impact – rise in anti-social behaviour & youth problems	39
Work and jobs – language barriers & immigration	26
Social inequality	25
Stigma	18
Disability assessments	15
Diet and cooking	11
Energy costs/fuel poverty	11
Effect on vulnerable	11
Council Tax	10
Family life problems	9

Three recurring themes seem particularly stark: financial pressures; the harsh way welfare reform is being implemented, including the bedroom tax; and insufficient advice and support, especially in relation to inadequate computer skills or access. The boxes below reflect the tenants own words in describing community experiences. Tenants saw financial problems pressing down on their communities in many different ways, as Box 1 shows.

Box 1: Many different financial pressures

1. Poverty

- Cost of living vs benefit payments/minimum wage
- Dividing society in to the have and have-nots
- Poverty is on the increase, with people both in work and unemployed facing financial hardship and social exclusion
- There has been increase in shoplifting of basic items, e.g. food, nappies
- Need for food banks due to changes in benefits causing delays

2. Services

- Housing associations cutting down on staff numbers and ultimately affecting services to tenants
- Pressure on social landlords business models, e.g. arrears leading to less money for repairs and other housing services
- Lack of money for advice workers (both emotional and financial)
- Pressure on councils to collect rent
- Government cuts affecting schools, transport and support more generally

3. Bedroom Tax

- Creating ghettos, pushing people into areas with no choice
- Bedroom tax doesn't match up with real lives- people feel 'criminalised' for having larger house
- There is not enough of the right housing stock
- Cost of adaptations to housing for disability wasted by downsizing

4. Debt

- People are relying on borrowing from loan sharks and payday loan companies – more debt and more pressure
- More people are facing evictions
- Money management problems for long-term benefit claimants - direct payments and extra taxes are difficult to manage
- Rent increase in private sector
- Arrears (now picked up after 7 days and support provided after 28 days)

5. Council Tax

- Councils are aggressively chasing up payments but people are unable to pay

6. Heat or Eat

- Utility charges can't be met
- With cost of living rising, people have to prioritise heating their homes or cooking food

7. Work and Jobs

- Lack of job opportunities
- Pressure to find full time jobs- but often offered zero hour contracts

One of the factors that created most additional pressures was the way in which welfare reform has been implemented, summarised in Box 2.

Box 2: The harsh way welfare reform is being implemented

1. Enforcement

- Ill thought out legislation placing too many hurdles and barriers for families and individuals to jump over
- Unfair sanctioning and slow appeal process mean many people rely on food banks

2. Disability Assessments

- People with disabilities are undergoing stressful assessments
- ATOS can suspend benefits with immediate effect, leaving many without support whilst appealing

3. Insufficient Advice and Support

- People have inadequate computer skills or access to deal with change
- Organisations such as the CAB and food banks are put under a lot of pressure

A big worry for tenants is now the reliance on computers, summarised in Box 3.

Box 3: IT / computer literacy

1. Poor IT skills

- People worry about the need to be computer literate to claim benefits – it's too easy to get it wrong
- Most tenants can use the internet but are frightened of using it to "run their lives"
- Many residents have inadequate knowledge of computers

2. Access

- Some communities and many homes still lack internet access

3. Barrier

- Many tenants don't like having to do everything online e.g. repairs
- 'Digital by default' feels like a threat, particularly when some still lack access to computers

These different pressures created at times intolerable insecurity and stress in people's daily lives (see Box 4).

Box 4: Mental Stress

1. Stigma

- Language used by politicians had impact
- Fear of speaking out in case it jeopardises tenancy

2. Depression

- Tenants report many cases of depression and some threats of suicide
- Mental wellbeing undermined by the changes leading to increases in stress and anxiety
- Severe poverty creating emotional stress and generating a sense of hopelessness

3. Family Problems

- Children that have experienced family breakdown have nowhere to live
- Financial problems are causing fall outs in families
- There is a rise in domestic violence and child abuse

4. Community Impact

- People are left feeling isolated in their own communities

b. Why is welfare reform happening? What are the pros and cons?

The second session was specifically focussed on welfare reform. To help clarify the changes underway, tenants' first gave their views on the old existing system.

Advantages and disadvantages of the old system

Tenants had high level of insight into how the previous system worked along with its advantages and disadvantages. There was far more clarity about the old system than the new one. Understandably, people looked back on the familiar system far more kindly than the changes. Tenants found far fewer advantages in the new system, and disputed that it would stop abuse. Box 4 lists the many advantages tenants identified in the "old welfare system".

Box 5: Advantages of the old welfare system

1. Advice and support

- Locally based staff understood how to signpost applicants
- Staff were well informed and knowledgeable - there was a welfare advisor within Housing Association
- One-to-one, face-to-face contact made the system more personal

2. Less stigma

- The system was more supportive and people felt less labelled
- People were not classed as scroungers - they were benefiting from something they paid in for
- It did not demonise benefit claimants
- Claimants felt as if they were valued
- More benefits were universal, and there was less means testing

3. No bedroom tax

- There was no bedroom tax
- The Government did not dictate what your home should be

4. Fairer/less punitive

- The system was fairer in general – it was aimed at the most in need
- It was a more caring and inclusive system with fewer sanctions
- Both male and females in a household had control over some money
- Tenants were more secure and under less pressure because landlords were not being capped – for example on Housing Benefit and Council Tax
- There was less pressure to take on low-pay, dead-end jobs
- If mistakes were made on any benefits you did not lose all your money until it was resolved
- Housing Benefit paid rent without penalising tenants when circumstances changed

5. Better understood/more accessible

- It was less complicated to claim – the forms were easy to fill in
- You received a letter to tell you what was happening with your claim
- There was clearer access - you knew what you were entitled to
- The system was a reliable safety net and everyone could get help – it was not targeted
- Food banks were not needed
- You did not need a bank account or internet access
- You could go to the Jobcentre when it was convenient for you

6. Support for work and training

- People were helped to find suitable work
- Employers could not refuse disability allowance based purely on physical disability
- More schemes were available for young people with qualifications at the end of them
- There was more help to return to work
- There was a top-up in benefit for lone mothers when they started a new job
- Students received Educational Maintenance Allowance (EMA) to help towards bus fares and college costs

7. More generous system/supported vulnerable people

- Housing Benefit was more generous – paid on all property sizes
- There was security - your income and home were guaranteed
- The system was fair to vulnerable and disabled people
- Everyone received adequate funds to live

- There was funding for legal support and advice

8. Crisis Loans and Social Funds

- Emergency payments to those in hardship – there was a crisis fund so people always had safety net
- There was no need for food banks until crisis loans were removed
- Now many needy people are forced to use payday loans

9. Less mental stress

- There was much better security and peace of mind - “You knew where you were with it”
- It was easier for people to budget, with payments made weekly rather than monthly

10. General

- Getting a dole cheque direct was better than a bank transfer
- It was not a ‘one size fits all’ system
- The system allowed you to recover from sudden work changes

It is striking how benignly tenants now view a welfare system that was under increasing strain, was hampered by disincentives, and ‘burdened’ with steeply rising Housing Benefit costs. It fulfilled one crucial function – providing a safety net that people at the bottom could rely on for their basic needs and in emergencies. In spite of this, tenants identified many problems with the old system as summarised in Box 5.

Box 6: Disadvantages of ‘old’ welfare system

1. Open to abuse

- The system was not monitored enough so could be taken advantage of
- It could be used an excuse not to find job
- It allowed people to cheat the system
- More people got help who did not need it

2. Expensive for government

- The cost of the system escalated out of control as there were no caps on amounts paid
- Child Benefit was paid to everyone, no matter what their income

3. Dependence culture

- Risk of over-reliance on benefits
- It was unfair because some people who had not contributed were getting benefits
- There was too much dependence on benefits
- No incentive to work - people using it as a life style

- Benefits went to wrong people
- A lot of people did not know how they were receiving benefits

4. Inaccessible

- Sometimes there were no local offices and claimants had to phone or go online
- There was too much paper work and questions to fill in
- The system was too complex to understand, and too cumbersome and inflexible

5. Not generous enough

- Allowances were not generous enough
- More and more benefits were becoming more and more complicated
- More help was becoming means tested
- Giros sometimes went “missing” in post
- Disability Living Allowance (DLA) was not straight forward – some had to fight for it

6. Not enough support for work

- There was no drive in system to support job seekers

7. Disjointed delivery

- Different benefit claims were dealt with by different departments
- It should have been more even – people were entitled to other things in certain areas
- The system was mismanaged with sanctions available not being used

8. Inefficient

- Long queues to access help
- Too long for a decision to be made

9. General

- People weren't told what benefits they were entitled too
- Benefits could go to children who live abroad
- Too many still fell through the safety net
- No common sense – there was a ‘one size fits all’ approach

Very often the disadvantages tenants identified were exact mirror opposites of the advantages. Many tenants were acutely aware of abuse and fraud, greatly upset by it and distressed that so little was done to combat it effectively. They were also highly critical of the weak support for and incentives to work, and its universality, saying it led to a “one size fits all” approach. However they praised its inclusivity and lower means testing. The disadvantages did not emerge nearly as strongly as the

advantages however, in spite of some criticisms being sharp and pervasive, such as fraud and abuse.

Advantages and disadvantages of the new system

Participants found very little to praise in the new system, based on experiences to-date. The main advantage seemed to be that there would be less abuse – a big positive. However, tenants really noticed and valued the strong response from local charities, agencies and councils. In general they found them helpful and responsive to the problems facing communities.

The problems in many ways coincided with those identified by participants that are emerging in their communities, suggesting that the community impacts of welfare reform go far deeper than the immediate effect on people's lives. Box 6 highlights the different and new aspects of the problems.

Box 7: Disadvantages of the new welfare system

1. Financial hardship

- People will find budgeting difficult- if faced with a choice of feeding children or paying rent, people will feed children
- People feel they do not have enough to exist on - "I don't have 30p, I have no money"
- There has been an increase crime e.g. shoplifting of bread and nappies
- Welfare reform did not aim to stop poverty or starvation- many people are now relying on food banks

2. Bedroom tax

- The bedroom tax is causing financial hardship and stress for many tenants, with many in more debt
- The bedroom tax is forcing people move out of their community or pay more to stay there
- There are not enough smaller properties to move to so many are faced with no choice but to stay and pay the tax
- The bedroom tax does not target those who are most under-occupied – those over 62

3. Lack of support from agency staff

- People are not informed about which benefits they are entitled to – "Unless you ask, you don't get told"
- Staff are not knowledgeable and cannot offer clear information
- Agency staff advise borrowing when faced with financial problems
- People are advised to go to libraries, but there is a limit for library computer

use and no one is trained to help you

4. Stigma

- Staff in the DWP have a negative attitude towards claimants
- The system stigmatises social tenants and social housing
- People feel labelled - all benefit claimants treated as scroungers
- The system is more intrusive – they are “watching every move you make”

5. Lack of support for vulnerable

- The system singles out people who are already vulnerable – single parent families, old people and the disabled
- Those with an alcohol, drug or gambling addiction will use direct payments as another way to pay for their addiction
- There are no more crisis loans - people cannot afford basic necessities, such as food and heating
- In new system there are many people who feel more isolated than before
- Child poverty will increase

6. Mental stress

- Many people are experiencing increased stressed and worry about the knock on effects of changes -“They put people through too much”
- Claimants who have to prove their health condition to ATOS find the process extremely stressful
- People are sanctioned but are not informed – the system is not transparent
- People who lack computer skills worry about making errors
- Lack of security in the system has impacts that are not measurable in monetary terms
- In some cases the financial pressures are contributing to or resulting in suicidal thoughts

7. Inaccessible/difficult to understand

- The new systems is unworkable and confusing – it relies on skills and resources many do not have
- Forms are complicated and repeat questions in different formats with those giving different answers getting penalised
- Many people do not use computers or have access to the internet - those who are not tech savvy can get into trouble
- System is made less accessible to people deliberately – they want people to fall out of the system - “I don’t understand Universal Credit” “Nobody does”
- Universal credit is not inclusive of different educational backgrounds – e.g. unable to display NVQs
- There are so many faceless bureaucrats

8. Direct payments

- People will rack up debt and arrears by not prioritising rent - not everyone can budget
- People who have never budgeted for longer than a week will be expected to do it for a month
- Direct Payments make collecting rent more difficult for Housing

Associations

9. Lack of consultation

- People feel that the DWP don't listen to any feedback

10. Premium rate phone numbers

- Premium rate numbers for DWP are very expensive
- Housing associations do not ring you back

11. Enforcement

- The timescale of change is too fast and system is slow when mistakes are made
- The system is faceless and uncaring - gone are the days when you talked to someone in the jobcentre and looked at the boards for information
- Council tax is just another debt mounting- they use aggressive collection techniques, sending bailiffs after two missed payments
- There are constant threats because of targeted sanctions to remove people from benefits
- Sanctioning causes debt and stress and the appeal process is lengthy - "People can't afford to feed their kids"
- Universal credit paid only to head of household – this will create problems for many women
- Outside tribunals cost £250 upfront, which make them inaccessible for many
- Under 25s are excluded from housing benefits - people face eviction and homelessness
- Dental care is excluded for many claimants
- There are no crisis loans
- Housing Benefits calculated as income within the benefit cap

12. Disability payments

- Pressure from government to move unemployed, to avoid DLA for life
- Private company are asking medical questions but employing non-medical staff who follow rigid specifications to do assessments
- Assessments are poor – they are quick to suspend payments and then it takes a long time to appeal
- Disability assessments have driven people to contemplate suicide
- People with terminal illnesses have been deemed fit to work
- There are cases of people dying within six weeks of re-evaluation

13. Work programme and training

- Travel costs to get to training are not covered
- They are encouraging free labour – state money is subsidising private industries e.g. Tesco

14. Wider cuts

- Libraries are facing cuts themselves, and yet people are advised to use

library computers

15. Work and jobs

- People are forced in to interim periods of employment because of sanctioning
- There are fewer jobs available
- There are more people on in-work benefits because of zero hour job contracts

16. General

- People will just find a new loophole in the system- money will still go to the wrong people
- Food banks are not a sustainable alternative to fair benefits, with many offering only three visits a year
- Too many benefits are going to immigrants

Many of the problems highlighted by tenants reflect a lack of familiarity with the changes. The harsher approach being applied to claimants of all kinds also caused issues and specifically the “lack of personal, direct contact” in the new benefits system. The shock treatment of cutting people’s limited income and thereby threatening their ability to manage, causes great anxiety and in some cases real hardship. As full implementation rolls forward it is hard to escape the view that there will be many casualties.

c. How are Social Landlords Helping? Could they do more?

Tenant participants were acutely aware of the problems facing their landlords, juggling rent collection and helping tenants to survive and manage with balancing the books (see Box 8). Several tenants spoke positively about the efforts their landlords and frontline staff were making. Box 9 shows what landlords are doing to help.

Box 8: Problems and pressures facing social landlords

1. Rents

- Rent arrears are leading to the extra cost of eviction and to more void property
- Collecting rent has to be priority in order to pay for repairs
- Landlords are finding it harder to get the rent because people’s incomes are shrinking

2. Size of property

- Landlords do not have enough appropriate housing to accommodate the

- people that are now in what is deemed to be inappropriate property
- Empty property caused by the bedroom tax is leading to squatting and the extra cost of dealing with them

3. Staff

- Landlords are having to divert staff away from their day-to-day jobs, such as neighbourhood management and enforcement, in order to deal with rent arrears caused by the bedroom tax
- Staff are having to be trained up for welfare reform, taking time away from other important tasks
- They need extra support staff in order to offer rent advice

4. Funds

- Revenue flows are affected and loan repayments for work become more difficult
- There is less money for development

Box 9: How are social landlords helping?

1. Tenant links

- Creating peer support networks and meetings – tenants helping tenants
- Some Welfare Reform advisors attend tenant forums – to keep them updated in policy changes
- Linking tenants up to help them avoid bedroom tax
- Some run training courses – computer skills, back to work etc.
- Helping to access community grants
- Some landlords are connecting tenants to local services – food banks, community hubs, social services, job centres, CAB, allotment programmes etc.

2. Moving

- Some landlords are trying to help tenants move, to avoid bedroom tax
- Landlords organise mutual exchanges and speed dating

3. Income

- Offering financial advice on debt and budgeting
- Running Money Matters courses and encouraging tenants to look at the picture holistically
- Contacting tenants at the start of arrears before they build up
- Hiring Financial Inclusion Officers to offer advice and help vulnerable tenants

4. Making processes clearer

- Increasing numbers of Benefit Advisors
- Changing wording of arrears letters in order to make the process more transparent
- Assisting tenants with digital literacy

Tenants discussed the changes landlords were introducing and what more they could do to help. Box 10 summarises these ideas.

Box 10: How could social landlords do more?

1. Lobbying and collaboration

- Landlords who do object to current reforms should say that it is going to affect their business because people cannot pay
- More lobbying on behalf of tenants
- Housing Associations should fund projects together and get funding from other organisations

2. Moving and reclassification

- Landlords should do what they can to reclassify properties
- Should do everything they can before evicting people
- Build more properties that people can downsize to

- Help those over 62 to move by making it more attractive for them in order to free up extra houses

3. Advice and support

- More support and advice should be in place
- Tenants need support, advice information and signposting
- They should offer more help for those with literacy problems
- Advise on benefits, managing budgets, appealing and bank accounts
- Teach people to grow vegetables and use garden space- this will save money and promote healthy living
- They should refer people to other agencies and support
- They should employ more frontline staff and keep their training up to date
- Landlords can do more to empower their tenants, such as promoting food cooperatives

4. Communication

- Communication on how new system works
- Be responsive when tenants reach out to them- some are burying their heads in the sand
- Should be more visible in communities
- Continue to listen if tenants have problems

5. Consultation

- There should be more consultation over rent rises- instead of just receiving letter saying rent has increased

d. How can communities respond?

Participants felt upset that only bad images of social tenants ever appeared in the media- often depicted as “scroungers” and “rubbish”. They wanted more direct ways to communicate what was really happening, without their experiences being diluted or distorted by the media.

Tenants then went on to share some practical ideas as to how their communities could respond to the welfare changes, using examples of things they had seen in action (Box 11).

Box 11: Community Response

1. Tenant activists

- Tenants need to be more vocal about what is happening in their communities
- Get involved in online forums and sign petitions
- *Marvellous Mondays*: between now and the General Election tell one person every Monday about the impact of welfare reform

2. Co-operatives

- Develop co-ops and community land trusts, e.g. Islington and Tower Hamlets

3. Information and advice

- Create community hubs which offer different services to local people
- Tenants can advise and help other tenants fill out their forms
- Hold one-to-one sessions to explain reforms simply and clearly and to motivate others to take action
- Take information back into the community, beyond just tenants, e.g. community council

4. Networking

- Develop networks between residents' groups using a central information point such as TPAS (Tenant Participation Advisory Service)
- Motivate other tenants to help
- Reach out to the private rented sector – there is a growing overlap with social renting as more and more tenants exit social housing or homeless accommodation and have to rent privately

5. Training

- Train welfare champions

6. Practical action

- Encourage people to vote so their voice makes a difference
- Support food banks – but do not forget household materials like washing liquid, etc
- Spread the word about community enterprises, e.g. furniture recycling schemes like *Out of the Dark* in High Wycombe and wider schemes such as *Freecycle* (<https://www.freecycle.org/>)

7. Food

- Follow 'A Girl Called Jack' – the famous blog that helps people survive and eat healthily at very low cost, e.g. how to cook 8 burgers for £1
- Teach people how to cook with basic, cheap, healthy ingredients, e.g. pearl barley
- Run "cooking on a budget" courses at Trafford Hall and locally
- Cook together and share food – street by street, house by house

Finally tenants discussed what they thought councils and government should do (Box 12).

Box 12: What messages tenants would like to send to local councils and government

1. Tell local authorities to:

- Listen to tenants and support tenants with advice in their campaigning
- Make sure people get their entitlements
- Run benefits take-up campaigns
- Offer free access to laptops and inform people where there is access through Wi-Fi maps
- Protect staff jobs and wages and make all new contracts pay a living wage
- Provide specialised training for frontline staff
- Stop digitalising everything – communicate directly
- Provide information in the right languages and formats

Several tenants had a special message – *“thanks to all LAs/HAs who are trying hard to help”*

2. Tell the government

- This country is not a dictatorship so they should listen to people who they are deciding for
- Human beings are not a statistic on a balance sheet
- There should be a National Tenants Charter to stop divide and rule and give tenants equal status

3. Personal testimonies

a. Individual stories

Throughout the discussions which were both intense and sometimes heated, we asked tenants to write down individual experiences they wanted to share. Participants were anxious for their own words to be heard, so we present a selection of testimonies that set out clearly the way welfare reform is affecting people's lives. These stories raise concerns over the impact welfare reform has had. We have not diluted tenants' accounts, only clarified things where necessary and left tenants words to speak for themselves.

Starving

A young man (26) who was helping out at Community Radio collapsed. I discovered that he had been sanctioned by Seetec, who run Job Club in my area, because he was late due to having no money for the bus fare and had to walk four miles to the Job Club premises. He had not eaten for two weeks. He was taken to a food centre but of course had no money – no cooking facilities, no heating or lighting for six weeks. [Housing association, North West]

Fear

I am a tenant and this new reform is quite confusing to understand for a lot of people, myself included. I live with my 18-year-old son who is in full time education. Next year he wants to go to University, then I will have to pay the bedroom tax. This is making me feel very anxious and scared of the implications of finding that extra money. Also I am in receipt of ESA which requires medical questionnaires from ATOS which is very scary and depressing. I am constantly worrying that they will reduce my benefit. Then to find a job that will give me security. Also the thought that I will get in arrears when the switch over to Universal Credit takes place, that it will make me get in debt with rent and my other bills. [Housing association, North West]

Lone parents

I have witnessed the negative impact of the welfare reforms on single parents through my neighbour. She is having to alternate between what she uses her benefit money for so that she can survive as follows:

- week 1: she buys food and doesn't use her heating or hot water to reduce the heating bill
- week 2: she tops up her gas and electric meters and is left with no money to buy food

The impact is that her three-year old is always looking poorly (he has a cough and cold all the time). Now people are talking about bad parenting and she is at risk of social services being told and the possibility of her losing her child as if she doesn't love or care about the child. [Housing association, West Midlands]

Disabled needs

The impact on the disabled has not been considered by landlords or social services or government. For example, care needs or home adaptations must happen before moving to smaller homes, let alone health going down due to stress. [Housing association, South East]

Trying to get work

A man in his 40s, unemployed, has been off due to illness and marriage breakdown. He has £23.15 per week bedroom tax but is unable to downsize due to the rural location and lack of stock. He has had to take a workforce job but is unpaid for four months. He is struggling to cover his rent so is at risk of eviction. He has no guarantee of a job after the work trial. [Housing association, North West]

Bedroom tax

A man's wife had just died of lung cancer. He gave up working for the last three months of her life to care for her so their children could continue working. She received no care during her dying days from any outside agency. This man had worked 12-16 hour days all his working life. When the bedroom tax was imposed he was on an income of £71 per week in a three-bed property, the difference is paid at the moment by his children. This has an impact on three other households with fuel cost increases. Now, after 9 months, this is having an effect on his mental health, as he does not like to rely on his children to support him. Currently his property is rented at £78.87 per week. If he left his property and rented a private sector one-bed where

he lives, the council will pay £80.77 which makes no sense at all. This will not save any money. [Housing association, North West]

Assessments

As a long term oxygen user with a deteriorating condition I feel penalised. Twice this year I have been admitted to hospital and there has been a reluctance to discharge me because I am single, in a one-bed flat without facilities to accommodate a carer. This has caused a financial implication to the NHS and a great deal of frustration. On a good day I can live a relatively 'normal' existence; on a bad day / spell I am housebound, totally debilitated and dependent on others. To be assessed by anyone on a good day would disadvantage myself on the benefit scale. To have to cancel an appointment on a bad spell would disqualify or suspend benefit for a period of time. This is constantly worrying, depressing, stressful etc. Hopefully I will be accepted on to the transplant list in early 2014. If not, time is limited. Do officials understand the desperation of people and real situations? [Housing association, East Midlands]

Struggling

I came out of a 20 year relationship in 1997 and moved into a bed-sit (housing co-operative) where I had my 2 youngest children to stay at weekends. I was diagnosed with breast cancer in 2001 and fell into arrears with my rent. I was evicted and spent 7 months in a hostel with my youngest son. I returned to work after my treatment (Surgery, chemo & radio therapy & tamoxifen for 7 years). I moved to a property in April 2004 and shared the care of my 2 sons with their father. In 2008 I had to retire from work due to clinical depression and mobility issues. At first I could manage as I received contribution based ESA amongst other benefits; child benefit, child tax credits, housing and council tax benefits. I could run a small Nissan micra car. Because of the reduction in my income I no longer have a car. I don't get out very much as I cannot afford bus fares and it is painful to walk. I have diabetes but I'm unable to eat a well-balanced diet. I have a large gas bill and struggle to keep warm as I am paying this off the bill at [a rate of] £3.70 each week. This is difficult as I am currently living on less than £10 per day. I was assessed by ATOS and found fit for work. I appealed and 14 months later won my appeal. I was then made to sign on as fit for work and forgot to sign on- being two days late. I told the truth that I had forgotten, that I needed to attend the job centre and was sanctioned for 4 weeks. This put extra debt on to my head. I am currently living on my work pension of £243 per month as I was late sending my ATOS questionnaire back. I intend to appeal this decision. What annoys me the most is the fact that I have worked since the age of 15- spending the last 20 years working for the City Council supporting families in the community. I am now vulnerable and in need of support myself and it's not there. I should have been getting my state pension in August when I am 60, but now I have to wait until I'm 66- if I live that long!

Keeping Home

The welfare does not affect me at present but I have friends who are finding it hard to live through having to pay rates and bedroom tax. One particular has lived in his present house since he was 6 years old, a two bedroom house. He lost his mother 8 years ago so does not want to leave and has to pay about £20 per week for these taxes which does not leave him with much for a reasonable quality of life. He does not want to move as he may have to move out of his area.

Chemotherapy and Sanctioning

Having all benefits stopped whilst undergoing chemotherapy, repeatedly being called to set a job plans whilst in no fit state to travel. Under written warning that not attending would result in benefits being stopped (which they already had done) etc. etc. etc. More of the same ad infinitum.

Student Bursary Suspended

Contacted by a desperate call from a tenant who is in need of some urgent advice/help, she is a student nurse in receipt of a bursary. Due to an overpayment last year her bursary has been reduced this year but the council are not taking this into account. Housing benefit has been reduced to £5.09 per week and her rent is £97 per week which she cannot afford to pay. Wanted to move to a smaller property but will not be allowed due to build-up of arrears, possession order for 5th March. Tenant urgently seeking help.

ATOS

We had very nearly lost our home due to money problems when ATOS decided I was fit for work. The housing associations' support workers helped to challenge them. All my benefits were stopped and this on top of my mental state led to me trying to take my own life which led to me needing extra mental health care and still in arrears but our home is safe for now- this should not happen to my home.

Bedroom Tax

Was having to pay bedroom tax until loophole was found and got it paid back, but now loophole has closed I will have to start paying it again. So have had to make savings elsewhere to be able to pay this and the council tax. Hope when the rest of the reforms come in I will be able to fill out the forms for PPI's for my son. As a volunteer with the council I should be able to get help I shall need. We are looking into a TMO [Tenant management Organisation] so we can look after the repairs and maintenance side, then who knows the rest of [the city] itself.

b. Community responses

We also asked for testimonies on the actions underway in communities to help residents cope with the changes. These offered many insights into how people were actually getting by, given the pressures.

Church helps

Our local church is part of a food bank but is also looking at how they can help families or single people, i.e. financial help, support from other agencies. [Housing association, South East]

Bolton at Home

Campaign group in Bolton called 'Bolton against bedroom tax' lobbied Bolton at Home housing association to agree a 'no homelessness policy'. They agreed any

tenant who is in arrears due to bedroom tax will be given a one-time only offer of a property that meets their needs. [Housing association, North West]

Council priorities

Local authority housing officers have rearranged their working culture to enable them to help and advise more people affected by welfare reforms; this does mean that other aspects of their remit do not get their full attention but it is a question of priorities. [Council, North East]

Protest

Liverpool tenants camped out on the platform of St George's Hall to highlight what will happen when the bedroom tax takes effect. [Housing association, North West]

More help

My housing association are doing: a) tenant training in budgeting etc; b) taking housing officers out of offices onto the estates so tenants know who are vulnerable / disabled etc; c) taken more staff on for debt and welfare reform advice. [Housing association, North West]

Apprentice Schemes

Benefits advisors – employed more staff. Loans scheme set up with another agencies much longer interest rates help our tenants to be in a 'Wonga free' zone. [Housing association, North East]

Heating

Estates having cladding on the properties to keep tenants with the cost of heating.

Benefit Advisors

My housing association has taken on welfare benefit advisors to help tenants.

Advice

I was widowed 14 months ago, and prior to this my husband had dealt with all benefit and finance details. Suddenly, I was faced with dealing with all this myself. At first I struggled, but then I was referred to Weaver Vale's Money Matters team who helped and guided me through everything and even got me extra money that I hadn't realised I was entitled to. The help is there, people just have to ask.

Training

Coast and Country have apprenticeship schemes not just for skills such as carpentry, plumbing etc, but administration. In Coast & Country online centre [they] have digital champions who will help people get online and therefore apply for work.

Private Housing

Hull City Council are bringing a number of private houses back to a fit, rentable standard and renting out for a period of time then giving them back to the private landlord under a grant system.

Community Activism

- Orbit got in two new benefit advisors who had drop in surgeries. They have run out of budgeting courses and started a home swap board.

- *Make homeswapper.com free to residents- phone every single person affected by the bedroom tax to discuss options. Orbit and others run road shows- sharing cost with others & agencies.*
- *Building more 1 bed properties to sell. (Hard to let)*
- *As a community activist, founder & chair of "Friends of Whitehall" community group and Orbit "Street to Block" rep for my estate, I champion residents with difficulties to fight houses.*
- *We have started a food bank. We are working with our housing association to turn wasted green spaces into free food schemes- grow vegetables (teaching people how to). Older teaching younger. Dig for victory. The housing association are paying for food, seeds etc.*

Courses

- *Apprenticeships [are written into] tender/procurement [documents], i.e. the community pays back [to the housing association]. They have their own "Academy" running courses i.e. CSCS, IT, 1st aid, DPS etc. which link with the new CAB courses now being rolled out on a mobile basis. My housing association will also pay for courses that are work related it paying for me to do my Chartered Institute of Housing general certificate in housing level ¾ run by inside housing. They also subsidize some university costs e.g. travels for diploma course.*

Reclassification and Training

- *Now Rykneld is a registered provider it can build and has started building- 100 tarran pre-job bungalows being knocked down (old, hard to heat single walled properties, built after ww2 to provide quick desperately needed housing) and replaced with 160 bungalows with all modern living materials.*
- *2 bed roomed flats are being registered inside to turn them into 1 bed flats. At present the "2" bed flats have no living room and the second bedroom is only 5'x7' only large enough for a single bed.*
- *These flats are largely occupied by single people of working age and this redesign is being used to save people paying the bedroom tax for a room that is basically a cloak room compared to other properties in our area.*
- *I worked for an intermediate labour market project- getting longer term unemployed people back into work- lasted from 1999-2005. We got 388 people back into work giving funding and support to placements with voluntary sector, private and public sector employers.*
- *The programmes included relevant, occupational training (NVQ's/ Health & Hygiene courses/ first aid/ day release to local college in Chesterfield) and a proper living wage. Over 300 people received work at the end, some with that particular employer and some with other employers.*

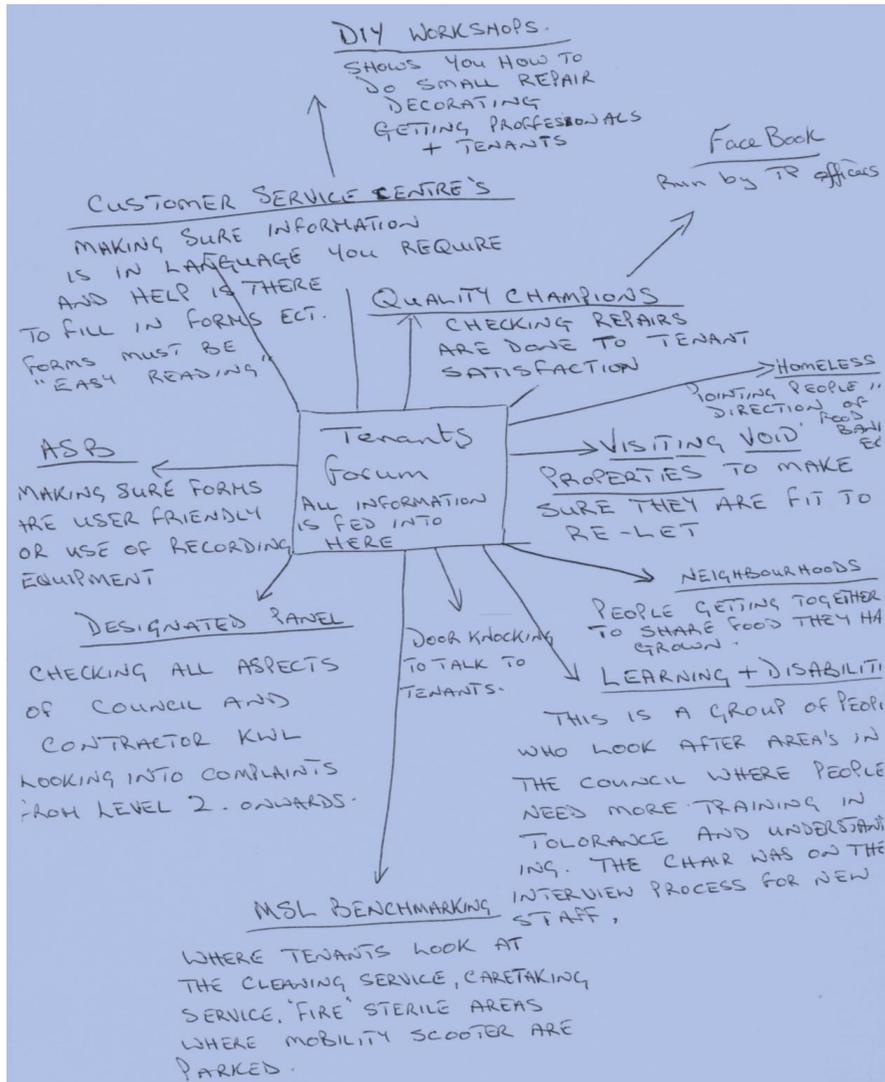
c. Community posters

We asked participants to design posters that communicated what could or should be done, or what was already on offer. From a total of 43 posters we selected the following eight.

Community Poster 1: Community Hub



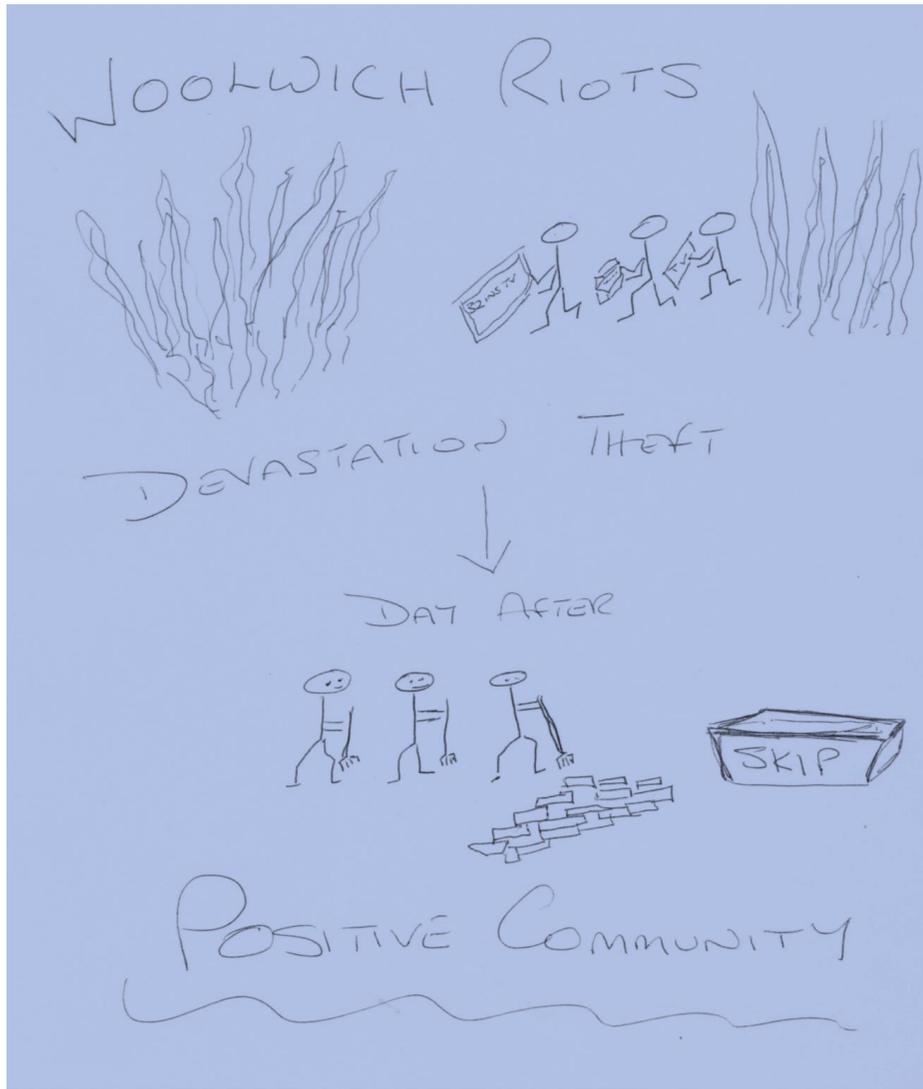
Community Poster 2: Tenants Forum



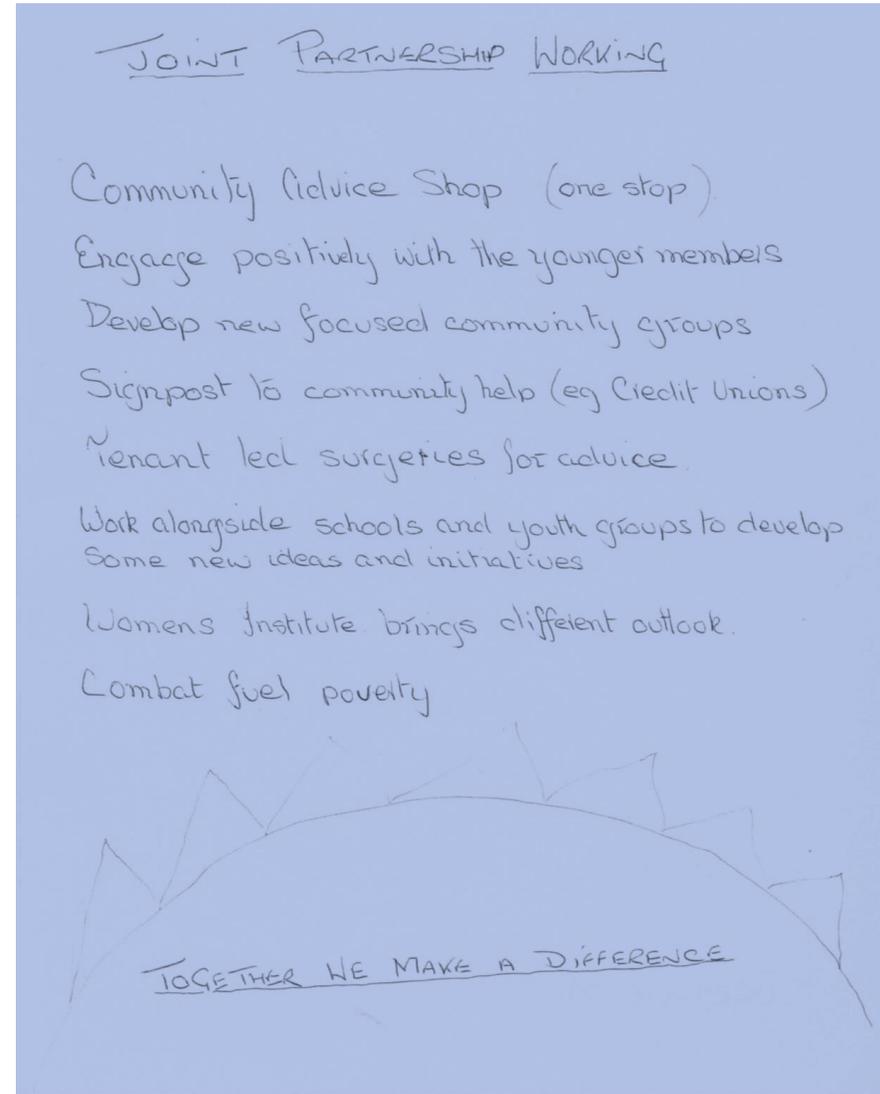
Community Poster 3: Advice and Support



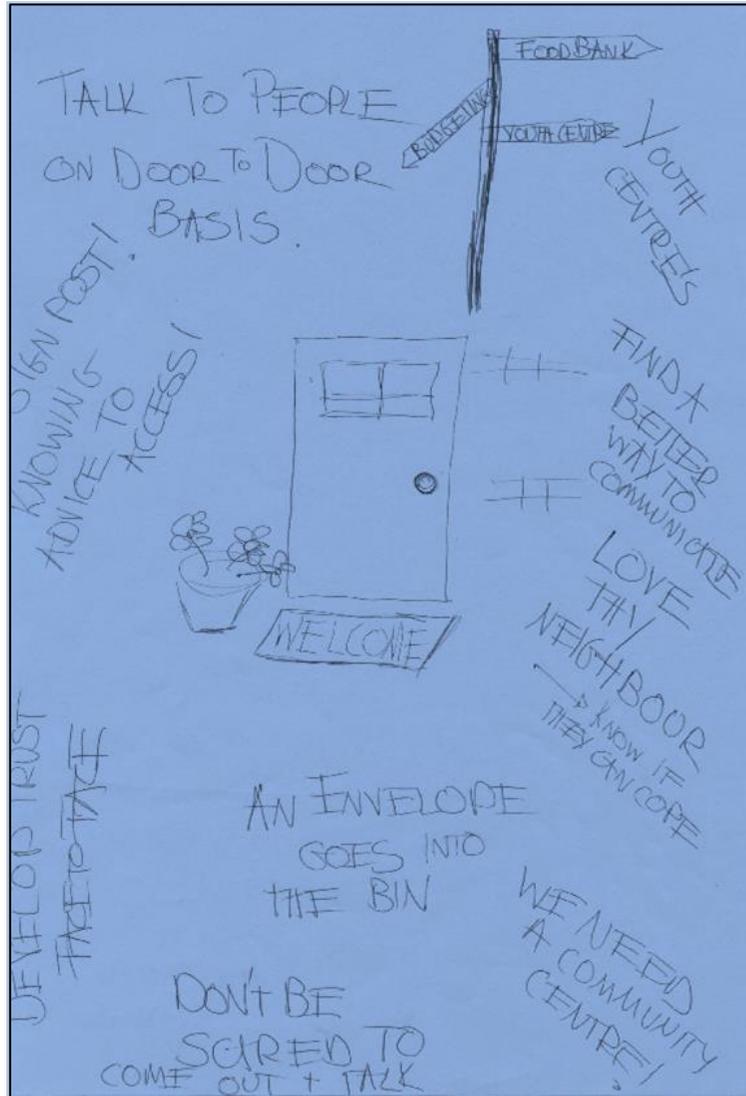
Community Poster 4: Positive Community



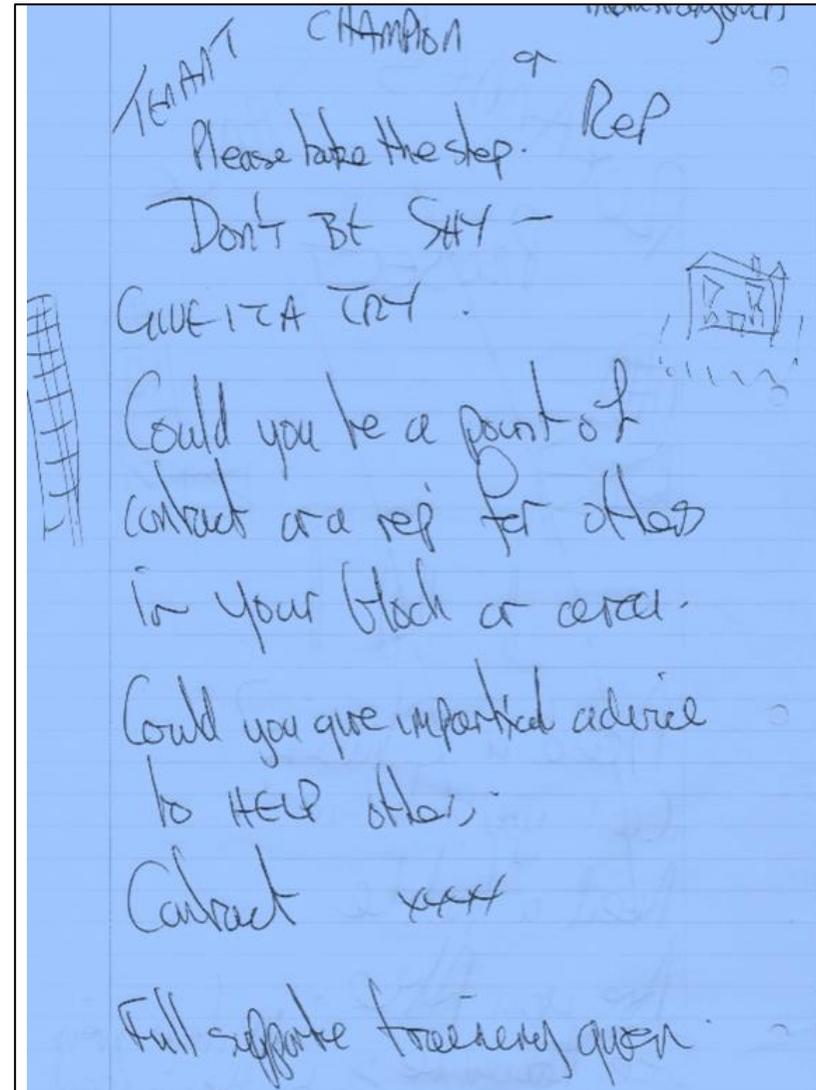
Community poster 5: Together we make a difference



Community Poster 6: Signposting community action



Community Poster 7: Tenant Champions



Community poster 8: We're here to help you

OUR HOUSING ESTATE

- * We have a tenants' & residents' association that includes tenants of all the four landlords on our estate of 400 homes — so we try to be united, not divided.
- * Everybody on the estate is invited to every meeting.
- * We try to make people feel welcome + supported.
- * If people have a problem, we try to bring it up with the council/landlords.
- * We volunteer to open the ^{community} hall for youth sports activities, and ^{for} meetings and support sessions for the local private tenants' organization so they don't have to pay for hire of the premises. (Private tenants have a very rough time too!)

4. Summary of findings

1. **Financial pressures** and the impact of welfare reform cause the most pressure on tenants.
2. Tenants saw many **advantages in the previous benefits system** and very few in the new system. The biggest relative disadvantage of the previous system was the scope for fraud and abuse. They understood the need for budget cuts and austerity measures but were deeply **critical of how they were being applied**. They felt that to be poor and a social tenant carried a deep stigma.
3. The **community impacts** of welfare reform are far-reaching – many tenants are poorly informed about the changes.
4. **Landlords, churches, charities and community organisations** are making great efforts to help residents. **Food banks** play a powerful role in responding to emergency needs.
5. Tenants understand the **constraints on their landlords**. However, they do need their help. There is widespread evidence of financial hardship, increasing stress and anxiety, resulting from money shortages and difficulties. Financial advice, debt counselling, access to banking and credit unions all loomed large and housing associations and some local authorities earned praise for their pro-active efforts on this front.
6. Many **local, small-scale community initiatives** are emerging to provide alternative support and “keep people going”. Tenants were vocal and generally positive about steps being taken in their communities to help, support and improve conditions.
7. **Tenants want to be heard**, want to help and feel strongly that vulnerable people need more help. They want government to respond to the impacts of what they are doing.

8. The **loss of face-to-face contact** in job centres, benefit offices, and council offices, is making the system much harder for many tenants to navigate.
9. The “**digital by default**” policy is causing great alarm and anxiety. While many tenants have some access to the internet (approximately half), most are extremely worried about completing forms, claims etc. online without back-up advice.
10. Fuel bills and **energy saving have shot up the agenda** – people are very worried by the “heat or eat” choices facing families.

Annex 1: Housing organisations represented at Tenants' Think Tanks

Landlord/Organisation	Location	Region
Affinity Sutton	London	London
Aspire Housing	Staffordshire	West Midlands
Berneslai Homes	Barnsley	Yorkshire and Humberside
Bloomsbury EMB	Birmingham	West Midlands
Bournville Village Trust	Birmingham	West Midlands
Chevin Housing Association	Castleford	Yorkshire and Humberside
Chevin Housing Association	Filey	North East
City West Housing Trust	Manchester	North West
Coast and Country	Redcar	North East
Cobalt Housing	Liverpool	North West
Crosby Housing Association	Merseyside	North West
Curo	Bath	South West
Derby Homes	Derby	East Midlands
East Riding of Yorkshire Council TP Forum	North Yorkshire	North East
Europa		
Federation of North East Derbyshire Tenants & Residents	Chesterfield	East Midlands
Gentoo, Sunderland	Sunderland	North East
Golden Gates Housing Trust	Warrington	North West
GreenSquare Group	Oxford	South East / South West
Guinness	Derby	East Midlands
Helena partnerships	Liverpool	North West
Home Group	Newcastle	North East
Hull City Council	Hull	Yorkshire and Humberside
Incommunities	ShIPLEY	North East
Islington Council	Islington	London
Joseph Rowntree Housing Trust	York	Yorkshire and Humberside
L and Q Housing Trust	London	London
Liverpool Housing Trust	Liverpool	North West
Moat Homes	Dartford	South East
Neighbourhood Investor	Liverpool	North West
New Longsight Housing Group	Manchester	North West
New Progress Housing Association	Leyland	North West
Nottingham Community housing association	Nottingham	East Midlands

Octavia	London	London
Orbit	Kent	South East
Parkway Green Housing Trust	Manchester	North West
Peabody	London	London
Places for People	Manchester	North West
Plymouth Homes	Plymouth	South West
Riverside Housing	Liverpool	North West
Riversmead housing association	Hertford	East
Rochdale Boroughwide Housing	Rochdale	North West
Rooftop Group	Evesham	West Midlands
Shian	London	London
Sovereign	Newbury	South West
The Hyde Group	Surrey	South East
Tristar Homes Limited	Stockton on Tees	North East
Ty Bron Afon	Cwmbran	Wales
Wakefield and District Housing	Wakefield	North West
Watford Community Housing Trust	Watford	London
Weaver Vale Housing Trust	Northwich	North West
West Lancashire Borough Council	Lancashire	North West
Willow Park Housing Trust	Manchester	North West
Wokingham Borough Council	Wokingham	South East
Wolverhampton Homes	Wolverhampton	West Midlands
Your Housing	Preston	North West

Annex 2: Tenant Think Tank programmes and session notes

a. Programme (November 2013)

Tuesday 5th November

15.30 – 16.00	Registration and refreshments
16.00 – 16.30	Session 1: Getting to know each other and Trafford Hall
16.30 – 18.00	Session 2: What are the big issues in our places?
18.00 – 18.30	Free time
18.30 – 19.30	Dinner
19.30 – 21.00	Bonfire night quiz

Wednesday 6th November

7.00 – 9.00	Breakfast
9.00 – 9.15	Assemble in the ballroom
9.15 – 10.30	Session 1: What is welfare reform about? What is it doing to us?
10.30 – 11.00	Break and refreshments
11.00 – 12.15	Session 2: What problems do social landlords need to tackle? How much can social landlords really do?
12.15 – 13.15	Lunch
13.15 – 14.15	Session 3: Which residents are most vulnerable? How can communities help?
14.15 – 14.45	Break and refreshments
14.45 – 15.30	Session 4: What are the lessons from tenants' experiences?
15.30	End

b. Session notes (November 2013)

Session 1: What is welfare reform about? What is it doing to us?

- ❖ Introduction, questions and answers
- ❖ Individual task: pros and cons of previous welfare system
- ❖ Small group discussion:
 1. What was wrong with the benefit system before the changes?
 2. Was the previous system fair?
 3. Did help go to any of the wrong people?
 4. Did welfare benefits help reduce poverty?
- ❖ Small group discussion:
 1. Why did the government want to reform welfare?
 2. What do you think of:
 - Universal credit and monthly payments
 - Direct payments of Housing Benefit
 - Bedroom Tax
 - Council Tax
 - Disability payments
 - The work programme

Session 2: What problems do social landlords need to tackle? How much can social landlords really do? Which tenants are most vulnerable?

- ❖ Introduction, questions and answers
- ❖ Small group exercise (pairs or in threes)
- ❖ Small group discussions
 1. How are landlords helping tenants?
 2. What are they doing differently?
 3. What more can they do given their financial constraints?
 4. Are other organisations helping e.g. councils, churches, Citizen's Advice?

Session 3: How can communities help?

- ❖ Introduction, questions and answers
- ❖ Small group discussions
 1. Is there a role for community groups; local advisers?
 2. Is there a need for training?
 3. What is the role of food banks and food parcels? And credit unions? And debt advice?
 4. Can energy saving help?
 5. Benefits process – getting advice
 6. Assessments and interviews – who is helping?
 7. What do you think you can do back in your communities?

Session 4: What are the lessons from tenants' experiences?

- ❖ Large group discussion about issues we have discussed
- ❖ Individual task: Write down your top three lessons
- ❖ Round-up of top ideas

c. Programme (March 2014)

Monday 3rd March

12.30 – 1.30pm	Sandwich lunch, registration and getting to know each other
1.30 – 1.45pm	Introduction and welcome to Trafford Hall
1.45 – 2.00pm	Session 1: Why we are having the Think Tank and what we already know
2.00 – 3.15pm	Session 2: What is welfare reform doing to us? Which residents are most affected?
3.15 – 3.35 pm	Break
3.35 – 4.50pm	Session 3: Why is welfare reform happening? What are the Pros and Cons?
4.50 – 5.15pm	Break
5.15 – 6.00pm	Session 4: How are social landlords helping? Could they do more?
6.00 – 6.30pm	Break
6.30 – 7.30pm	Dinner
7.30 – 9.00pm	Socialising/Quiz

Tuesday 4th March

8.00 – 9.00am	Breakfast
9.00 – 9.15am	Assemble in the Ballroom
9.15 – 10.45am	Session 5: How can communities help?
10.45 – 11.15am	Break
11.15 – 12.45pm	Session 6: What are the lessons from tenants' experiences? What next? What messages?
12.45 – 1.45pm	Lunch and depart

d. Session notes (March 2014)

Session 3: Why is welfare reform happening? What are the pros and cons?

1. Small group discussion on pros and cons:
 - a. What was wrong with the benefit system before the changes?
 - b. Was the previous system fair?
 - c. Who most needed help?
 - d. Did help go to any of the wrong people?
 - e. Did welfare benefits help reduce poverty?
2. Small group discussion on current welfare system and changes:
 - a. Why did the government want to reform welfare?
 - b. What do you think of:
 - Universal credit and monthly payments
 - Direct payments of housing benefit
 - Bedroom tax
 - Council tax
 - Disability payments
 - The work programme

Session 4: How are social landlords helping? Could they do more?

1. Small group discussions

- a. How are landlords helping tenants? Is this new/different/additional?
- b. What more can they do given their financial constraints?
- c. Are other organisations helping e.g. councils, churches, Citizen's Advice?

Session 5: How can communities help?

Posters: (Examples)

- a project in the community that is helping tenants (on welfare reform)
- or an example of a project that was tried but did not work as planned that we can learn lessons from
- or if there isn't much community activity happening, something that explains what the situation is