The Impacts of the 'Bedroom Tax' on Children and Their Education

A Study in the City of Manchester

Joanna Bragg, Erica Burman, Anat Greenstein, Terry Hanley, Afroditi Kalambouka, Ruth Lupton, Lauren McCoy, Kate Sapin and Laura Anne Winter

University of Manchester

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Author information

Joanna Bragg is a Research Associate at the Manchester Institute of Education, School of Environment, Education and Development, University of Manchester

Erica Burman is Professor of Education at the Manchester Institute of Education, School of Environment, Education and Development, University of Manchester

Anat Greenstein is Senior Lecturer in Inclusive Education and Disability Studies at Manchester Metropolitan University, formerly Lecturer in Learning Disability Studies at Manchester Institute of Education, School of Environment, Education and Development, University of Manchester

Terry Hanley is Senior Lecturer in Counselling Psychology at the Manchester Institute of Education, School of Environment, Education and Development, University of Manchester

Afroditi Kalambouka is a Research Associate at the Manchester Institute of Education, School of Environment, Education and Development, University of Manchester

Ruth Lupton is Professor of Education at the Manchester Institute of Education, School of Environment, Education and Development, University of Manchester

Lauren McCoy is current completing her training as a counselling psychologist at the Manchester Institute of Education, School of Environment, Education and Development, University of Manchester.

Kate Sapin is a lecturer in community and youth work studies at the Manchester Institute of Education in the School of Environment, Education and Development at The University of Manchester.

Laura Winter is a Lecturer in Counselling Psychology at the Manchester Institute of Education, School of Environment, Education and Development, University of Manchester.

Acknowledgements

Summary

Introduction

Research suggests the so-called Bedroom Tax is having a negative impact on social housing tenants living in homes considered to be bigger than their household needs. But how have lower family incomes and resulting pressures to move house affected children and their education? A small-scale exploratory study was carried out in Manchester to look for answers.

- Families experienced the 'Bedroom Tax' as one of several benefit changes affecting income. It was probably the most significant, reducing Housing Benefit payments by an average £11 a week for those deemed to have one 'spare' bedroom, and more for those with two.

- Parents described efforts to save money by cutting back on food, heating and other essentials. Some reported eating less themselves so their children could be fed.

- Some parents were unable to afford school uniforms for their children, shoes and warm coats for winter. School staff reported how children were emotionally distressed by the effects of poverty, including the stress placed on their parents.

- School staff considered that material hardship was adversely affecting children's ability to learn, at school and in the home. Hungry children found it harder to concentrate, sometimes leading to classroom unrest.

- Bedroom sharing for children under 16 – encouraged by the changes – appeared to be having a negative impact. Teachers and parents referred to children lacking a quiet place for homework and their sleep being disturbed by younger siblings.

- Schools and community groups had responded to benefit changes by reallocating their finances, staffing and care services, including clothing, meals and advice. Pupil Premium funding, intended to support learning among pupils from low-income families, had been used to extend breakfast clubs, while one school had opened its own account with a shoe shop.

The 'Bedroom Tax'

'Bedroom Tax' is the name commonly used to describe a change to Housing Benefit policy introduced by the Coalition government in April 2013. The measure applies to working-age tenants who rent from local authorities or registered social landlords. It reduces the amount of rent that is eligible for benefit when households are deemed

to have 'spare' bedrooms. This is assessed on the basis that adult couples, two children aged 10 and under, and two children of the same sex under 16 should share a bedroom. Exemptions exist for foster carers, parents with adult children in the armed forces, and children whose disability or medical condition means they cannot share a bedroom. But there is currently no provision for adults with medical conditions, or for separated parents who share the overnight care of their children.

Eligible rent is reduced by 14 per cent for one 'spare' bedroom, which government figures suggest is equivalent to between £10 and £15 per week for most tenants. For two more 'spare' bedrooms the reduction is 25 per cent, equivalent to losing £20 to £25 a week in benefit.

Objectives for the policy declared by the Department for Work and Pensions include reductions in the cost of Housing Benefit, more efficient use of subsidised 'social' housing and incentives for tenants to find employment or increase their hours in work. However, research has so far suggested that few tenants have moved home in response to the change. Most whose Housing Benefit has been reduced have struggled to make up the shortfall, while rent arrears have increased appreciably.

The Manchester study

The exploratory research in Manchester was carried out between March 2014 and July 2015 in contrasting neighbourhoods: a multi-ethnic area where social housing is mixed with other tenures, and a neighbourhood where social housing predominates, mostly occupied by white, British residents. In-depth interviews were completed with 14 parents affected by the 'Bedroom Tax', who had 24 school-aged children between them. Over a quarter were in low paid or insecure work; others were undertaking unpaid volunteer work or, in one case, studying. Thirty nine representatives from twenty schools, housing associations and community groups were interviewed for their perspectives, including head teachers, family support workers, housing officers, local faith leaders and youth workers.

One 'hit' among many

"…it's just building up poverty in general. And however poverty in general affects children, then it's just really increased poverty." Vicar.

"It's not something you can pin down, but it's just another worry that adds to the stress of the parent…" School parent support worker.

Although the study set out to investigate the impact of the 'Bedroom Tax', it soon became apparent that families were experiencing changes to Housing Benefit as one among several 'hits' on their incomes. These included other benefit changes and cuts to local services, as well increased living costs and precarious employment.

Financially, however, the 'Bedroom Tax' was probably the most significant welfare change, taking an average £11 a week (£572 a year) from those assessed as having one 'spare' bedroom and more from those with two.

Nearly all parents talked about their efforts to alleviate hardship through paid employment and their difficulties finding work due to age, ill health, lack of qualifications or caring responsibilities for young or disabled children. Lone parents reported particular problems. Irrespective of whether the 'Bedroom Tax' had influenced their search for work, structural barriers that had previously hindered their attempts to find stable, paid employment remained in place.

Family budgets

'[My] *financial situation at the moment is very bleak; VERY bleak! I have £10 to my name and I have no money till Tuesday, so you can imagine the cupboards are nearly bare…I am just struggling."* Harry, father of four.

Like other studies of the 'Bedroom Tax' and its impact, the Manchester research found evidence of parents responding to reduced income by cutting back on food, heating and other 'essentials'. Food and hunger were mentioned most often, with families shopping for fewer, and cheaper provisions. Some parents reported eating less, or even going without themselves to ensure their children had food on the table. Participants described their efforts to economise on energy, including cooking as little as possible and switching off their heating altogether. Many respondents spoke of their embarrassment at being financially poor, which contributed to increased stress, anxiety and a sense of being socially isolated.

Impacts on children

"*…he was freezing and he was too scared to say to me," Mum I need a coat' because he didn't want to put added pressure on me."* Anna, mother of four.

Cumulative cuts to family budgets were having a negative impact on children and young people. Some schools reported parents as increasingly unable to afford school uniforms, coats and shoes. School staff and some parents also described how children were emotionally affected by the financial and psychological effects of poverty. These ranged from a lack of money to buy food, new clothes or regularly run a washing machine, to the distress children were experiencing due to parental stress or depression.

All this had consequences for children's ability to engage with school. Head teachers drew attention to the way that material hardship was affecting children's ability to learn, both at school and in the home. Hungry children were finding it harder to concentrate, which sometimes led to classroom unrest and aggressive behaviour.

Parents were concerned about the way that their own stress linked to financial worries made them more irritable with their children and restricted the amount of 'quality' time they could provide.

Where children were already sharing bedrooms along lines encouraged by the 'Bedroom Tax', this also appeared to have a negative impact: not least where teenagers were sharing with a much younger sibling. Teachers and parents referred to children lacking quiet space to do homework, with adverse consequences for their learning and progress in school. They also described how bedroom sharing among children in overcrowded homes had led to pupils being tired in school, especially if they were routinely disturbed by a crying or bed-wetting younger sibling.

The 'Bedroom Tax' and other restrictions on family income were reported to be restricting children's ability to take part in educational and social activities. At the same time, public spending reductions were reducing the extent of free, after-school activities. Even where school trips and other activities were available, families often struggled to afford the transport costs.

Separated and divorced parents

Lone parents who shared the custody of their children talked about the problems they faced in wanting to keep a bedroom in their home for them, even though it would be unoccupied some of the time. A court recommendation in May 2015 that parents in this situation should be exempt from the 'Bedroom Tax' has yet to be implemented. Three separated parents described difficulties they faced when their children came to stay that included having to sleep on the sofa themselves. A school family support worker also mentioned a separated father who had applied to the court for full custody of his children as a way of avoiding the 'Bedroom Tax', but lost his shared custody as a consequence.

Reluctance to move

"…it's my home and that's it, you know; I might rent the property you know but it's still my home." Elena, mother of six.

In accordance other research, the study suggested the 'Bedroom Tax' policy was proving ineffective in persuading families with 'spare' rooms to downsize. Previous studies have highlighted a lack of suitable, smaller properties in the social housing sector that to which families can transfer. This is likely to be a particular problem in Manchester and other northern cities, where much of the stock provided by local authorities and housing associations consists of three-bedroom homes.

However, a number of parents interviewed were clear that this was not the main reason for their reluctance to move. Retaining local family ties, friendships, and

access to familiar amenities (such as health services) were so important to them that they were prepared to lose benefit in order to maintain them. They had also spent time and money on turning their existing property into a family home and did not want to abandon their investment. Nevertheless, those who had lost benefit while remaining in their home referred to increasing arrears and debts, alongside the other pressures on their family budgets.

The response from schools

Although they could not put a figure of the number of affected families, schools described ways in which they were reallocating their own finances, staffing and support services in response to the 'Bedroom Tax' and other welfare changes. Much of this related to food. For example, schools were using Pupil Premium – introduced by the Coalition Government to support students from low-income families – to extend their breakfast club provision. In some schools, families were invited to share breakfast. Schools, or staff members clubbing together, had also organised food parcels for families and hampers at Christmas, as well as directing parents to local food banks. They described how resources were being allocated to 'welfare checks' during school holidays to ensure that children had enough to eat. Providing children with school uniform and shoes was commonly reported, including one school that had opened an account with a local shoe shop.

Some schools had reorganised staffing to provide more pastoral support for children and families under stress. One head teacher described her distress after a child – following an assembly about 'wishes' – wrote down three wishes directly related to her mother's depression and financial worries. The school had seen referrals to its counselling service double during the year that coincided with introduction of the 'Bedroom Tax'. Another head had reluctantly agreed to help a parent who had no money for electricity with a small loan (subsequently repaid). A secondary school said it was providing girls with free sanitary protection.

Action taken by community groups

Community organisations also reported a shift in their provision towards food-related activities. These included cooking 'workshops', giving parents access to free produce and kitchen facilities, and budgeting advice. Like schools, they were keen to find ways of providing food without families feeling stigmatised by 'handouts' or 'charity'. The study also exposed widespread confusion among parents and professionals about the 'Bedroom Tax' and how it was applied. This appeared to have been compounded by a loss of community support services, including Citizen Advice Bureaux. Housing associations and schools were struggling to compensate.

Resourceful parents

A number of parents in the study expressed shame and embarrassment at having to use food banks as well as their dislike of claiming benefits and desire to become economically self-sufficient. They, as well as the community organisations helping them, revealed considerable resourcefulness and creativity in finding ways to respond to benefit cuts.

Conclusions

Although exploratory, the study confirmed a wider picture emerging from research that the 'Bedroom Tax' is failing to meet its original aims while contributing to significant hardship among low-income families. It suggests that it may also be working contrary to other policies intended to support child wellbeing and educational achievement, diminishing their effectiveness. An obvious conclusion is that the Government should review its policy. Doing so would show a greater commitment to supporting children, helping parents to maintain their responsibilities, reinforcing communities, tackling educational inequalities and ensuring that the effects of austerity do not fall disproportionately on poor families.

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CHAPTER 1: INTRODUCTION

This is a report of an independent exploratory study into the impacts of the so-called 'Bedroom Tax' on children and in particular on their education.

The 'Bedroom Tax' is the most commonly used name for a change to Housing Benefit policy introduced by the Coalition government and effective from April 2013. Other terms include the 'social rented sector size criterion' and the 'removal of the spare room subsidy'.

The measure applies to working age tenants renting from local authorities or registered social landlords. It reduces the amount of rent eligible for Housing Benefit if households are deemed to have 'spare' bedrooms according to the Department for Work and Pensions (DWP) size criteria, also known as the 'bedroom standard'. Under these criteria, adult couples, two children aged 10 and under, and two children of the same sex under 16 are expected to share a bedroom. Exemptions are made for foster carers, parents with adult children in the armed forces, and children whose disability or medical condition means they cannot share, but no provision is made for adults with medical conditions or for separated parents who share the overnight care of their children. The eligible rent is reduced by 14% for one 'spare bedroom' and 25% for two or more 'spare bedrooms'. DWP's[1] initial data suggests that this equates to between £10 and £15 per week for the majority of tenants with one spare room, and £20 to £25 for tenants with two spare bedrooms (Clarke *et al*. 2014).

The policy had several objectives: to make savings in the Housing Benefit bill; to make more efficient use of the social housing stock; and to incentivise tenants to find work or increase their hours in order to be able to afford a greater proportion of their rent (thus reducing worklessness and 'dependency'): as DWP put it " to *influence the behaviour and actions of many tenants* [in receipt of Housing Benefits]... *providing an economic incentive for tenants to move to smaller properties...'* and *'help to provide an additional work incentive'* (Department for Work and Pensions 2012).

The government perceived the reforms as fairer to private sector tenants whose Housing Benefit is related to size. However the measure has been widely seen as punitive and unfair, for a number of reasons. Much opposition has centred on the element of post-hoc taxation, or forced displacement, of families who have previously been housed (and have made homes) in properties deemed suitable for them. In many areas it was immediately obvious that there was insufficient smaller

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[1] Department for Work and Pension (2012)

stock to move to, making downsizing impossible (Department for Work and Pensions 2012; Gibb 2015).

Additionally the application of the 'bedroom standard', a measure designed in 1960 for social survey purposes, appeared punitive in contemporary circumstances where more than 8 out of 10 owner-occupied households have at least one spare bedroom (compared with 50% of private renters and 39% of social renters). The policy was condemned by a UN special investigator on housing, who recommended it be scrapped[2], and the policy in its current form was opposed both by the Labour party and by the Liberal Democrats at the 2015 election. Gibb (2015) argues that the 'Bedroom Tax' is a case of multiple policy failure on the grounds that: it was poorly targeted (only 4 per cent of under-occupiers are working age social housing tenants); there were flawed behavioural assumptions that people would down-size (or even that they could); it was a 'metro-centric' response to high demand and not thought through in relation to how it would work in the country as a whole; it was hastily developed; there was a lack of awareness of unintended consequences; it has been more costly and achieved fewer savings than intended; and government has steadfastly refused to accept valid and evidenced criticisms. It therefore failed to fulfil its stated goals.

DWP commissioned an evaluation of the impact of the 'Bedroom Tax' (Clark *et al.* 2014), and its effects have also been reported in an independent review by the Joseph Rowntree Foundation (Wilcox 2014) and as part of other independent studies of housing welfare reform. All of these reports (as they acknowledge) need to be seen as very early assessments, and a considerable time lag should be expected before the full results of the policy are known. In summary, findings to date show that:

- Very few affected tenants have so far moved (4.5 per cent according to Clarke *et al.* (2014) and 6 per cent according to Wilcox (2014), and few have yet been evicted, although this could be expected to increase as arrears mount up).
- Tenants are unwilling to move for various housing and community support reasons.
- Tenants who have wanted to increase their income from work in order to cover the loss of Housing Benefit income have struggled to find work or increase hours.
- Arrears were increasing, as only around 40 per cent of affected tenants were making up the full shortfall

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[2] http://www.theguardian.com/society/2013/sep/11/bedroom-tax-should-be-axed-says-un-investigator

- Tenants are cutting back on essential household spending, most commonly food and heating, and borrowing from family and friends, in order to avoid moving (Kemp *et al.* 2014; Power *et al.* 2014; Herden, Power, and Provan 2015).

However, little specific attention has been given in any of these reports, nor in the DWP's initial impact assessment when the reform was introduced, to the impacts of the reform on children and their education (taking the definition of 'child' here to mean under 18 years and therefore of school-age). This seemed to us an important omission, especially for Northern cities where much of the social housing stock consists of three bedroom homes, so 'under-occupying' by families with children is common, whether families wanted that accommodation or not. Other welfare cuts introduced by the Coalition have also affected families with young children more than other groups (Stewart and Obolenskaya 2015).

At the same time as introducing its welfare reforms, the Coalition government also initiated its 'Pupil Premium' policy, giving additional funding to schools specifically to raise the attainment of pupils from low income families and thus to close attainment gaps. Yet family income is known to be causally related to children and young people's cognitive attainments (Cooper and Stewart 2013), so we might expect that loss of income through the 'Bedroom Tax' and other welfare reform measures might have a negative effect, offsetting Pupil Premium inputs. Furthermore, high rates of mobility are known to be problematic for schools (Dobson *et al.* 2000; Association of London Government 2002; OFSTED 2002; DfES 2003) and there is some evidence that housing insecurity and residential mobility are negatively associated with school attainment (Strand 2009), although there are also studies that find no independent effect of moving (Verropoulou et al. 2002). Clark (draft) using US data, suggests that moving under duress can be more damaging than other moves.

The purpose of this study was therefore to conduct some exploratory research, on a small scale, to understand whether there might be discernible effects of the 'Bedroom Tax' on children and their education and if so what. As well as contributing to the existing evidence base, we hoped to identify whether there were issues that needed further investigation and which should be the basis of larger-scale research.[3] The study was funded by the University of Manchester, as part of its commitment to social responsibility and particularly to addressing inequalities in Greater Manchester, and was undertaken by researchers at the Manchester Institute of Education.

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[3] We originally hoped also to conduct some quantitative and geographical analysis, tracking 'bedroom tax' moves and their implications for school rolls. Due to staff changes, this part of the project has not yet been completed, but we hope to report on this at a later date.

The research was conducted in Manchester, focusing in particular on two contrasting neighbourhoods, one a multi-ethnic, multi-tenure area and the other an area with a large social housing stock and a largely white British population. The research was conducted between March 2014 and July 2015, a deliberately lengthy period in order to allow us to understand how effects developed over time and how the strategies originally adopted by families in response to the policy were adapted or sustained.

As the research progressed, a key issue became the extent to which we could separate effects of the 'Bedroom Tax' from the effects of other welfare reforms that families were experiencing. Our original expectation was that we would readily be able to identify people who had moved home as a direct result of the policy – as was intended, and thus to identify the effect of these moves. However, it quickly became apparent that very few families were moving.

For the majority of those we interviewed, the 'Bedroom Tax' was therefore primarily another cut in income, along with other cuts to welfare payments or requirements to pay Council Tax. What was often reported was the cumulative effect of these various changes, not the 'Bedroom Tax' specifically. However, for families who stayed in their homes as well as those who moved, the 'Bedroom Tax' had distinctive impacts in relation to housing insecurity, actual moves, new bedroom sharing arrangements, and changes to community support and local networks. In the report, we try to distinguish between these 'Bedroom Tax specific' effects and more general impacts of welfare reform. However, in some respects this is an artificial distinction, since in reality policies do not operate in isolation from one another. Rule changes of one kind layer on top of rule changes of another kind in the lives of individual families, in ways which are starkly illustrated by the material contained in this report. Impact assessments and policy evaluations must really take account of the other factors affecting policy 'recipients', and the cumulative and possibly multiplier effects of policy interventions.

This report is an extended account of the main findings of the study, designed to be the basis for shorter and more specific publications. Chapter 2 describes the study methodology. Chapters 3, 4 and 5 turn to the qualitative findings, reporting on evidence from affected families and from staff at their schools and from community organisations in the areas where they live. In the final chapter we draw conclusions and suggest implications for policy.

CHAPTER 2: METHODOLOGY AND METHODS

Summary

- This was a small scale exploratory study designed to investigate whether the 'Bedroom Tax' is impacting on children and young people and their education, and if so, in what ways.

- The study adopted a qualitative methodology.

- Representatives of 20 schools, housing associations and community organisations were interviewed, 10 in each of two contrasting neighbourhoods, to explore reported impacts on children and how organisations were responding.

- Parents/carers were recruited through outreach work in the same neighbourhoods to narrate their experiences of the Bedroom Tax. Twelve parents took part in an initial hour-long interview, 10 of whom were contactable and agreed to be interviewed a second time six months later. Two further 2 parents were accessed via school contacts and interviewed once, making the total family sample to a total of 14.

- The research was carried out between March 2014 and July 2015 by a multi-disciplinary team comprising researchers with experience in education, psychology, youth and community work, social policy and family research.

Aims and Scope of the Study

The study was designed as a small-scale exploratory pilot project designed to investigate whether the 'Bedroom Tax' is impacting on children and young people and their education, and if so, in what ways. It was not designed to quantify the extent of the impacts found, nor to measure their effect on educational attainment or other outcomes – such investigations would need to be the subject of follow up studies. The study therefore adopted a qualitative methodology.

We defined 'education' broadly, including classroom practices of teaching and learning, but also parental input and learning in other spaces, including playgrounds, after school clubs, and community spaces such as sports activities or museums. We therefore sought to generate a multi-layered picture of the complex networks of potential influences on children and young people's education. Therefore, in addition to eliciting individual first-hand accounts from families about their

experiences, we also interviewed individuals working in schools and community organisations regarding perceived impacts of the 'Bedroom Tax' on communities.

The Conduct of the Research

The research was funded by the University of Manchester as part of its strategic commitment to social responsibility and to undertaking research of benefit to Greater Manchester and the North West region. The work was carried out by a team of researchers from the Manchester Institute of Education, between March 2014 and July 2015, and subject to the University of Manchester's research ethics procedures.[4]

In order to ground the project in existing knowledge, relevant local and national bodies were invited to participate in an event on the 6th of March 2014 to launch the project (see Bragg 2014 for a report of the event). The aim was to engage stakeholders in designing the research questions and identifying suitable methods of recruiting respondents. The twenty-eight attendees represented a significant sample of organisations and services, including housing associations, local campaign groups, research groups, schools, local charities and voluntary organisations. To provide some reciprocity for the stakeholders, the day provided up-to-date and useful information from speakers engaged in parallel research whilst eliciting ideas for our research from the attendees. Some of the core themes of the project were raised even at this early stage of the project, i.e. that some households were not able to move because there were no other suitable properties and others were attempting to avoid moving by cutting back on food, fuel or other household expenditures. Schools and local charities were picking up on the damage to children's lives to address gaps emerging in the fulfilment of their basic needs. The event successfully identified potential relevant issues for the research team to explore further with respondents, namely threats to community, family and individual stability that might affect children and young people's educational performance and achievement. For example, 'population churn' (Jackson 2014) could mean that children would have to change schools, which could challenge their access to school, family and community support. The range of families' and services' 'coping strategies' to address problems arising from moving and/or from financial hardship (Herden 2014) was also identified as an important area for further investigation.

The research team consisted of eight staff and one doctoral student, with experiences of research in education, psychology, disability studies, youth and community work, social policy and family research. The team's different perspectives and experiences provided a reflexive value-base for the methodology and contributed to a collaborative interdisciplinary approach. Regular team updates

[4] Ethical approval gained from University's Research Ethics Committee (Ref 14211) in June 2014.

and discussions throughout the project developed our awareness of each other's perspectives and interests and helped to shape the research design and determine appropriate goals, roles and understanding of questions arising related to the research process and findings. Throughout the project, the team shared information about other relevant research as well as our own. Our interview questions, contact and recruitment methods as well as transcripts and issues arising were regularly reviewed and discussed in the full team and in subgroups. During team discussions about the findings emerging from the interviews, patterns and themes were highlighted and ideas developed and articulated. Individuals identified particular interests and opportunities to present findings were shared. Overall, the team's approach might be described variously as anti-'blame culture', in that attempts to identify intention or responsibility to 'agents' or 'victims' were quickly challenged and discussed; feminist, in that the focus was on the lived experiences and everyday lives of participants and that the team operated in non-hierarchical ways to enable members at various stages of their careers to reach different objectives; reciprocal towards respondents, in that we hoped to exchange information with our interviewees to provide some mutual benefit; positive and flexible. The team's attention to the varied career, practical and theoretical interests of all members meant not only that an atmosphere of mutual trust and respect was maintained, but that the experience involved mutual learning.

Throughout the project, to elicit feedback from wider audiences on methods as well as initial and on-going analyses of findings, presentations to both academic and community audiences were prepared and presented by individual and small groups of members from the research team. The presentations to date are listed in the programme of work in the appendices (see Appendix 1: Project timeline).

Research Design and Sampling

The core research design was as follows:

- To work within two different neighbourhoods (labelled A and B throughout this report) in Manchester, both identified by Manchester City Council as having a large number of family households affected by the Bedroom Tax. The areas were contrasting in terms of their demographic make-up, housing stock and tenure, and proximity to labour markets, factors which may have affected families' options in response to changes in the family circumstances. As it turned out, such contrasts were not found in the data so the areas are not kept separate in the presentation of the findings.

- To interview individuals from the network of support for children and young people: teachers and other school staff as well as community-based professionals and staff working with families (referred to as 'School' or

'Community' respondents in this report). These interviews were designed to identify whether the 'Bedroom Tax' was perceived to be having impacts on children and young people and, if so, in what ways, and how organisations were responding.

- To interview a small number parents/carers parents or carers of school age children/young people (referred to as the 'Family' respondents in this report) who self-identified as being 'affected' by the 'Bedroom Tax'. These interviews were designed to provide in-depth understanding of experiences of the 'Bedroom Tax' particularly as they affected children. Interviews were to be sought on two occasions with at least six month intervals, to provide some indication of whether or not impact might vary over time. Our initial intention was to include the same number of 'movers' and 'stayers'. However, the low number of 'movers' led to a greater representation of 'stayers' in the final sample.

We decided to use a non-probability sample with some purposive identification of respondents in order to engage with individuals with in-depth knowledge and experience and who were interested in telling their stories. Rather than setting out to identify a representative sample in relation to ethnicity, gender or family circumstances or a full audit of community services and organisations, we hoped to identify a range of possible experiences from a varied sample of interested parties. Therefore, we set targets to engage with a manageable number of stakeholders who were aware of and impacted by the policy within the time allocated for this pilot study: initially six from schools and six from community organisations in in each of the two affected neighbourhoods. Efforts were made to establish a reasonable quota sample of relevant organisations in the two areas, i.e. both primary and secondary schools; organisations from the voluntary sector and local authority services; and housing associations.

Although we also considered sampling pupils and students themselves, and indeed made some initial arrangements to do so, we thought that the Family, School and Community stakeholders might be able to reflect more directly on the specific impact of the 'Bedroom Tax' that might affect children and young people's educational access and attainment. However, the team was clear throughout the project that the pupils and students were central to the research. The diagram in Box 1: Network of support illustrates the network of support for families that we used to assist the identification of suitable respondents amongst staff in schools and communities.

Box 1: Network of support with the child at the centre
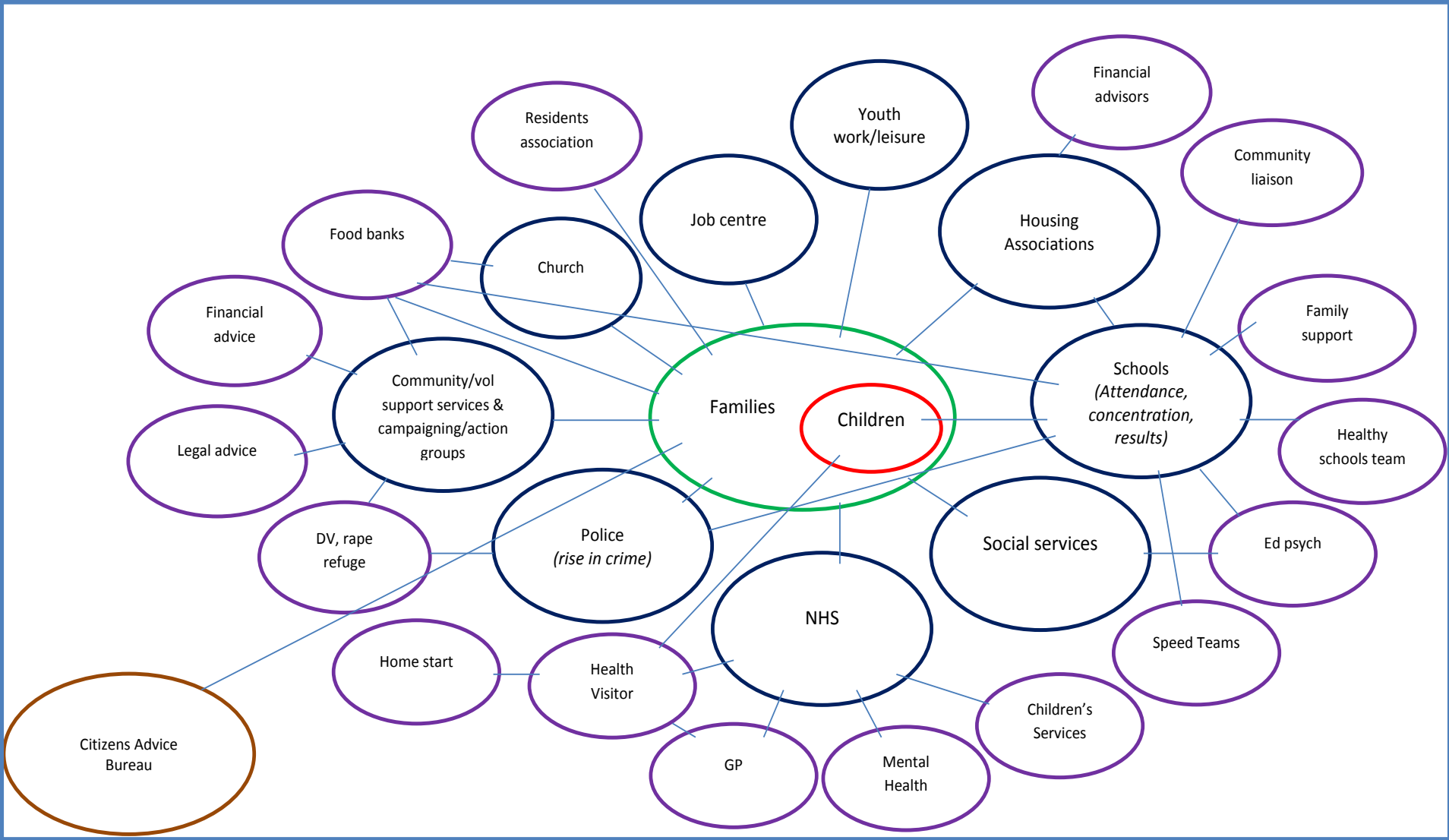
# Recruitment of schools and community respondents

School and community organisation respondents were recruited using purposive sampling with existing contacts, approaches to locally based services and 'snowballing' or referral sampling, which Atkinson and Flint (2001) identified as often utilised when working with 'concealed populations'. Key starting points included existing contacts in schools and communities established through previous research projects and teaching experiences. Those interviewed were asked to recommend other staff members or representatives from external or associated agencies who might have further insight into the impacts of the 'Bedroom Tax'. Only a few of the interviews with Schools and Community organisations needed to be arranged as a result of a 'cold call', due to the use of established relationships, whether directly from the University or through referrals from interviewees (see Box 2).

The use of existing contacts and direct referrals was not only useful in relation to identifying appropriate people to interview, but proved to be necessary in our short-term project due to an initial lack of response from our 'cold calls'. Only one school, for example, responded to an email invitation sent to each of the twenty-one state-maintained primary and secondary schools located in the two study areas. Although follow up telephone calls revealed some interest and indications that impact from the 'Bedroom Tax' had been identified, only one more school was ready to participate. Seven additional schools located in close proximity to our target areas were also invited, but neither emails nor telephone calls resulted in any additional participants. Two schools actively declined to participate on the grounds that they had no awareness of any pupils in their schools being affected by the 'Bedroom Tax'. However, six of the schools (6/8) where we held interviews were arranged as a result of existing relationships or direct referrals from other respondents. Seven of the contacts with community organisations (7/12) were relationships established through The University of Manchester's Community and Youth Work programme's previous students and/or supervisors of students on projects and placements.

Referral sampling led to some interesting connections being identified between and across organisations, professional roles and the types of support being offered to children and young people in different settings. Initially, the interviews with senior leadership staff in schools were arranged by different members of our research team than those with staff in community organisations, such as Housing Associations and voluntary sector organisations. As the project progressed, this division of tasks became less distinct. Interviews with youth and community workers and housing officers sometimes led to referrals within schools. It also became apparent that senior staff in schools did not always have sufficient face-to-face contact with families for first-hand knowledge of impact. They sometimes recommended talking with Family and Parent Support staff within their school or externally employed

professionals linked to the school, such as housing support officers, engagement officers, a social worker and a church representative. (see Box 2 below).
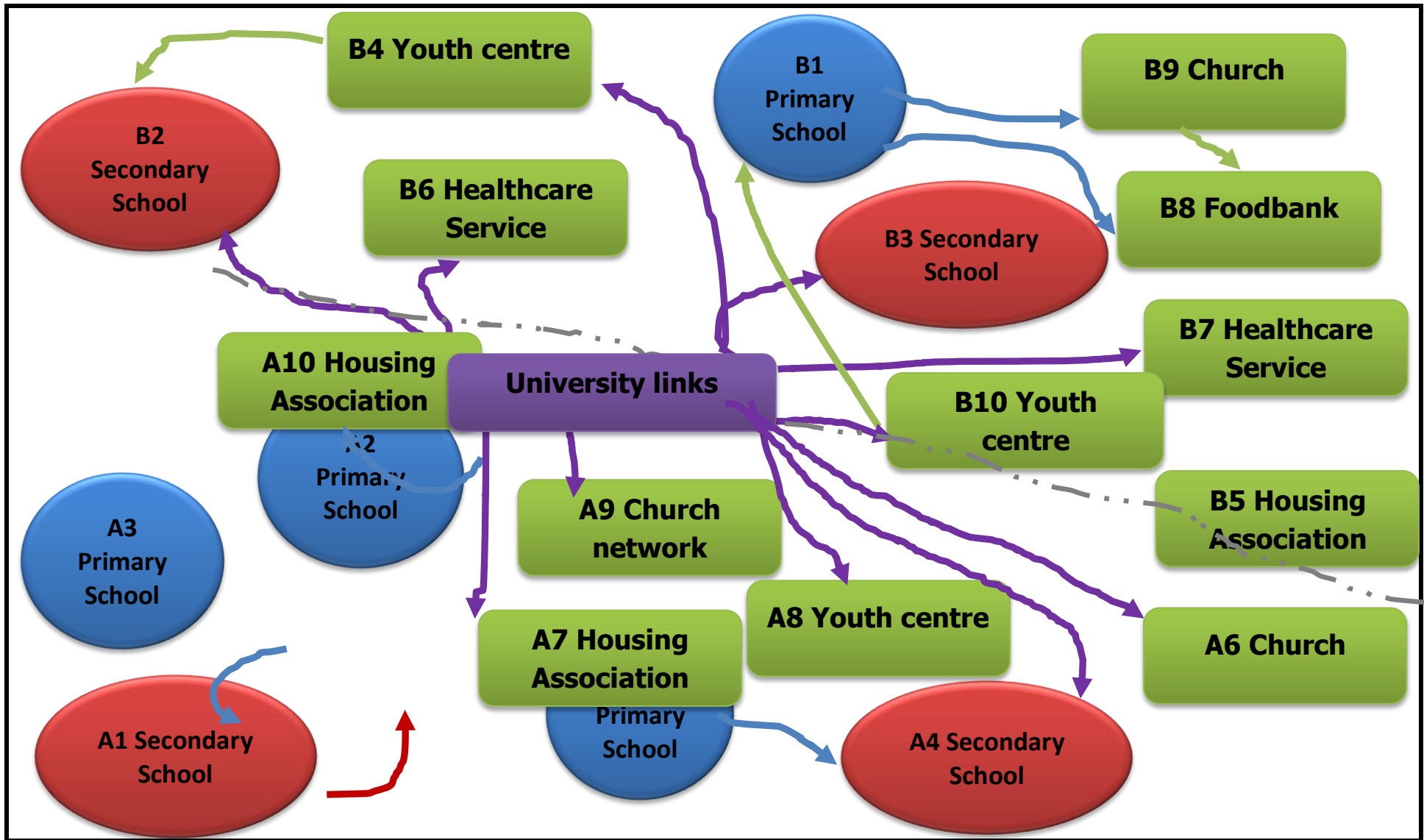
The final sample resulted in interviews with key members of staff in twenty schools and community organisations (listed in Box 3 below) reflecting a partially successful attempt to identify a representative quota within the small sample. We interviewed staff in eight schools (8/20): four primary (4/8) and four secondary (4/8), and twelve community organisations (12/20). The community organisations included: three church groups (3/12); three Housing Associations (3/12); three voluntary sector organisations working with young people (3/12); we also had two Health related organisations (one voluntary sector and one jointly funded by the City Council and NHS) and a FoodBank. We reached our targets in terms of numbers with an even number of organisations in each area and representation from different types of organisations, although these were somewhat unevenly spread between the two areas. If time and schedules had permitted, it would have been useful to establish contacts within more local authority services and more diverse faith groups. The sample of organisations was able to provide an insight into the network of organisations and staff available to support children and young people's education.

Box 3: Types of schools and community organisations

Code[1]	Type of organisation	Code[1]	Type of organisation
A1	Secondary school	B1	Primary school
A2	Primary school	B2	Secondary school
A3	Primary school	B3	Secondary school
A4	Secondary school	B4	Voluntary sector youth centre
A5	Primary school	B5	Housing association
A6	Church	B6	Health Resource Centre (statutory)
A7	Housing association	B7	Voluntary sector community organisation
A8	Voluntary sector youth centre	B8	Foodbank (voluntary linked to school)
A9	Church network (voluntary sector)	B9	Church
A10	Housing association (linked to A2)	B10	Voluntary sector youth centre

[1] These reference codes for the organisations are used throughout the report.

Our thirty-nine respondents in the twenty organisations were working in a variety of roles that brought them into direct contact with families of school age children and young people. We noted that at least a third of our respondents (13/39) emphasised their links with the communities in which they worked through living locally or originally coming from the area. This in-depth knowledge and their abilities to empathise with the families and be approachable were additional significant strengths in relation to the evidence they were able to provide.

The twenty respondents (20/39) working in schools included staff responsible for inclusion and support for families and parents, including three Head Teachers, five

others from the senior leadership teams and twelve members of staff and volunteers in other support roles. Some of the members of staff employed by community organisations were also linked to a school, such as housing managers or advisors. More than half of the twenty-one respondents working for community organisations (21/39) were working for three different housing associations (11/39); one was managing a community centre funded by a housing association. Four were working with churches: a vicar, a rector, a community development worker and a foodbank volunteer. There were six youth workers (6/39), mostly from voluntary organisations specifically targeting children and/or young people, although two of these were employed by a school. Four respondents were working in a community development role. Overall, there were ten of our respondents (10/39) engaging in professional informal relationships with children, young people and adults that were voluntary, as distinct from the statutory relationships young people and their families have with schools. (see Appendix E for the list of the School and Community respondents' roles.)

Recruitment of 'Family' respondents

Members of the team undertook outreach work to recruit Family respondents to take part in interviews regarding their experiences of the 'Bedroom Tax' and their perceptions of its impact on their children. The team was keen to utilise recruitment methods that ensured voluntary participation by the families and involved some form of reciprocity. Primary concerns in conducting the research were that we should consider the power of the researcher and the potential barriers that might need to be addressed so that participation would be informed, voluntary and confidential. Therefore a range of methods and contacts were used to reach out to potential respondents and invite them to come forward. In order to enhance accessibility, respondents were offered a choice of venue and were reimbursed for travel costs. We arranged for a mobile phone number for the project in recognition that many potential respondents used texts as they were less costly than telephone calls and may have found access to email more difficult.

Keen to go out to communities, rather than labelling people as 'hard to reach', we set up stalls in local supermarkets and community centres using a colourful banner and leaflets about the 'Bedroom Tax' as well as University banners to attract people's attention (see Box 4: Our stall for recruiting Family respondents). We also provided leaflets and information about learning and career opportunities at the university, application procedures and student funding, in the hope to provide some additional benefits to communities. We engaged with members of the public in discussions about their experiences of university and the 'Bedroom Tax' in an

attempt to create non-exploitative or less hierarchical relationships whilst recruiting for the project.

The team recognised that some members of the community would value the opportunity to share their stories and find the process of documenting their experiences rewarding. However, we were also aware that the topics raised could require delicate handling. Therefore, our opening line to passers-by was simply to ask if they knew anyone affected by the 'Bedroom Tax', a question that was intended to be non-intrusive and inviting a response rather than demanding one. Respondents did not have to 'admit' to being personally affected to have a chat with the team and were offered leaflets to take to friends or family whose circumstances may have made them more liable.

Box 4: Our stall for recruiting Family respondents

An unexpected benefit of this outreach method was the opportunity to observe a large number of people's instant reactions to the 'Bedroom Tax' phrase. Whilst most people who did not stop to discuss our research simply walked by, there were a large number of remarks about the policy in passing. Frequent comments included: 'I don't have to pay, I'm working'; 'I don't pay tax'; 'They're going to get rid of it aren't they?'; 'How does it work, anyway?' These appeared to indicate a lack of knowledge regarding the policy, which is in fact a reduction in benefits that could be paid out to low paid workers as well as unemployed people.

As other members of the research team were simultaneously recruiting and interviewing staff in schools and community organisations, there were cross-over benefits. School and Family respondents offered to pass on leaflets, put up posters and encourage people to get in touch with us. Two of the Family respondents were

identified by someone being interviewed regarding her work in schools. Through these flexible and considered methods, we gradually met our targets with a suitable range of respondents (detailed below) who volunteered to share their stories.

In total, fourteen parents and carers with school age children (up to eighteen years old) currently living in the two areas who self-identified as being or having been affected by the 'Bedroom Tax' were interviewed. The respondents included nine women (9/14) and five men (5/14). Most were (by self-identification) White British (10/14), with the remaining being Asian (2/14), European/Irish (1/14) or Black/Mixed British (1/14). Two of the White British/Irish respondents had partners and/or children from different ethnic backgrounds. Without setting out to find a representative sample, the fact that five of the fourteen families included Black, Asian or mixed heritage individuals is roughly in keeping with the city's overall ethnic minority make-up of approximately 33% (Manchester City Council 2015), although perhaps not of the specific wards in which the research was taking place.

Ten of these parent participants (10/14) described themselves as single, separated or divorced, which is rather higher than the national average, but representative of housing benefit claimants with children nationally (Department for Work and Pensions 2015). Of the remaining four, two stated that they were currently married or co-habiting with partners other than the children's biological parent. One of the respondents who described herself as 'single' also reported living with a partner at the time of the interview. Just over half of the respondents were in their forties and only one was in late teens or early twenties, a reflection of the fact that we were recruiting parents. At the time of the first interviews, four of the respondents' households included an adult in paid employment (including part-time, full-time, temporary and/or freelance). One of these was employed on a 'zero-hour contract'.

As parents or carers of school age children or young people under eighteen, the respondents were in a good position to provide evidence of the impact of the 'Bedroom Tax' on children and young people's education. They had a total of twenty-four school-aged children between them. Overall, they had approximately thirty-eight offspring ranging from one year old babies to adults in their mid-twenties, although not all were dependent or living with them. Family sizes ranged from one to six children. Some over the age of eighteen were full-time students and lived away during term time. In households where parents were divorced or separated, the children did not always live with their parents full-time. Due to different custodial arrangements, some children lived with an interviewees' ex-partner or in a shared living arrangement. For example, one father had a dependent child living with him full-time and another adult 'child' who planned to move in with him when there were more bedrooms. Seven respondents reported that they had a child who was disabled and/or who had Special Educational Needs (SEN), referencing diagnoses of severe epilepsy, severe asthma and incontinence, *Autism*

Spectrum Disorder (ASD), Attention Deficit Hyperactivity Disorder (ADHD). That is, 50% of our families sample were dealing with identified issues around disability, which is a higher than national average concentration of medical/educational needs.

Interviews and analysis

Interviews with representatives of the schools and community organisations were primarily carried out by Joanna Bragg and Kate Sapin. The interviews aimed to elicit information about whether there had been any discernible impacts of the 'Bedroom Tax' and the extent and nature of these changes, as well as any implications for their own organisation. (see Appendices C and D for the questions used in interviews.) Most of the interviews were carried out in the respondents' places of work and one by telephone. Comments were sent via email by a further respondent. Although only one of the respondents preferred to remain anonymous, anonymity was maintained for all contributors so that neither the organisations nor the respondents have been named.

Initial interviews with the family respondents (primarily carried out by Afroditi Kalambouka and Lauren McCoy) took place in the summer and autumn of 2014 with twelve of the respondents*.* The family interviews lasted about an hour and generally followed the semi-structured interview schedule appearing in Appendix B. As the topics were sensitive, the interviewers selected from the questions as appropriate, particularly as many respondents provided most of the answers to the key facts in the first few minutes. Ten of the initial 12 parents participating in the initial interviews took part in follow up interviews which were held in the Spring and Summer of 2015, with a time gap of at least six months after their initial interviews. The main focus of the second interview was to identify any changes to circumstances and any further impact(s) on families and children as a result of the 'Bedroom Tax'. Two additional respondents (recruited by a Community respondent) were interviewed (jointly) just once towards the end of the project.

The respondents were offered travel expenses and a choice of interview venue: their own residence, the university, or a neutral space such as a cafe or community centre. Most of the interviewees (9/14) chose to be interviewed in their homes; one participant chose the University; one selected a 'neutral place' (an advisory centre); one was interviewed over the phone, and two were interviewed on school premises. Arrangements for the interviews were made using phone calls, emails and texts. We found that arrangements had to be flexible and often rearrangements were necessary due to respondents' busy lives and multiple responsibilities. One of the interviewees, who offered to travel to University on three separate occasions, did not attend as arranged. After disclosing that she sometimes suffered from agoraphobia

and did not like to go out of the house, her interview was conducted by telephone. It took some persistence to meet our target recruitment numbers and the team frequently discussed the methods used in our attempts to encourage participation whilst avoiding harassment! The process of arranging the interviews was repeated six months later. Of the ten family respondents taking part in the follow-up interview, seven chose to be interviewed over the phone whilst the three remaining participants were visited at home.

The audio-recordings of the interviews were transcribed, in most cases by the person who had conducted the interview (except for some of the last interviews where, due to time constraints other transcribers were involved, with appropriate anonymity and confidentiality agreements). The transcription notation was largely verbatim, that is, focused on the words spoken with some paralinguistic indications (of pauses, laughter, emphasis, etc. also noted). Hence in this report we present extracts from the interviews using conventional orthography, for readability. Whilst maintaining anonymity, we offer indications of role (e.g. parent, teacher, community worker), and all names used are pseudonyms. In the case of the schools and community organisation chapters, we also indicate which of our two study areas this account was drawn from (A or B). The number enables further detail of role as identified in Appendix E. In the community organisations chapter, indication is also made of whether the participant was a local and longstanding resident of that area, as this seemed to be relevant to consider in evaluating the status of their claims. We do not indicate area for the parents because although our recruitment sites were located in and intended to identify willing participants from those areas, in fact the services through which we identified them drew people from a somewhat wider geographical area.

The interviews were analysed thematically, as a way of synthesising and organising key patterns and recurring preoccupations across the corpus of material (Banister *et al.* 1994; Braun and Clark 2006). The software programme NVivo was also used to identify recurring terms between and across interviews, and to facilitate coding. The themes were arrived at through extensive immersion in the texts and discussion across the research team, including but not only the interviewers, and after various iterations of reading and discussion taking into account the specificities and differences across the transcriptions.

Summary of strengths and limitations of the research methods

In terms of the claims that can be made for this material, several points should be noted. First of all, we reiterate that the study is small scale and exploratory and not

designed to measure the depth or extent of impacts. Its chief contributions, we would argue, are its focus on children and education, the depth of the insights in the cumulative effects of poverty and welfare reform, and the range of perspectives gained from different individuals and organisations in the same neighbourhoods, providing a coherent and rounded picture of policy impacts.

Second, although the interviews with schools and community organisations provided opportunities to comment on the extent of impacts and whether changes observed could be attributed to the 'Bedroom Tax' specifically, the family interviews were designed to explore the experiences of people who self-identified as being affected by the 'Bedroom Tax'. It is likely, of course that those who chose to participate would have had significant and generally negative experiences, and unlikely that people who were unaffected by or satisfied with the 'Bedroom Tax' would have been interested. We can make no claims that all families would be affected in the same way.

Third, the report is based entirely on participants' accounts, and on our analysis and interpretations of them. We are not only grateful for participants' willingness to talk with us but also mindful of the sensitivity and risk of social stigma posed by many of the issues we were exploring in the interviews. Questions about money and household composition, in this case giving rise to accounts of sleeping arrangements, are after all, generally understood as private matters and so potentially rather intrusive to discuss with a stranger. Yet this is precisely the kind of surveillance or legibility to which those receiving welfare benefits are routinely subject. Indeed, in terms of eligibility, the 'Bedroom Tax' appears to presume particular forms of family composition, as well as corresponding space allocations within houses. Rules governing entitlements specify who should share a bedroom with whom, arguably prescribing and fixing households according to particular contingent understandings of aged and gendered identities (see Greenstein *et al.* forthcoming).

Our interpretations are based both on what participants discussed as their own experience and examples they gave about others (whether - in the case of service providers - users or clients - or in the case of parents, friends, neighbours and family members). The indirect - or situated and partial - nature of all accounts (as spoken in particular contexts, to particular individuals), that is intrinsic to all qualitative interview-based research (Banister *et al.* 1994; Parker 2005; Kvale and Brinkmann 2009), was therefore worked with as both analytical challenge and resource. We also made some inferences about deficits or impacts experienced through participants' accounts of strategies of managing their situation. For example, families always seemed to know of someone in a more desperate situation than themselves - which may not only be accurate but could also be seen to indicate an important coping strategy in presenting (or understanding) themselves as not in the worst possible

situation while, in line with Chase and Walker's (2012) analysis, warding off the shame associated with poverty.

Lastly, the small-scale nature of the study means that there are issues of omission. The key 'talked-about' constituency in this study was children. We must acknowledge that, although focused on educational impacts *for children*, this study did not generate accounts from children on this topic. This is of course regrettable in the sense that it reiterates the arguably 'adultist' focus of much family and welfare research and policy in being *about*, rather than formulated *with*, children. Moreover, given the mandated parental discourses of protection and care, underscored by parents' talk of how they prioritised minimising effects on their children's welfare and provision, it is likely that the reported material, social, psychological effects impacts on children documented here are underestimations. Indeed, other evidence indicate that despite parents' best efforts, children are often acutely aware of financial strains (Witham 2012). On both child rights and welfare grounds (Beazley *et al*. 2009; Larkins 2014), we propose as a key next step the study of children and young people's perspectives on the impacts of the 'Bedroom Tax' and other welfare reforms.

Likewise, it is regrettable that we were not able to build nested accounts, with the families at the centre and the organisations with which they were specifically connected providing further and wider perspectives, nor to complete examination of the whole community network surrounding a single school or particular community. This would have offered opportunities for multiple perspectives that could have been compiled and/or compared. However some such indications are discernible from the material generated for this study. Our focus on two areas of the city provided some opportunities for varied perspectives on the same children's lives, for example parents (tenants), school staff, housing officers and a youth worker talking about the same community, housing association or school, even though these links were not always so clear. It is of course not possible to make specific quantitative generalisations from this non-probability sample. Further, reflecting the generally recognised effects of recruiting volunteers for research, our profile of respondents is likely to be towards those holding strong views which may not reflect the general population. Nevertheless this study provides some insight into the perspectives from different parts of the networks that surround school aged children and young people. Hence we consider the material generated and analysed here as thought-provoking and indicative of impacts of this and other co-occurring welfare reforms.

CHAPTER 3: FINDINGS FROM THE SCHOOL INTERVIEWS

Summary

- School-based respondents generally found it difficult to disentangle the impacts of the 'Bedroom Tax' from the impacts of other austerity measures. They reported a noticeable increase in the overall needs of their school population since the introduction of welfare reforms in April 2013.

- The reductions in income and mounting debts since the introduction of the reforms had left families struggling to pay for many basic necessities, including food, clothing (including school shoes) and heating. These were the main concerns identified by schools. Issues of stress and anxiety were also mentioned.

- Specific impacts of the 'Bedroom Tax' were also reported, primarily issues related to parents who were sharing care, children sharing bedrooms with much older or younger siblings and anxiety about loss of home. The sense of the importance of home and community was a strong theme across all the schools, particularly in Area A. Families were reported to be reluctant to move away from their local area.

- In some cases the provision of support was already in place or had been increased to meet growing demand and in other instances new types of support had been introduced. Those interviewed also described changes to school structures and roles that had been necessary in order to respond to the changing and increasing needs of the pupils and their families.

- In addition to families deemed to be under-occupying and thus affected by the Bedroom Tax, the neighbourhoods also contained large families and were in need of larger properties (4 or 5 bedroom) that are in short supply in these locations.

- Schools have a range of methods of identifying need, and put extensive effort into this. However they were not able to quantify the number of affected families and all thought there were probably needs that they had not identified.

Increased poverty-related need, but difficult to identify specific impacts of the Bedroom Tax

All the school participants described an increase in need since the introduction of the 'Bedroom Tax' and other welfare reform measures in April 2013 and they all identified the same types of basic need; food, uniform and shoes. Families were reported to have accrued huge debts and the additional financial strain brought about by austerity measures including the 'Bedroom Tax' had left them struggling to pay for necessities, including food, clothing and heating.

Several interviewees felt this was likely to correspond with the introduction of the Bedroom Tax. However, despite some interviewees believing that the 'Bedroom Tax' was directly responsible, there was no specific evidence available to suggest that this was the sole cause. The interviewees could give examples of how particular families had been affected, but it seemed that the 'Bedroom Tax' was usually just one part of a very complex mixture of contributing factors and perhaps in some cases just 'the final straw that broke the camel's back'.

> *"it became apparent towards the end of last year that more and more families were causing us concern and that the level of need was far greater"* (Headteacher A2)

> *"the difficulty is often that families affected by things like the Bedroom Tax will have other factors that are … so it might be that family that is affected by the Bedroom Tax were also supported or being supported by somebody like Complex Families or Family Intervention, you know and those kind of things, because it does tend to be, you know, families who have got multiple issues"* (Headteacher A2)

> *"it's not something you can pin down but it's just another worry that adds to the stress of the parent errm, you know to go in the mix with everything else, cos invariably there's other stuff going on, do you know what I mean? I haven't met anyone here who, it's just, you know, it's just the Bedroom Tax is a problem."* (Parent Support Worker A5)

One school explained that since the implementation of the 'Bedroom Tax', a new group of families had been identified as needing help, the sort of people who had always managed their own affairs in the past. Traditionally, the school has always supported a particular group of families with a range of poverty-related issues and for these people the 'Bedroom Tax' is just another thing to deal with on top of everything else and in some cases pushing them to crisis point. Another school pinpointed the latent vulnerability amongst the community, explaining that this type of financial crisis could almost happen to anybody. This was a common theme

across all the schools who were able to describe many examples of families in critical circumstances and in need of high levels of support.

> *"I was talking about the families who have been fine up until now, those are probably the families that we're talking about here, aren't we. You know, we talked about there being lots and lots of other factors but probably the ... the families that were already on our radar whether or not they are affected by the Bedroom Tax is actually just something else for them. But it's the families that are the new families ..."* (Headteacher A2)

> *"it could happen to anybody, do you know what I mean, we know about her [a parent and her circumstances] and she's being hammered for the Bedroom Tax because of it, but it could happen to anybody. Well, what happens if you have people in a three bedroom house and all of the children are there and the parents split up, one goes away, takes one of the children with them and suddenly they become eligible for the Bedroom Tax and the spiral down that that goes, you know what I mean"* (Parent Support Worker A5)

Cases were described where families had become homeless as a result of financial crisis and were temporarily housed in homeless shelters, they needed to find homes, furniture, carpets etc. Schools reported instances where parents and children were both suffering from anxiety.

IM: *we've had a number of families who are homeless, living in homeless accommodation ...*

FSW: *for about three months*

R: *And how many children did they have?*

FSW: *Well, she's got a number of children, but the three we're talking about, there was a 10 year old, a 13 year old and a 15 year old boy, so those three children and parent in one bedroom, in a hostel in the end.*

R: *How did they manage?*

FSW: *Not very well*

IM: *Not at all well*

IM: Inclusion Manager. FSW: Family Support Worker. R: Researcher
School A3

> *"Anxiety as well, you know, and not just crisis financially, but crisis as in depression and all sorts of things."* (Headteacher A3)

"I think there has been a higher number of children talking about their worries as well, and their parents going into debt, there's been an awful lot, hasn't there, since last year." (Headteacher A3)

Respondents also commented on the broader context in which these new reforms had been implemented. It was noted that the benefits system can be extraordinarily complex to negotiate and can provide perverse incentives. For example, some families had experienced periods without payment when there were changes to household composition or circumstances, while others were not aware of funds for which they were eligible. Respondents noted that some parents had found themselves in a worse financial situation having taken employment, many available jobs being poorly paid with temporary, short-term contracts. Cuts to local government funding were also having an effect, particularly around child safety, which was an overriding concern for schools. Several schools mentioned that it was increasingly difficult to get Common Assessment Framework statements (CAFs) for children accepted for referral. Whilst schools describe an increasing number of cases are being identified, Children's Services have been reduced and only a small percentage of referrals are being taken. This means that schools are having to support cases themselves.

"our Pastoral Managers will do home visits and do a lot of work with parents and they do a lot of the CAFs now. We currently have 25 CAFs and that's gone up by 10 in the last … in the last four weeks." (Inclusion Strategy Leader A1)

"I really am struggling with the cuts that are coming in Manchester and the re-organisation with all the services, as in Assertive Outreach and SIP … and Complex Parenting and them losing jobs, and things going … staff coming back on the first week in January to being interviewed for their jobs because they didn't know … taking on families and not knowing if they can run courses or not coming to meetings and not even opening cases because they can't take the caseload or it doesn't meet the threshold because the thresholds have just gone through the roof. We have to do so much more at a lower level because I've always got crisis, crisis, crisis." (Inclusion Strategy Leader A1)

Issues were raised in relation to the 'Bedroom Tax' specifically. One respondent mentioned the limited support available from the discretionary housing fund, seen as insufficient to cover need, designed to offer only temporary support and to encourage downsizing, while another related the inflexibility of the 'Bedroom Tax' to changing family circumstances and families who do not conform to the 'nuclear model', for example people who might be divorced or separated, and those with shared childcare arrangements including situations where grandparents help to look

after children while parents are at work. Desperation and/or frustration with the system has been found to make people resort to desperate measures, as in this reported and rather dramatic case:

> "*mum and dad separated and the children would stay with dad at weekends and dad had a three bedroom flat. So, there was only him there during the week and he thought 'well, what I'll do is I'll apply for full custody of the children cos then I won't have to pay Bedroom Tax if they're living with me'. And unfortunately, he actually had the children taken off him and he wasn't allowed any access at all and it's been a year and a half now and he's only been able to have very, very rare meetings with the kids. … it's all, like, blown up in his face, really.*" (Family Support Worker A2)

Specific issues were also raised in relation to sharing, since the bedroom standard may require same gender sharing with very large age differences. Interview evidence indicates that children's sleep can suffer as a result, for example a teenager going to bed late can wake the younger one; a little one waking at night can wake the older one. Also, instances where a sibling has a particular health condition causing them to wake at night have also been reported.

> "*A lot of our families are four or five children, so at that point they've got two older children in one room, two younger one children in another and they're actually unable to get them to go to sleep easily cos there may be bigger age differences, the younger ones having to go to bed first, the older one is supposed to be waiting up but then the younger one will get disturbed when the older one goes to bed and all of these things are having an impact on children's learning, then, within school.*" (Inclusion Manager A3)

More generally, interviewees commonly mentioned the importance of home, community and local support networks, especially in situations where families are facing extreme levels of stress in their lives, and the ways in which the 'Bedroom Tax' was specifically putting this under threat and creating additional stress and anxiety:

> "*If they've grown up in this area and their family and their parents are all round and everything, then why should they? why would they want to move? When the whole of the support mechanisms are here and around, so yeah, they're not prepared to move out. We've got one girl who, coincidentally the one I was talking out who has problems with the Bedroom Tax, she has had sort of issues with domestic violence and stuff in the past, but won't move away because she's like really, really happy with the school and so on. So, it's an overriding factor to stay in the house here, even though there's other issues that could be potentially dangerous and so on, do you know what I mean?*" (Parent Support Worker A5)

"Yes, you see this was my place of safety because I had an abusive relationship, I got out of that. This is the first house, the house that I have been able to call home from that relationship, so this is my, it's my safe haven and I'm going to have to give up my safe haven." (Office Worker B1)

How are schools responding to the increased needs of families?

Staffing

In most of the schools who participated in this study - and it must be acknowledged that due to the self-selecting nature of the sample, only those schools who felt they had an issue with the 'Bedroom Tax' elected to take part – staffing had been increased to address the growing level of need presenting in school. In some cases existing staff roles had changed or expanded, for example Teaching Assistant support was taken from the classroom to provide greater pastoral support for children and their families. Two of the schools bought in additional family support worker provision using their Pupil Premium funding. One school described how they were having to manage on less due to funding cuts. Staff who have left the school have not been replaced.

"we pay in for [a family support worker] to come in one day a week" (Inclusion Manager A2)

"we've bought in from [a local project], so we've spent, sort of, another £7,000 from Pupil Premium on … because even with, you know, the assistant head working so hard, the family support worker working full-time on it, me trying to do what I can, not very much, you know, we still share other bits out to staff and obviously staff do what they can, it's still not enough." (Headteacher A2)

"What we have become mindful of is that the situation is getting worse. So, last year, [CAF worker]'s role wasn't a full-time role. [CAF worker] was most of the time in class and had a couple of afternoons to do her CAF work and it became apparent towards the end of last year that more and more families were causing us concern and that the level of need was far greater. So, we made the decision to actually make [CAF worker]'s … (to CAF) I mean, I think that other than one afternoon a week, you're completely dedicated to the role of … we've not quite decided what to call you yet, (laughing) depending what I'm asking you to do, you've got a different title, but it's sort of pretty much a parental advice role, you know, working very closely with our Attendance Officer." (Headteacher A3)

"because our funding has been cut, we just had to manage with less … when people have left now, we haven't replaced them, mentors have left and we haven't, we haven't been in for replacement, so we are doing more with less" (Deputy Head A4)

Liaison with external agencies

The schools all liaise with a number of external agencies in supporting families with housing, finance, benefits, medical issues, children's services.

"if we know of a family who are still in their own home, but are in crisis, we get another support agency in to try and get them to support the family to make sure that they're not evicted." (Inclusion Manager A3)

"we work very closely with [the Housing Associations], so obviously when it was being delivered about the Bedroom Tax, we had community events, themselves coming into the school to do events in the school - we had them come and join us for breakfast didn't we? We did lots of the launch into the parents' group, in the community – I remember going onto the estate with the radio station, going knocking on doors with the housing officers. So, we did a massive launch for them to be aware and again, parents coming in for them to speak with the housing officers…" (Family Support Worker B1)

The schools also work across services resourcefully to maximise access to entitlements:

"I do a lot of that link work, in fact, it's shocking to say that if I've got problem with an older one and I can't get things fixed up, if they've got a younger one, or they've got a baby and I can get a Health Visitor – happy days! I've got more chance." (Inclusion Strategy Leader A1)

Food

All the schools were working to provide food to children and their families. They all provided breakfast club and at least half of the schools had expanded this provision to cater for any child who needed breakfast, not just the Pupil Premium pupils, and in some cases invited families, too.

"we would say to [the parent] 'well, what about our breakfast club …' you know, 'why don't you come into the breakfast club, you can come in with them, you don't have to, but you'll have had a breakfast as well." (Pastoral Leader B1)

[Referring to bought-in additional breakfast provision] *"yeah, it just supports our breakfast club here and we're able then to offer some families free places at breakfast club, yeah"* (Headteacher A2)

Schools were handing out food to children and families in a range of different ways; by providing free meals in school and by handing out food parcels, in some cases provided by staff. All the schools were directing families to food banks.

"At Christmas time we do food hampers. So, every year we used to do Secret Santa and you used to spend a tenner on something daft, so now we spend a tenner on food … the first year we did it, we did eight hampers. Last year we did 16, this year we did 40." (Inclusion Strategy Leader A1)

"there's a lot of use of the food banks. We're doing all sorts of things …" (Inclusion Manager A3)

"And Christmas hampers from the Salvation Army in fixed raffles, if you know what I mean." (Headteacher A3)

"people not having enough food, or, or clothing … we buy quite a lot of school uniforms … we're signposting lots of families to foodbanks" *"you know, but we've always done that to an extent. But it's got a lot worse since this government has come in. It's got a lot, lot worse."* (Deputy Head A4)

The schools were managing to feed pupils during term time through breakfast club, free school dinners and other food donations to families, but a new concern has emerged over the welfare of children during school holidays.

"So, the amount of food parcels weekly now that we're doing, you know, in the holidays we used to do activities and things with the children. Well, now it's welfare check, to check that they've got food for the holidays. So, really I would say in every holiday now or, sort of, weekly we are using the food banks each day that they're open." (Family Support Worker B1)

Uniform

Provision of school uniform and shoes was common across the sample. One high school even had an account with the local shoe shop.

"We pay hundreds and hundreds on shoes. Because parents can't afford to buy shoes … 'I can't afford for her to have shoes' … 'well …'" (Inclusion Strategy Leader A1)

"there's the uniform shop, we provide uniform, we recycle uniform, so, you know, somebody grows out of something … we'll try that blazer on them and then we'll wash and iron and put that away for somebody else because … we

provide hats and gloves and coats … we've spent so many times sorting out our children's wardrobes that there's nothing left in our children's wardrobes because everything they've outgrown has come in here." (Inclusion Strategy Leader A1)

[referring to buying uniform] *"It's an extra cost burden on school from that point of view … parents aren't … they can afford one jumper, one pair of trousers and one shirt. And the children are coming in in damp clothing, so that has a knock-on effect on health."* (Inclusion Manager A3)

Parental Engagement

Many schools recognise the benefits of engaging with parents, particularly those schools in areas of significant socio-economic disadvantage.

"we had to talk to [parents], bring them in again under the, one of the events, talk to them about the nutrition of [breakfast], how it starts them up for the day – because they didn't want charity. And we were like, 'well no, you know, it benefits us because the children come into school, they can learn better and it has a knock-on effect for our teachers, for their class. If the children have had something in their tummies they can learn better, so therefore they behave'. We had to do a big thing about it." (Pastoral Leader B1)

Developing relationships of trust with parents helps staff to find out about family issues that might be impacting on pupils. If schools are aware of problems, they may be able to help. Most of the schools mentioned the importance of staff in key roles, such as family support workers, building trusting relationships with parents. Some parents are quite distrusting of school for reasons such as their own negative school experience, or perhaps because they fear that school might report them to social services if they are seen not to support their children sufficiently, not realising that school staff are there to help and can offer the support that might prevent social service intervention.

People can also be very private and prefer not to share their problems with others. School staff feel well situated to help people and want to try to offer support but have to be quite sensitive in broaching certain topics and tactful in the way they help people.

"we have to have difficult conversations, you know, people have their own private lives, you don't want to ask 'have you got enough money?' you know, but we do say 'are you getting all the help that you need from benefits? Is there anything that you're short of?'" (Inclusion Manager A3)

"When we see children with grubby clothing, one of the things we do ask them is 'is your washing machine ok?' and have you got enough uniform at the moment?' … and we can usually find out that way and give extra uniform at that point." (Inclusion Manager A3)

"a lot of our families have had bad childhood experiences themselves and they've been in, you know, foster care and things like that and then they don't want anybody to get involved in their life because they think 'are you going to take my children away from me?' And they're very negative about accepting help and it takes an awful lot to get your toe in the door to then sort of like, you know, encourage them that, you know, we're not going to take your children away from you, we're here to try and support you. But it does work, but it takes an awful long time to do it." (Family Support Worker A2)

Many of the interviewees working directly with families, such as the family support workers, housing support workers and the social worker, had come from the local area or from a similar social background. This meant they were well placed to understand and empathise with the lives of the parents. Six of those interviewed specifically mentioned the relevance of this connection.

"there is a relationship with the parents, that your focus is parents and the community, here. So, it is an open-door policy and sort of, the building the trust … obviously [the Pastoral Leader's] been here for years and years, knows the community, they know that if they come to see [her] she will deal with it." (Family Support Worker B1)

"you have to break down the barriers, and so, for some parents the thought of just the title, err, irrespective of who you are, you have to work towards supporting them to understand, you know. I came from this community, I'm not a stranger and I appreciate and respect some of the issues and I wanted to put something back into the community. That's why I'm here to help you and your family" (Social Worker A4)

Social and Emotional Support

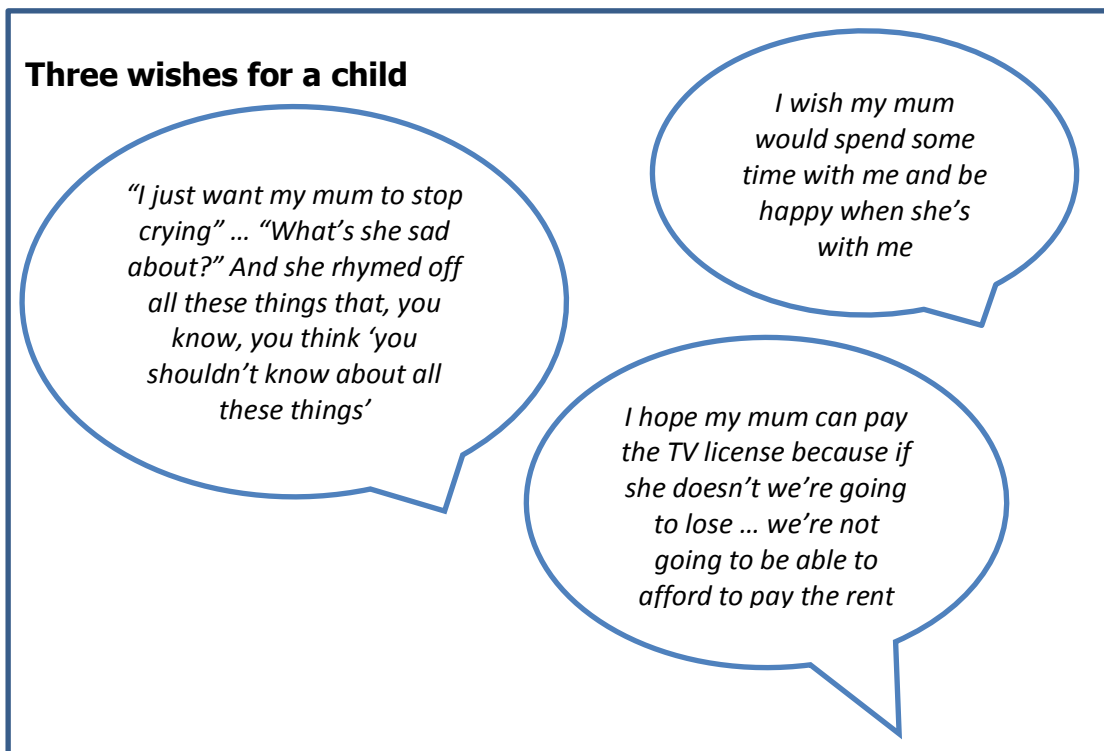Interviewees described the stresses and strains that some families were experiencing, and the difficulty that parents might have in shielding their children from such things as financial concerns, court cases, mental health issues, domestic violence.

"Well, all of the situations we've described, if that's putting a child under stress, that child's not going to be accessing their learning or if the family's

under stress and not bringing the children to school, they're missing their education." (Headteacher A2)

The headteacher at one school described her concern for one particular child who, following an assembly about wishes - what pupils wanted to get out of the year, what they wanted for themselves and about being the best they can be – shared three wishes relating to family and financial worries, revealing a level of detailed knowledge of these matters and a high level of anxiety that should not burden a child (Box 5). The headteacher asked the child informally what her three wishes would be, each time encouraging her to make a wish for herself, but each time the child wanted the wish to relate to her mother. The single mother lives alone with her daughter and the headteacher felt that she shared her own anxieties with her child perhaps in the absence of anyone else to turn to, again implying a significant level of stress on the part of the mother.

Box 5: Three wishes for a child – exchange between headteacher and child

Three wishes for a child

"I just want my mum to stop crying" … "What's she sad about?" And she rhymed off all these things that, you know, you think 'you shouldn't know about all these things'

I wish my mum would spend some time with me and be happy when she's with me

I hope my mum can pay the TV license because if she doesn't we're going to lose … we're not going to be able to afford to pay the rent

In order to address growing mental health needs, the school bought in a counselling provision for the pupils to access (costing £38,000 per year) and had seen referrals double in the year coinciding with the introduction of the Bedroom Tax.

"That's in school and it's run four days a week. So they can go and talk to somebody who isn't a teacher, who they feel that they can trust, somebody different. Sometimes we'll get children talking to us anyway, but this way we

can … there's somebody there for them all the time. And it's a very different one and that's increased phenomenally, we had 600, self-referrals, I think, last year for children to go and talk. Which is has effectively doubled in a year." (Inclusion Manager A3)

One of the secondary schools had a social worker available for students to access. She described how she has worked to break down the stigmas associated with social workers to encourage both pupils and parents to approach her with their troubles.

"I chose to have an open-door policy so young people know I'm here because we have publications that let you know that the school has a multidisciplinary team and the parents evenings and opening evenings we … I'm introduced to the families, so they connect with the face and the concept. And then if they need to they can come in and ask for the social worker if they don't remember the name. And that has been proved to be very, I would say successful in breaking down the barriers. Cos I use the term 'you knock on our door before we have to knock on yours' and that shows a level of pro-activeness" (Social worker A4)

Another high school had established a support area in school, staffed by a 'mothering' figure *"she's like the school mum"* who is available to help children in whatever way necessary, from sewing a button onto a blazer to bathing a grazed knee to handing out sanitary towels. She also cooks stews and soups for morning break time which regularly feed around 70 hungry pupils for free.

"there's a lot of parenting and a lot of nurturing going on in that room" (Inclusion Strategy Leader A1)

New Support

On the whole, the type of supports being offered by schools was already being provided prior to the implementation of the 'Bedroom Tax'. For many years schools located in areas of significant social and economic deprivation have offered breakfast clubs and after school clubs, they have bought uniform for pupils and 'raffled' food parcels to families. They have also worked closely with external agencies, such as the police, social workers, housing associations and charities. Across the sample, schools have increased this provision, but in some cases individuals also described new ways in which they were responding to peoples' needs.

Perhaps the clearest example of this was given by School A2. The headteacher described how a parent came in and asked if the school could loan her the money to pay for some electricity. This was something that they had not done before, but they responded and produced a document to formalise the loan, which the parent duly repaid as arranged. The loan was for a very small amount of money which is

indicative of the level of poverty in question. This parent was unable to find a few pounds to buy some electricity, and it was not a significant problem for the school to lend this sum. The point is that it was a type of support that the headteacher felt obliged to supply on this occasion, but implied that it was an exceptional case and emphasised that she didn't want this to become something that people depend on.

> H: "somebody came in the other week and actually had no money for the electricity and actually asked for a loan, you know, so we're sort of putting systems into place that we can do that but obviously, you know, we need to ensure that that doesn't become something that people rely on, so …
>
> R: So were you able to help with that then?
>
> H: Well, what … yeah, we did, we formalised it, you know, we rustled up a document – it was a new thing, we'd not done it before and it hadn't ever happened before but you know, we just sort of put a bit of paper together that sort of said, you know, 'we're lending you this money to do this and the expectation is that you will pay us back' and she did."
>
> **H: Headteacher. R: Researcher. School A2**

Other schools mentioned that they helped people with finances, for example the Parent Support Worker from School A5 described situations where a parent might approach him in need of financial support - they were often already in debt, but circumstances escalated to push them further into arrears and they found themselves with no money to survive. As discussed, the situation cannot be attributed specifically to the 'Bedroom Tax' as this is just one part of the complex austerity picture, but this type of support is responsive to a growing need.

> "I haven't got any physical evidence. I know physically that I have been handing money out from school, you know, sort of like a couple of times to people, this one this week in particular … and again, that was sort of like the arrears have grown. …. The problem with the Bedroom Tax … but there's other issues going on as well, so it was the universal credit thing that caused that one, but you've got less money from it because of them taking the money out for the Bedroom Tax. So, again, … I can't say that 'yes, I've had 20 people that I've been giving money to because of the Bedroom Tax' or anything like that but generally as the other cuts have bitten …" (Parent Support Worker A5)

Another area of new provision appeared to be the voluntary contributions from staff. The staff at School A1 provide food hampers at Christmas instead of their traditional Secret Santa. The Inclusion Strategy Leader also described how members of staff

buy articles such as sanitary towels and tampons during their weekly shop and donate them to the Inclusion Unit. Such items are provided, but the need must be greater than they can cater for because staff feel inclined to offer these additional voluntary donations. These actions would appear to be indicative of an escalating need that cannot be sufficiently met with existing provision.

> *"like we provide girls with sanitary towels or tampons and they know we've got … mum's not got them in, mum's not got any money to go and buy some, so you know, we get packs through the health but we also buy packs, if you go shopping you throw a pack of sanitary towels in your bag and you shove them in the cupboard so the girls have got … staff do an awful lot for the children here, an awful lot" (Inclusion Strategy Leader, A1)*

School Knowledge

Given the accounts of increasing need and the requirement for schools to respond, an important issue explored in the research was how schools come to know about families' needs, and the demands that this may place on school staff themselves.

In general, the interviewees described ad-hoc methods of identification of need through visible signs of poverty amongst their students such as children with dirty, worn or ripped clothing, 'talking shoes' or being dirty, smelly and unwashed. Other signs included sparse lunch boxes and parents being unable to pay for school meals.

> *"We've noticed a big increase in the children, you know, from a lack of money perspective, there's more children coming in with talking shoes … you know what I mean, we're having to give out more uniform." (Inclusion Manager A3)*

> *"And also the number of people who aren't able to pay their dinner money. So, those families that are low paid, but in work, are struggling and their dinner money fees are going up and up and they're just stopping having dinners and having sandwiches instead." (Inclusion Manager A3)*

> *"… they might have come with a couple of biscuits or something or an old MacDonalds burger in a plastic bag with chips … and cold" (Headteacher A3)*

Teacher concern was commonly mentioned as a means of identifying need, particularly in the primary schools where a teacher spends the majority of their time with one class and knows the children well enough to spot when something might be wrong. Primary schools also find it easier to foster relationships with families as parents tend to bring their children to school. This provides primary staff with the opportunity to engage with them in the playground.

> *"you're looking at, I'd say around 30 to 40 families that are at that stage where we need to get in – there's probably more that we don't know about*

*and it's only fixed through the children or they're late or they're coming in ...
they tell you they're hungry, they've had no breakfast – so it's little things like
that, or a mum might come and disclose there's DV, or a child might make
that disclosure. So, it's only through keeping your eyes and ears open."
(Pastoral Leader B1)*

Schools also had in-school systems which enabled them to identify where a family
might be struggling. For example, attendance records would alert staff to a
potential concern:

*"we look at attendance regularly as well, it will highlight, you know, 'this
family's struggling, there's something wrong there' and we'll approach them.
So, we'll go and do home visits." (Family Support Worker A2)*

*"I think quite often concerns come when children are not attending or they've
got an erratic attendance, we do home visits very quickly and the outcome of
that has often been the realisation that family's living in real poverty."
(Headteacher A2)*

Several of the schools explained that all staff are trained in child safeguarding
matters and learn about the signs to look out for. Reporting systems are in place
and in some cases, regular meetings scheduled to discuss potential concerns.

*"maybe a child's demeanour has changed or it might be that they've started
to not look quite so clean and tidy, perhaps they're a little bit smelly or again,
things like they're starting to come in late or it might be that mum doesn't
look as neat and tidy and, you know, those kind of issues or parents losing
weight" (Headteacher A2)*

*"we have a meeting here, with the head, and we go through a class with each
class teacher, so they'll do an assessment. But before they do that - it'll be
pastoral and SEN - so we look there, is there any pastoral needs, any SEN
needs? They give us those needs and we go away with them and have a look
at what we can put in place" (Pastoral Leader B1)*

Secondary schools tend not to have such close relationships with families, and the
organisation of pedagogy, with different teachers for different subjects, makes for
less close relationships with individual members of staff. Secondary school
children/young people may also be less inclined to talk to adults about their
problems, and more aware of the stigma attached to issues such as family poverty
or mental health problems. Thus secondary schools in this sample made use of
external contacts quite extensively in order to pick up issues amongst their cohort.
For example the Inclusion Strategy Leader from School A1 had developed close

relationships with the feeder primary schools and depends upon them and many other sources to find out where families are in need.

> "I've worked in two primaries in the area and I came from [Primary A3] to here with a cohort of kids at the same time. So, I know families from there and I know families from here. I've built up relationships with all the other feeder primary schools, I have very close contacts with all the other SENCOs in the other schools… a lot of it has been relationship work, a lot of it" (Inclusion Strategy Leader A1)

One important observation made by respondents was the effect of this pastoral and need identification work on staff.   In particular, those staff working closely with families are exposed to the harsh reality of peoples' life situations which can be difficult and upsetting.

> "I think we're working very effectively to minimise the implications but it does have a massive … I mean, it does have an impact on everybody's stress levels, [the Family Support Worker's] under a lot of stress, she has some very difficult situations to deal with, you know … you know, it's quite an emotional errm, sort of, experience often, you know … people, sort of telling … you know … really challenging stories and that sort of thing" (Headteacher A2)

> "It's hard work and it's emotionally challenging, but also, you know, it's on top of what we're really here to do, which is educating the children, you know, and giving them the best education. So, you know it's challenging." (Headteacher A3)

Nevertheless, despite all these mechanisms and extensive efforts, school staff were unable to say how many families were struggling, and they all suggested that there were likely to be other people that they were not aware of. As other services are cut and schools are relied upon more heavily to respond to welfare needs, issues of need identification may become increasingly important, while what remains unclear is whose responsibility it is to take up these questions.

CHAPTER 4: FINDINGS FROM COMMUNITY ORGANISATION INTERVIEWS

Summary

- The representatives of community organisations interviewed for this study are themselves 'survivors' of austerity measures and were well aware of the reduction and curtailment of their number and activities in recent times.

- Their observations were generally based on recollections rather than structured research. However, their access to significant numbers of individuals and groups 'at the sharp end' of the 'Bedroom Tax' provided a range of examples of what they see and hear on a daily basis in communities.

- Respondents indicated significant effects of the 'Bedroom Tax' on education, including the profound poverty affecting families, home lives and children and young people's potential to do well in school.

- Additionally our respondents outlined useful examples of how community organisations were attempting to mitigate these difficult circumstances, such as increased services in emergency food distribution and welfare and debt advice.

- Their efforts to avoid stigmatising or 'labelling' of people whilst maximising resource use and handling crises included creating specialist projects for individuals and families in particular need, as well as more 'universal' offerings for anyone who wished to access or participate in activities.

Austerity, Poverty and the Contribution of the 'Bedroom Tax'

Our 'Community' respondents demonstrated a considerable level of experience and knowledge of the communities in which they worked as community workers, youth workers, young people's advisors, housing, health and welfare advisors, clergy and volunteers in community organisations. They were able to provide multiple examples of the impact of recent austerity measures on issues that had a clear relationship to children's education based on their daily face-to-face contact with communities. Many of our respondents specifically referred to their own experiences and how these were similar to the communities they worked with through shared identities and/or having lived in the area for many years, some since birth. They observed that these links were relevant to their practice, provided motivation for their work

and were significant strengths in relation to the evidence that they were able to provide. Their relationships with communities were voluntary. Parents/carers, children and young people perceived them as accessible, shared details of their lives with them and approached them for advice and support when in need or in crisis. It was clear that these unique relationships, as well as their first hand experiences of organisational development and service provision, meant that their observations of changes were detailed and knowledgeable. (A full list of the School and Community respondents' with their characteristics appears in Appendix D: School and Community respondents).

Most of those interviewed were aware of the specific and direct impact or implications of the 'Bedroom Tax'. Only a few were more cautious about linking their observations specifically to the policy due to the multitude of financial pressures that communities were experiencing, but even these respondents were clear that since April 2013, there had been important changes in communities and the services they offered. One respondent's comment sums up what most were thinking:

> "The Bedroom Tax on its own, yes it's made an impact, but it's made an impact like the straw that broke the camel's back. The way I look at it, it's just building up poverty in general. And however poverty in general affects children, then it's just really increased poverty." (Vicar 11/A6[5])

Human needs and access to education

As narrated by our school respondents, the most significant recurring theme raised by the respondents working directly with communities was their evidence of deepening poverty and of families lacking the means to address children and young people's basic human needs, i.e. food, clothing and shelter. They provided numerous examples of families lacking sufficient food and the impact of poverty and uncertainty on mental health. Although immediate concerns about food generally took priority, the respondents were aware of parents/carers' worries about high levels of debt; about how the 'Bedroom Tax' would be calculated; and whether or not they would have to move home.

> "The biggest recent change, that has happened so quickly that it is a shock, is about food. People are hungry. People will only switch on the electrics for one meal a day. Parents are doing three to five jobs at a time, e.g. cleaning at the University, and then going on to other work just to make ends meet. Young people are coming in for food at lunchtime, especially during the school holidays. By five o'clock, they're hungry again – and their parents are still out at work. Not because they don't care or are neglecting them. Parents come in to ask, can you cook this for us… because they don't have the money for gas

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[5] Coding: organisation/role as in Appendix E: School and Community respondents

or electric to cook their food." (Project leader, Voluntary sector youth organisation 32/B4)

Individuals working in voluntary sector organisations, churches and housing associations reported increased hunger, take-up of food parcels and emergency food provision as well as direct requests for food and sustenance. Several reported that sometimes it was the children or young people themselves who would ask for help:

> *"Well, somebody will come and say 'My mum's got no milk for the breakfast.' And we'll buy milk again. Or, their washing machine breaks down. 'Can they use the washing machine downstairs for two weeks to give them a chance to sort the washing out?' … We do a breakfast club. We're part of 'Fare Share' [a foodbank distributing surplus food]. We're doing the food banks every day for the local people." (Centre manager, Housing Association community centre, local resident from birth 12/A7)*

Links with the 'Bedroom Tax' were checked with respondents who reported that these examples had increased since April 2013. Similarly, they recognised clear links between lack of food and education: hungry children were not in a position to thrive in school. Their conversations with parents and other carers had revealed that increased outgoings due to the high cost of food were exacerbated by rises in rent. Organisations had developed various responses to situations of need, for example, staff in one Housing Association took on various roles to address people's need for food since the launch of the 'Bedroom Tax', including taking on extra staff:

> *"We champion 'Healthy Eating'. We champion access to the Food Banks. And if needs be, if somebody came in, whatever time, we always make sure there's a Food Poverty Champion in the building. Because quite often, we get people coming in … hungry, haven't eaten…. If we do see somebody in dire need, my staff won't turn them away. We'll have either vouchers for a Food Bank, or we've actually got a pot of funding where we can buy food or get some food online sent to people. We regularly work with the local Food Banks." (Director of Housing Services, Housing Association, born and raised in the area 34/B5)*

The community organisations often experienced increased costs for providing food and found that food distribution could take priority over other work due to the immediate needs presented.

> *"We noticed that [emergency food services] increased massively. So going back, five years for example, we might have had a couple of requests a week… and whatever we collected at Harvest Festival would last throughout the year and deal with that. Last year, Harvest Festival collection lasted 'til*

Christmas. And then we had nothing left to give and then we were asking for donations, etcetera." (Community worker, Church network, local resident since birth 16/A9)

Some organisations simply made sure that food was always available to be given away in emergencies in this way. Others distributed food to all participants on a regular basis, often linking the provision of food to other activities, often educational, such as cooking or gardening classes and groups.

"There's an increased need [for food] definitely. I mean we've always done a lot of stuff around food. Food brings people together doesn't it? … Doing the cooking: you're learning the cooking; you're learning hygiene; you're learning a lot of things. We're even getting young men setting the table properly and learning to eat with whatever and they're just learning certain social skills that you might not otherwise get. But now, it is actually a need now rather than something that we're doing for fun." (Youth worker, Voluntary sector organisation for young people, local resident 33/B4)

This example demonstrates how learning outcomes from food distribution could be unstated. Without drawing particular attention to these aspects, young people were offered food and education through having fun and cooking together. Several organisations recognised the benefits of educational activities being integrated with feeding people, for example, by passing on information about what constitutes a healthy diet and how to prepare food on a budget, as outlined by this respondent working with young children:

"We have twenty pound budget and that will see up to thirty-five children, which is not a lot. So we tend to do meals that are cost effective for families, so we'll do something like rice with sweetcorn; tuna in it. So it's a very protein rich… they've got their carbs in there. We try showing that so they can go home and show the parents. But they say like they struggle 'cause the children don't want that. So we're doing a lot on trying to help the parents as well as the children. 'cause obviously you can't just educate children, you've got to educate the parents." (Play worker, Voluntary sector organisation working with children, local resident since birth 39/B10)

Respondents had slightly different approaches to the integration of learning and development activities with provision of support. In some instances, the benefits of the activities, whether learning or the actual acquisition of food, were intrinsic yet unspoken as above; in others, such as 'cooking on a budget' classes, it was more overtly stated that individuals would join for an educational purpose. For example, this respondent working for a Housing Association clearly valued development activities that integrated food preparation and distribution with learning:

"We've got one programme of 'Healthy Eating / Cooking on a Budget' workshops that we're running …on a six week programme. … We've got eleven residents who attend one of our sites on a Wednesday morning for two hours and … they are learning cookery skills; they're learning how to cook on a budget but also healthily; and they're learning lots of other tips as well about buying food, when to buy; where to buy - that kind of thing. They also have a Financial Inclusion Officer available. …There's been quite a few spin-offs …., some of them are quite vulnerable. Some of them … feel socially excluded. They're coming together…, and also gaining confidence that is enabling them to go and help other people. … And then we're hoping that some community growing projects might emerge as well." (Director of Housing Services, Housing Association, born and raised in the area 34/B5)

Whilst respondents recognised the importance of meeting communities' immediate and desperate needs, they were well aware of the need for longer term development and change, which often involved education. Other 'tools' included counselling, advice, and help with the bureaucracy of benefit applications. Disquiet was expressed about activities that simply involved food distribution, not only due to their short-term impact and possible unsustainability due to uncertain resources, but their potential for hindering the development of relationships based on equality and respect. Some respondents highlighted the need to avoid activities that belittled recipients; they felt that a balance needed to be struck between offering support and labelling people as being in need of help.

"One of the reasons we don't think we'll go down the Trussell Trust road is because it is '3 strikes and you're out' and we kind of feel we don't want to make those judgements about deserving poor and not deserving poor – but, we do need to look at another way of doing things – offer people something else." (Community worker, Church network, local resident since birth 16/A9)

Clothing was highlighted as another basic need that some families were struggling to meet. Respondents stated that the effects of poverty could be seen in children's dishevelled school uniforms and their lack of funds to participate fully in school activities, such as sports, excursions and cooking classes. The evidence was also apparent amongst older young people and/or parents/carers.

"They look shabby. They look – a lot – don't look clean. You just know and you just feel for them and some live in homes. Some have had family disputes. Some are not talking with so and so and you just think, 'I just wish you would get on.' But that's not the case. It's not the ideal world and the reality is that people fall out and they're left kicked out on the streets. And they haven't got the money to go and get themselves a flat and they're either sort of sofa surfing or they're on the streets." (Vicar 11/A6)

School uniforms, which could sometimes hide poverty, were at other times an indicator of financial difficulties, and proved to be a particular difficulty for families, as school respondents had also indicated:

> "You can tell who's got the new school uniform. And it's only a bog standard cardigan, skirt and white blouse, but some white shirts, they've got grey – greying shirts. … But fortunately in many ways, they're not by themselves. And it sounds horrible in a way, but if you're the only one in the class with a grey shirt. It's much easier if there's half a dozen of you, because at least you're not on your own. But there are quite a few of them." (Vicar 11/A6)

Respondents noted that individuals were coming forward to ask for assistance or information about applying for a school clothing grant.

> "They've 'never wanted to access them before but actually I really need to now. Can you help me? What do I do? … I wish I didn't have to rely on this, but I'm really struggling. Is there something else we can do?' So yeah, we've certainly noticed that." (Community worker, Church network, local resident since birth 16/A9)

Children and young people themselves had also talked with our respondents about the impact of family finance on their uniforms and their lives.

> "So there are certain students have come and you know some real financial issues and …. you can tell from their uniform, the way it is, at times the way it doesn't look presentable. It's got holes in it and stuff like that. You can tell that, well then maybe, there's some issues at home; there's stuff that's going on. But yeah particularly with one or two children, they have come and they have opened up and told me some stories with regards to financial issues at home what's going on." (Youth worker, Secondary school 31/B3)

One respondent, however, noted that her community was too proud to appear shabby – and noted the effects of this pride on hiding difficulties.

> "Everyone's too proud…., I mean it gets ridiculous as well because a lot of people like will never buy their own house but they'll hire a brand new car every year. They'll get a car on HP [hire purchase] every year and that kind of thing. That's the annoying thing everyone wants to rock, like the hot, loads of Nike or loads of Adidas or whatever, in the gym yeah. But they've got no food in their house. See there's a lot of that sort of stuff there's where people have got to appear that they're doing OK even if they're not. That's the annoying thing about it. People are quite caught up in material stuff." (Youth worker, Voluntary sector organisation for young people, local resident 33/B4)

The observation makes it all the more significant that so many people had talked with our respondents about how poverty was affecting them. One respondent mentioned that many families didn't have beds, just mattresses, because of the cost. Several mentioned people having to go to court for debts, not paying their rent and just putting it out of their minds, relying more on 'doorstep loans', hire purchase and other loan companies.

Despite the fact that many of our respondents' organisations are experiencing cuts in their own funding, a variety of methods are still being used to offset some of the effects of poverty in relation to access to education. Some are funded so that they are free to all takers to avoid stigmatising participants, whilst others target particular individuals or groups in need to maximise impact. Families are provided with basic educational and sports equipment for school or homework, such as a compass, computer or internet access, hockey stick or football boots through recycling or targeted gifts. Many organisations also recognise the need to arrange supplementary educational activities, such as visits to museums and outdoor excursions that families are unable to afford.

The impact of increased poverty on children and young people's lives and education both inside and outside of school was an important point highlighted by our respondents, for example this youth worker:

> "It's like... you're sharing a bedroom. Your house is overcrowded. ...Your diet's not good enough. How are you supposed to focus to revise? Your house is cold. You've not got a distraction. You're not able to think, 'Alright, I'm gonna do this today 'cause tomorrow I'm going to the cinema.' 'Cause you're not going to the cinema because you've got no money. So it's just like this cycle of, struggling to get something done and not being able to. They can't afford a tutor. The classrooms, the teachers, have got too many kids and there's too much stress. They're not able to do one-to-one." (Youth worker, Voluntary sector organisation for young people, local resident 33/B4)

Bedrooms and the 'Bedroom Tax'

As had been the case with the school respondents, our respondents working in community organisations noted that the negative effects of the 'Bedroom Tax' on children's education did not only include deprivation and parental stress due to increased financial outgoings, but also families' worries about how the policy itself would affect them. Respondents were very aware of stress being caused when parents and carers were trying to work out whether or not they would be subject to the 'Bedroom Tax' and what their options could be.

"There was a single parent with a two year old and a fifteen year same sex and originally she was told that she would have to pay 'Bedroom Tax' in her three bedroom house for eight months. This then resulted in a number of phone calls to and fro … the parent thinking that 'this is ridiculous' and at the same time thinking how she going to re-organise her finance - to the point she considered home swapping. The unnecessary stress that has come with the 'Bedroom Tax': eventually she was told that she wouldn't have to pay it. Even though she was thankful of this, it did not take away her months of stress and anxiety." (Community worker, voluntary community organisation, local resident 36/B7)

Through conversations with parents and other carers about the 'Bedroom Tax', our respondents were clear that the policy had had an intrusive effect on how people viewed their space at home. Many respondents identified that parents/carers were concerned about the rigid allocations of bedrooms inherent in the 'Bedroom Tax', which did not recognise the reality of people's lives and circumstances. Sufficient space and place for study was often mentioned in discussions about the allocated number of bedrooms, which does not take into account the impact on children's lives when they are expected to share. A Director of a Housing Association emphasised the high number of complaints she had received about the difficulties caused by this lack of privacy for socialising and revision.

"I saw a woman yesterday and [….] she has two daughters sharing a bedroom. One is two [years old] and one's fourteen and she says it doesn't work and the two year old is now in with her 'cause the fourteen year old throws her out and she's got friends around; she can't do her school work. If it's the same sex children, they can share a room up until the age of sixteen. […] where you've got younger children sharing with teenagers it's really impacting. You know it's all right having these rules about downsizing and only having entitlement to x bedrooms, but it is affecting. She feels it is affecting their education 'cause how can they possibly revise and stuff if you've got a two year old running in. you can't sort of keep a two year old still for very long." (Director of Housing Services, Housing Association, born and raised in the area 34/B5)

This respondent also picked up the impact of inappropriate room allocations on other aspects of family life:

"We've got some families that they're living in parlour type properties, you know with two rooms downstairs? And quite a lot of them are actually converting what was a dining room into a bedroom. So that they haven't got different age children sharing a room. But then that's less space for the family then and nowhere to

eat a family meal. So it's all well and good making up these rules but it's just … I just think it's absolutely abominable to be honest."
(Director of Housing Services, Housing Association, born and raised in the area 34/B5)

Several participants, for example this community engagement officer (included with the Community respondents due to the nature of his role), pointed out how the allocations were often calculated in relation to short-term circumstances and did not take into account families' future needs:

"You could end up in a two-bed; you have another child and you have to move again at some point in the future because you can't have siblings of a different sex at a certain age sharing the same bedroom." (Community engagement officer, Secondary school, local resident 28/B2)

The lack of options for families needing different types of accommodation was noted by several of our participants, including those working for Housing Associations. Insufficient affordable housing meant that moving was often not an available option. When moving was an option, the impact on individuals as well as on family and community links was often identified as negative.

"What we're finding now is the women might search for exchange property […]. Everybody's wanting to do that. So the demand is too great, unfortunately. And that isn't always the right decision for them because they spent a lot of money in making a nice home for themselves. What they class as their home to have to leave. It's awful for them." (Young person's advisor, Voluntary community association 15/A8)

Although most of our respondents did not know families who had moved, many wished to point out potential negative outcomes.

"People having to downsize, move to totally different areas, and feel disconnected to where they may have been for decades. And this is because of the 'Bedroom Tax' and they're really not enjoying that move. A lady give up a three bedroomed house for a two. And within being there a week, she was burgled and that just emotionally, she came here to make sure her grandson was attending sessions. And she was so upset. And she just said I feel like it's been forced on me. It's not a choice. And I think: your home's your home. You're part of a community. Then you moved out, even if it might be five minutes away, it's detrimental to some people – and especially if you've got a network of family there or friends to help." (Play worker, Voluntary sector organisation working with children, local resident since birth 39/B10)

Perhaps due to our participants' roles in their work with communities, they were articulate about the importance of the network of support available and expressed deep concerns about potential upheavals for families having to move.

> "I know people who have lived in communities in social houses for years. They know their neighbours and their families might be two doors down, you know, feeling the pressure that they might have to move, have the pressure that they have to move in other areas because of the Bedroom Tax. Often people would say that the children, you know, the neighbours would look after the children if I get to work or if I do this or I do that and then being uprooted from that community would have the impact, or children are in and out of each other houses and everyone looks after all of the children and then the impact for us to move away from that community where you don't know anyone, you don't have any family then the impact. There is a sort of socialisation, a support network, even the people's ability to work because of this informal childcare arrangements exist where people are kind of integrated in the community so I guess you know that if people have to move there must be potentially a change of school which it can be disruptive." (Manager, Community Health Service 35/B6)

The message from respondents appeared to be that 'one size does not fit all'. The ways in which communities, families and households are constructed means that a 'spare bedroom', as defined by the policy, did not always match the reality of people's lives. The prevalence of changing relationships and families that are trying to house older offspring as well as new babies and children with limited bedroom and shared spaces seemed to indicate that the 'Bedroom Tax' could be impacting unfairly, creating real difficulties for example, for shared custodial arrangements and 'second time around families' as well as impacting children and young people's education.

Stress and family relationships

Respondents noted that poverty and worries about the 'Bedroom Tax' had caused stress and created issues such as homelessness, mental health problems, domestic violence and family break-ups. They reported receiving increased levels of requests for support or advice from families since April 2013. In particular, they noted that uncertainty had caused difficulties, as in this example of an organisation that focuses on offering counselling services:

> "There has been change with the introduction of the Bedroom Tax. It has been an added stress to families with three bedrooms and two children of different ages, same sex or different, in that transitional stage of whether

they have to pay Bedroom Tax or not. There has been more conversations."
(Community worker, voluntary community organisation, local resident 36/B7)

Another respondent working for a different community health service echoed this observation:

> *"I think the benefits system is stressful anyway for people with mental health issues, I mean for anyone but particularly for people with mental health issues. I think the Bedroom Tax just adds another worry for people on top of that and particularly for people who have discretionary housing payment. Although … from the moment it is paid in, there is the worry of having to keep re-applying every six months or twelve months - and the worry that at some point, that won't necessarily … you know will going to be an indefinite solution. So the worry is still there. Even if people get DHP [Discretionary Housing Payment] the worry is still present constantly for these people. What's gonna happen in six months, twelve months or two years?"* (Manager, Community health service, local resident 35/B6)

Respondents reported that families they know have run into difficulties when their family circumstances and income levels changed. Children, or other members of the household, moving out, leaving education or starting work, as well as life changes, such as new relationships or marriage or unhappy circumstances, such as relationship break-ups, death or imprisonment, all affected a family's income and liability for the 'Bedroom Tax'.

> *"I know that one family: older; a couple of kids; single mother; and the elder child for some reason left home. And so, they got the extra bedroom. You know, the child leaves, the person goes, and then you end up paying more money. And so that has been a double edged sword there really because they're losing income but having to pay more. And it's things like that. How many times is this going on? I know one family like that, but how many others is this going on? Somebody dies; there's a room vacant and they don't want to move. It costs money to move."* (Vicar 11/A6)

The impact on families is not just financial. The worry and change causes a great deal of stress.

> *"We found that families are struggling especially those who've got older children and saying they're not living there - cause it's the change in Council Tax as well and also the Bedroom Tax they have to pay. And parents are getting worried and saying that children have moved out and things like that. Or they're moving with - living with another family member. Because parents just can't cope. … they talk about it a lot. What are they supposed to do? If they've got four bedrooms and obviously they can't move unless they get re-*

housed, but re-housing is a cost in itself for parents. And it just seems to be punishing the poorest people." (Play worker, Voluntary sector organisation working with children, local resident since birth 39/B10)

Most of the respondents recognised that the stresses caused by poverty and limited options had affected household relationships and linked this to children and young people finding it difficult to cope with school. In some families, circumstances brought them together in mutual support; whilst others were broken by the strain.

"Young people who are working are helping parents out, while other young people are still being asked to leave home due to clashes and lack of funds." (Project leader, Voluntary sector youth organisation 32/B4)

Although most respondents did not state that rates of domestic violence and abuse had increased and accepted that these were perennial issues affecting all communities, instances were presented as part of the current picture of stress on family relationships. This play worker, for example, had no hesitation in saying that she recognised an increase.

"We know parents: the increase in domestic violence. There's been a lot more incidents between families, not just partners. And we have a lot of parents who are lone parents. So they're bringing up children on their own and they're just not coping." (Play worker, Voluntary sector organisation working with children, local resident since birth 39/B10)

However, this careful observation by a director in a housing association recognises the potential difficulties caused by changes in services and poverty.

"The law, it's not having the effect that was intended by the politicians, really. It is causing problems for families. You know, serious problems. We deal with quite a lot of domestic abuse. The role has changed dramatically for us compared to what it was when I entered the organisation 18 years ago as a housing officer. As the statutory services withdraw, a lot of things are left with us to deal with. And domestic abuse is something that – and although I'm not saying that all the statutory services are being withdrawn, because they're not. But we're finding – and we knew this would happen – when you've got people with less money are living in more confined space, things like domestic abuse will increase." (Director of Housing Services, Housing Association, born and raised in the area 34/B5)

A youth worker talked about how insufficient wherewithal to meet basic needs, as well as to engage in appropriate alternative leisure activities, had also made children and young people more susceptible to child sexual exploitation as well as participation in bullying and violence and gangs. Others provided evidence of

families breaking up, moving out and living in what most would describe as unusual circumstances.

> "I went to see one family and I knew someone was very ill, anorexic, and there's this 20 year old lad. And I went to see him last week. And his brother was living in a tent of uncle who lives next door – in the garden – because they weren't getting on. You know, there was actually room there. You know, you just think, come on, just get on, then you wouldn't have to live in a tent. Sort yourselves out. But they find it difficult to do that. And it's sad." (Vicar 11/A6)

Respondents were clear that the stresses on families, whether due to the 'Bedroom Tax', general cuts in benefits, or poverty generally, was having an effect on young people and their education. Some talked about the particular skills and experience required for recognising these effects, for example, this youth worker (based in a school, but included in this chapter due to the nature of his role):

> "Some of these young people have been through some trauma. You can see it in their eyes … and they try their hardest. They [the staff]'ve got to understand when these kids are walking from where they're living and coming into this gate. They come with baggage. We don't know what they've been doing from five o' clock till yeah they come here and people need to understand that. We have the ability to have a look at a child and say 'You know what? There's something wrong with that child.' If I see a child that's going up those stairs that's not a hundred percent I will challenge them. 'What's the matter son come here' or 'Young lady come here. What's the matter? Because something's going on. It would be wrong of me to allow that if I had some suspicions. It would be wrong of me to let that child go up 'cause that would destroy the whole day for a number of different members of staff and probably that child would get in trouble for fighting or whatever because emotionally you can see - and not everyone can do that. It's about engaging with the young people and it takes time." (Youth worker, Secondary school, local resident 30/B2)

A youth worker from a different organisation - who, like the one above, had lived and worked in the area for a long time - echoed the need for individuals working with children and young people to be aware of the stresses that they face and the effects that these stresses can have on educational focus and achievement.

> "A lot of mums are holding down two and three cleaning jobs and that's just to pay bills. It's not to put food on the table. If you're hungry, and sharing a bedroom. I know people that have to take it in

turns to sleep on the floor or in the bed in overcrowded houses. So all that stuff's going on, they can't engage in school fully. I think schools, that's what schools need to understand. Young people are coming in to school with a lot of baggage. And if the schools aren't asking them, 'So what's going on?' Nothing's gonna change for that young person. School will be a nightmare. Some people go to school for an escape because home's so difficult. They're not there to be educated, they're there for a rest. And to be warm and to get their dinner." (Youth worker, Voluntary sector organisation for young people, local resident 33/B4)

Organisational Responses

Respondents raised important issues about pressures affecting their work and their responses to these. The necessity of carrying out immediate short-term, 'sticking plaster' actions to address basic human needs often precluded the implementation of longer-term strategies. Competition and lack of coordination between different organisations for limited resources and reliance on intermittent individual charity rather than stable core funding to enhance on-going development were common observations. Nevertheless, a range of activities and services had been developed within these constraints. Respondents were engaged in reaching out in various ways to families and young people to offer support and alternative activities to address the effects of poverty. The range was very wide, including advice and counselling services; enjoyable social and informal learning activities; and practical projects, such as gardening, clothes swaps and food banks.

The types of activities could be identified in relation to various criteria whether stated or otherwise, including their purpose, the identities of their participants or clients, intended length of impact and their methodology. Box 6 illustrates this set of spectra. Whilst the purpose of some activities was clearly obvious and stated, others were less overt about their aims, or included additional unstated goals. Some activities were clearly offered to all or anyone who wished to participate; others were restricted to specific target groups, or may have been defined or described as such. Some were designed to meet immediate needs or crises whilst others included a strong focus on longer term developmental goals. Finally, a significant distinguishing factor relates to how the activities were carried out by the individuals or organisations concerned: were members of communities offered optional opportunities to participate voluntarily or were services delivered to passive clients?

The varied ways in which organisations responded to families' needs for food could exemplify this range. Vouchers or food parcels could be passed on quietly to individuals apparently in need, or their availability could be advertised as a service for anyone. The distribution could be restricted to people meeting specific criteria or

only available to those who followed certain procedures. These procedures might include measures to address longer term goals to reduce reliance on services, such as discussions about how future needs for food might be addressed or advice about budgeting. Many organisations offered such educational or supportive opportunities without drawing attention to them, for example, rather than just handing over a food parcel, volunteers or workers might be available to chat over coffee or a meal about individuals' circumstances and how difficulties might be addressed. Alternatively, longer-term goals could obscure the fact of food distribution, for example, a gardening or cooking class that 'just happens' to include substantial refreshments and supplies. Many such activities are designed to protect recipients from the judgemental attitudes of others or their own loss of pride and means that individuals can choose whether or not they wish to participate, rather than requiring acknowledgement of need.

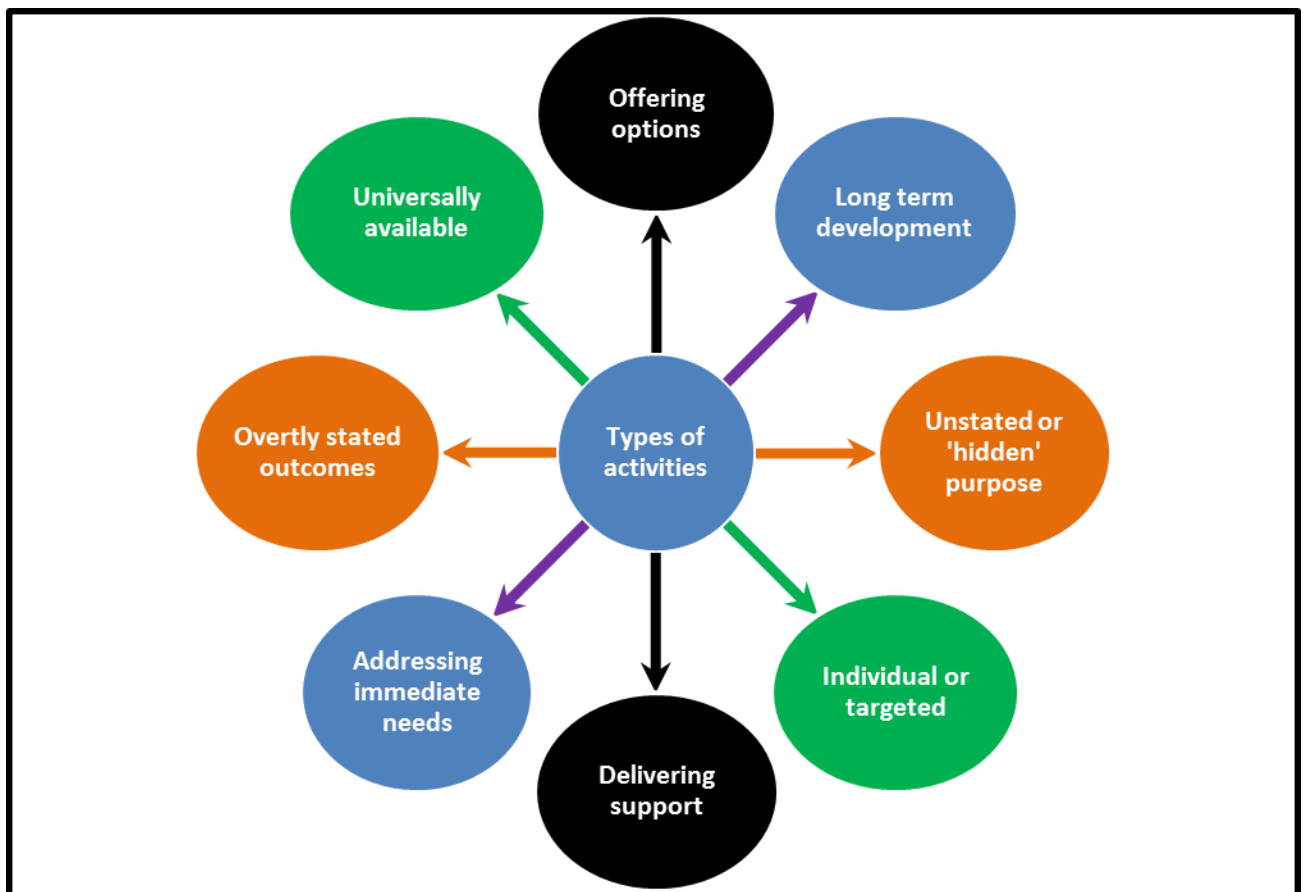*Box 6: Types of community organisations' services and activities*

Diagram by Kate Sapin, 2015

However, the impact of public sector cuts on services for children and young people was recognised by all respondents. A community worker from a Somali community pointed out that the lack of alternative activities was having an impact on the young people:

"And the youngsters as well. To be honest with you, there's nothing out there for the young people…. At the moment there's no youth centre for them to go to. There's no projects going on. There's no summer like play schemes or nothing like that they can take part in. So quite a lot of them as well resort to crime because there's nothing going on at all. Nothing is happening in this area for them. A lot of the young people due to the Bedroom Tax - even you know they didn't want to but had to move out of the houses. And say, 'Listen, Mum, I know it's really difficult. I'd rather go somewhere else to a hostel.' Or, you know, there's quite a lot of family breakages as well so it has affected the community in a really bad way and I think they're still suffering. A lot of them also know that there's worse yet to come because the Child Tax started now. So it is a very chaotic moment at the moment for the community and they believe, they believe that nothing will be done." (Community engagement worker, Secondary school 28/B2)

Effects on the workers and organisations

Finally, as with the school respondents, our research with community organisations revealed the pressures under which staff and volunteers were working, and some of the effects on them. A particular issue was the need to carry out immediate short-term actions to address basic human needs, recognising that these efforts were also short-lived and lacking longer-term development plans for either the individual recipients or the organisation. Some observed that their organisations or activities were over-reliant on intermittent corporate or individual charity. The competition for resources was also mentioned as a pressure and a lack of infrastructure or capacity for fund-raising whilst struggling to maintain their core functions. Key issues identified were: lack of means to send staff on training to keep up with changes in benefit regulations; lack of alternatives for individuals; and a lack of referral organisations for advice and information.

"I see them stressed and it's the same thing that keeps coming back all the time and *sometimes you know when you know there's nothing you can do about that 'cause I'm always you know whatever it is that they come to me with I always try and help them there's always a way or there's always a solution but with this Bedroom Tax there's nowhere to go at all and what stresses me more than anything is the fact that I can't help them I can't direct them in any direction to get them out of the situation."* (Community engagement worker, secondary school 28/B2)

The respondents were clearly highly motivated to work in their communities and committed to 'making a difference' in their communities and in the lives of the families and young people who lived there. Their work priorities were frequently focussed on finding ways for their often over-stretched resources to facilitate greater

equity. These attributes gave them close access to people's stories, which provided a good window into a range of the impacts of the 'Bedroom Tax' on individuals' lives. What may be lacking from some of their evidence was clear quantitative data and definite links to the 'Bedroom Tax' as a specific catalyst. Whilst most respondents were able to say with confidence that certain changes could be clearly linked; that others were linked to the time-period; only a few maintained verifiable records that could be used to support their claims.

> "I am part of the community so I feel what this community feels anyway … that's the thing with us, everyone from here. Everyone who works here is from here. So we all we're aware of the problems kind of before they arise. And a lot of the time we are able to address things before they happen, which is a bonus for us as a community, but it's also negative 'cause people, funders, assume that we're just going to do it anyway so it's sometimes really difficult to get support because we do it irrespective of whether there's money there or not, we will do it. Because we're from here, because we care. Because we know the kids. you know we see them. It's like, the young people will tell you. it's like a family in the sense of, yeah, we all know each other so well. But whatever, what they're going through yeah I'm feeling it." (Youth worker, Voluntary sector organisation for young people, local resident 33/B4)

CHAPTER 5: FINDINGS FROM THE FAMILY INTERVIEWS

Summary

- The families interviewed for this study were already on low incomes and many faced challenges of ill health for themselves or their children, as well as struggles to get secure and decently-paid work.

- They had invested in their homes. Their accounts suggested that they did not perceive the 'incentives' of the 'Bedroom Tax' in the ways that government intended, nor could they necessarily react as expected.

- The 'Bedroom Tax' added significantly to financial pressures, arrears, debt and the risk of eviction. Families responded by cutting back on food and on heating as well as other strategies such as using food banks or taking loans.

- Increased stress and anxiety, and its effects on family relationships, was commonly reported.

- Specific effects of the 'Bedroom Tax included inappropriate sharing of bedrooms (with effects on sleep and social interaction), and problems for parents sharing the care of their children who could no longer provide space for them. Respondents also pointed to community tensions and a sense of blame, as well as loss of community support networks.

- The research offered glimpses of families who appeared at times on the verge of a major crisis or a breakdown, but also of families doing their best to 'keep going', manage strenuous situations and keep the children safe and happy under testing circumstances. Indications of hope and, sometimes, humour were also documented.

Life on a Low Income

This chapter focuses on the accounts of the family respondents who identified themselves as being affected by the 'Bedroom Tax'. We begin by saying something about the context in which the 'Bedroom Tax' was implemented: the existing lives of these social housing tenants who were living on low incomes. As might be expected, these were families who were already facing considerable challenges. Only four respondents were in paid employment, of which two were part time and one freelance. Two others had partners who were employed full-time, while two were using volunteering opportunities as a step towards gaining employment in the future. Nearly all talked about the desire to increase their incomes, usually through paid employment, and about their efforts to do so. However accessing employment

was difficult, due to barriers such as age (one man of 45 described being often overlooked in favour of younger job applicants), lack of qualifications, and the nature of the labour market itself, characterised by insecure employment and lack of progression.

> "I got myself a job; apart from that... it's not even a permanent job, it's only a temporary job, this is even more frustrating cos it finishes at the end of October and that's it, and you are not be taken on, you're not kept on; it's 'thanks for everything, get on with your life' you know, one of them, so, [...] but you know, it's difficult this been happening to teenagers out there with better education, better qualifications, and better ... you know, things... happened to all people, you know" (Harry, father of four)

Other participants reported health conditions such as severe asthma, knee dislocation, and clinical depression and these affected their attempts to increase their income from work and to move off benefits to sustained paid employment:

> "I ended up sacked from work because I was spending so much time in hospital, so I claimed benefits again; it's so unpredictable" (Mary, mother of two)

> "I got the job after I found out I was ill. So it was kind of like telling them 'I'm ill so I can't do as much but when I told the benefits and I told me doctor they were both like 'no you can't work'. So the benefits were actually telling me 'don't go to work'. So you can't win with them, it's like catch 22, 'like get to work and they are saying no don't go to work' " (Jo, mother of two)

Moreover, out of the fourteen families, seven children in seven families were reported to have one (or more) medical or special educational needs and/or disabilities (see Table 1) below:

Table 1: SEN & disabilities in children (in alphabetical order)

Type of SEN and/or Disability	Total[a]
Attention Deficit Hyperactivity Disorder (ADHD)	3
Autistic Spectrum Disorder (ASD)	3
Dyslexia	1
Epilepsy	1
Learning Difficulties	2
Mobility problems	1
Severe asthma	1
Speech & Language Impairments	1

Note: [a]: some children reported to have more than one SEN/disability

Single/separated parents who were the main carers of their children reported that finding a job and boosting their income was very difficult:

> *"is difficult when you have a child who is not well and also have to go to work; I've been there I've been told … employers don't want families with issues; you see if you look at the forms they are already discriminating to ask you if you have any children to looking after; and if you have any disabled children … they shouldn't be asking those things you know…" (Melanie, mother of three)*

Thus the welfare reforms of April 2013 affected people who were already in difficult circumstances and struggling to make the changes to their lives that the reforms were intended to incentivise them to make. The sense of stigma and blame unfairly attached to them came across strongly in the first interviews with families, when some of the interviewees felt that the 'Bedroom Tax' was yet another attack on people on benefits as a group and saw it as an excuse of the government to 'blame' the weak, the sick, the disabled and the poor for its economic deficits and for rationalising and promoting certain policies. Respondents talked about the way they felt they were viewed by others and expressed fears of being seen as 'scroungers'

> *"It's like um people on benefits, they treat you like dirt. It's like these people on television programmes and they really show—it's all negative! Nobody wants to be on benefits! Who wants to be on benefits? It's just—it's like 'oh dear, they're bad, they are this, and they are that', they never show anything positive!" (Fiona, mother of five)*

> *"the system makes us depressed; you know you sit there down and you looking after your children, you picking the children on time, you cook for them, food is so expensive but you cook for them and then you have a disabled child who's always not well, is always in hospital and you sit down and you want to do something; I am a graduate, [it] is not that I didn't do anything, is not that I enjoy benefits; no! I am a graduate! I was working for a firm and I had to stop because I have to look after my son who is not well for the last 8 years" (Melanie, mother of three)*

Yet, on the whole, most families felt settled where they live and saw their houses as 'homes' rather than spaces that they occupied. As one said *"it's my home and that's it, you know; I might rent the property you know but it's still my home"*. Nearly all participants described how they had invested a lot in their houses, both emotionally and financially. Several described the work that they had carried out with their own money to improve the houses that they had been allocated:

"it was absolutely disgusting; so inside I spent a lot of money myself, flooring, even the walls, skimming the walls myself; and it just breaks my heart to think that I have to move" (Elena, mother of five)

"I've got used to it now the more I've done it up from what it was. I did it up when I was working, I did the floor, the paper—little bits and bobs, and the kids room and that. You learn to love it" (Jo, mother of two)

In this context, respondents in this sample did not receive the 'Bedroom Tax' as a simple incentive to move to a smaller property or to increase their employment. Rather they experienced it as a further cost to them in trying to maintain adequate accommodation and support for their families, and as an increase in the negative consequences of not being able to secure the additional income from the employment that they were already seeking. Most families reported a preference to stay in their current homes rather than moving to a different house or area if the option was available – even if it meant paying more rent. Some explicitly acknowledged that moving would incur many extra costs. Some families also reported that although they would rather stay in their house, the financial impact of the 'Bedroom Tax' might force them to move to a smaller property. Two respondents (Mary & Kevin) reported that they wanted to move to a larger property as the family grew larger or family living arrangements and custody of dependants had changed. Although they stated that having to pay more rent would stretch them financially, they disclosed that the need for the extra space was too urgent for them to ignore. One interviewee, Harry, had already moved at the time of his first interview as he could not afford paying for the 'spare' bedroom(s). Six months later at his second interview, he reported that he was planning to move to a property with one more bedroom in order to accommodate a grown-up child who was going to live with them. These narratives starkly illustrate the disconnection between policy intentions and daily reality for the people affected.

Financial Constraints, Arrears, Further Debt & Eviction Threats

A number of strategies, such as taking loans, using foodbanks and cutting back on activities for children were cited by the participants in order to respond to the financial, but also subsequent psychological constraints (see Table 2).

Table 2: Main strategies and specific tactics reported as responses to the financial & psychological impacts

Main strategy	Specific tactics reported
Paying for 'spare bedroom'	Getting a lodger Using money from other benefits Just accept living with less
Cutting out costs from food	Use of food banks Eating less Switching to cheaper supermarkets Buying frozen food Buying less Using communal garden products
Cutting out costs of other bills	Cutting out gas completely Reducing use of electricity by heating less rooms, or only switching on in extreme cold Not switching on the heating at all Using the kettle water (half boiled) for washing clothes Not subscribing to wifi packages
Cutting out costs from other activities	Reduce participation in extra curricula activities (music lessons, sports) Reduce or cut holidays Cut back on educational trips at school
Short-term money relief / cash injections	Accept or borrow money from parents Accept or borrow money from grown-up children Borrow from 'money-lenders'
'Deal' with stress & anxiety	Accepting help from mental health services Not opening letters Talking to friends, using support networks
'Fighting back' the reforms	Politicising and participating in campaigns Joining local groups of action/resistance

As was recounted by the respondents from schools and community organisations, the most noticeable impacts of the 'Bedroom Tax' were the financial constraints, narrated in variety of ways by every participant. The families reported that the amount they had to pay for the 'Bedroom Tax' was a significant proportion of their income and this made a major difference in their spending and budgeting.

> "I am very limited as to what I can do, you know, some weeks I might have something like £19 to live off; you know, if no work comes, or even if work does come it might, like I had a good, two weeks ago I made more than, money, I mean I made £360 which was which was more than I made the previous eight weeks but because I had debts I had to pay them all off."
> (James, father of one)

> *"Very hard, because I had to buy food, they were priorities that I couldn't pay them, I just left them [...] and because of the kids I had to buy food and nappies and that was about all I could afford, so, that's what I got, just the children."* (Debbie, mother of two)

Several participants reported being in arrears, or having been in the past. A few stated that they had been threatened with eviction, recently or in the past, or lived with the fear of receiving a letter of eviction.

> *"When it first came I was paying when I could; if I had some work I paid it and I, as long as I could, because I didn't have any intentions to pay it because I think it's really unfair for them to, I started getting letters of legal proceedings; and I got to about £400 of debt [...] notice of seeking possesion; I had a look for it, I had a look at it the other day, but I couldn't put my hands on it before but it says, they are intending to take me to court, to evict me."* (James, father of one)

> *"I couldn't pay, I couldn't pay anything, not until the money was sorted, for a couple of months, so I ended up getting into a lot of debt."* (Debbie, mother of two)

> *"They did give me discretion [Discretionary Housing Allowance] for a year and then it's ran out and then I've gone back to xxx again, and it has been rejected but now I'm in the situation where obviously arrears."* (Judy, mother of three)

> *"I don't feel they [services] are supportive to be honest, you know, I mean I am in arrears for about £80 for the Bedroom Tax and all they do is they ring, and ring, and ring [...] well, at the end of the day they can't get blood from a stone and I haven't got an extra £5 a week to pay for the arrears"* (Anna, mother of four)

Financial constraints, arrears and debts gave rise to considerable material deprivation and participants reported evidence of exposure to physical and health risks, due to changes in their living habits, such as food shortages or dietary changes. Changes were reported in the quantity and quality of food shopping such as buying less, changing to cheaper shops, and choosing different types of food such as 'frozen instead of fresh'. Such 'choices' were reported to be affecting the health of families and children; with concerns about nutrition and even sufficient calorie intake. Switching off the heating was another common response.

> *"if I can find a pizza for £1, I'd use that pizza, I'd buy that pizza. Buying fresh food is just out of the question."* (Anna, mother of four)

"And when my children say ooh, we don't like this food today. Sometimes there is nothing in the cupboard to offer them, and you just cook anything and I tell them, you know, I tell them a story [laughing…] I tell them a story, I tell them you know, there are children there now, they are begging for food, and they're sleeping. And this is true! I know off, in Africa, in the evening when there is no food, these mothers they boil water and the kids they are playing and they come to the mother all the time and they ask 'when this food is going to be ready?' and she says, 'just now, I am waiting for the water to boil', and they will continue until the children feel tired and they will sleep without food because she has nothing to cook and then she will put off the fire until the following day." (Melanie, mother of three)

"It's getting cold so I'm just putting it on for half an hour and then I have to switch it off again. Because I am on the pre-payment meter, so it goes it goes." (Anna, mother of four)

"I don't have any gas in my house, I have to live without gas, I have to be very, with the energy […] I've got a brand new gas central heating but I've just chose not to have gas, one less bill […] and also I have this electric heater but I only use it, I might use it from November to March; but it does have an effect on my health because in them months I am suffering really bad pains due to the cold you know." (James, father of one)

Rise in family stress and distress

In addition to, and interconnected with the increased material hardship, families reported an increase in stress and anxiety. These stresses and anxieties were linked both to managing life on daily basis and anxiety as to what happens in the future. That is, feelings of being worried constantly.

"they kept sending me all these different letters saying I had to pay the BT and that. I've got to pay council tax and it just makes me worried and it's made me dead anxious. I'm already anxious because I suffer with depression but how could I pay all this money out if I'm getting less money because my son has moved out?" (Fiona, mother of five)

"but the crying, you know? Kids crying, why? I get nervous sometimes because of money. It's—you can say we try to resolve the problem with each other. We don't have enough money; we don't have this or this. It's affecting sometimes, yes." (Zak, father of five)

Some people reported anxiety and fear as to what comes next, whether the 'Bedroom Tax' policy would ever be abandoned, whether they would be able to afford to live in their homes and pay the 'Bedroom Tax' or they would have to

downsize and move. Those with older children feared an increase in the amount of the 'Bedroom Tax' they would be liable for as their growing children would eventually leave home.

> "it's like that, you feel, honestly, you feel every time you go about this Bedroom Tax, you come away and feel like they sucking the life out of you, about this Bedroom Tax you are not getting anywhere; and I am sure people give up, they just go and paying it and done with it; or they just move" (Kevin, father of two)

Some participants reported pre-existing mental health issues such as depression which were amplified due to the constant stress and anxiety. It was interesting that a Word Frequency query in NVivo resulted in more than 50 counts - by the respondents only (not including the interviewers' speech) - of the word 'depressed' and similar words (anti-depressants, depression, depressing etc).

> "Yes! It made things, I suffer from clinical depression so I get very very very low and it means that this is one more things to put me down. Eeh, I actually with my ex, and my bills, and everything else, and the social services, and everything that was going on, I ended up having nervous break downs, and with everything else and in the hospital with [son] and, […] and it's so much that one person can deal with, you know what I mean." (Debbie, mother of two)

> R: What do you do to enjoy yourself, to unwind?
>
> A: I don't to be honest, I don't; I just feel like every day you just have to get through every day; I have to take one day at time
>
> **R: Researcher. A: Anna, mother of four**

Stress and anxiety, material deprivation and changing consumption habits were often reported as a cause of tension within families. Such impacts were reported mainly in the relationships between parents and children.

> "I'm depriving my children from £20. So then it turns into an argument 'you don't do anything for us, you've just been tight'" (Helen, mother of five)

> "I do cry I do get snappy which is not fair on them. It's not nice when you have to say 'no' to your children it's the worst thing in the world to say no to somebody, that's so simple. What a kid could have with another mum and dad, who don't have this problem, can have. […] they are noticing don't get me wrong. They say 'don't cry, don't cry it's alright' but you can't say 'not really, mummy can't handle this one'. You know, but you can't say that to a

> *five year old a six year old, because they see you as superwoman don't they?" (Jo, mother of two)*

> *"Because it makes you snappy; anybody who is stressed they'll tell you straight away: if you are stressed you snap. And if you snap you feel guilty afterwards, and then you get stressed again and then it's a vicious cycle; sometimes at the end of the day I am like this." (Kevin, father of two)*

In addition, particular anxieties were expressed about the effect of the 'Bedroom Tax specifically on relationships, because of the lack of space for children. Some participants talked about the prospect of their grown up children visiting them when they left the house and they have less space. Two of the interviewees had children who were full-time students and questioned how children could come back to their homes if the parents had given up the children's bedrooms. One father was concerned about seeing one of his sons less often as there was nowhere for him to sleep:

> *"And they [grown up children] just come as they please you know, that's how it's always been; but it's the sleeping arrangement that's really… that's why they don't come round as much, you know, because there is nowhere for them to sleep, they've tried to sleep [on] this [points at the sofa] [it] is very uncomfortable, even I've tried it." (Harry, father of four)*

Other sources of friction were implied when separated parents had come into conflict around their children's place of residence as this would affect which parent would be liable for the 'Bedroom Tax'. Some families reported anecdotal evidence of other families they knew, claiming that family violence is increasing, also reporting increasing incidents of maintenance related to shared custody arrangements.

Community, equality and other salient aspects

Beyond the direct impacts which have been created as a result of the 'Bedroom Tax', often in combination with other welfare reforms, the interviews provided evidence on a number of other, less direct issues of concern. These included increased racism and break down of community cohesion.

It was worrying to hear reports from a few of the participants blaming 'others' for the situation, e.g. for the loss of their rights to housing benefits or an extra bedroom whilst other members of society had unfairly gained these rights. Examples of these 'other people' included pensioners, other families, migrants, or simply other people in general. For some participants, there were people or groups who deserved more rights to another room, a certain benefit or an exemption.

"they, their interest is for them to win the election and they did not apply this to pensioners; I can even tell you of addresses of pensioners who have 4 bedroom, 5 bedroom, 3 bedroom and they living alone! And some of these pensioners are renting these flats" (Melanie, mother of three)

"I've lived here a long time and I know most of the people around here and if anyone gets this house it won't be anybody who--- it won't be anyone that can erm … anyone that is born here. It won't be anyone who speaks English. Because it's all changed around here." (Fiona, mother of five)

Furthermore, with the encouragement or pressure on people to move to the 'right-sized' properties, several participants reported that they knew of other people in their neighbourhood who had been forced to move to different areas. Some participants talked about losing friendships and members from their support network and being reluctant to make new friendships. There were also concerns about community spirit fading away. Some families who were not planning to move themselves spoke about how difficult it is to 'build up' the community again.

"At the moment there is a sort of community but because of the Bedroom Tax that community is getting smaller and smaller […] families have moved out, families have moved in, it takes you longer to get to know the neighbours and they might move out because of the Bedroom Tax […] one of the neighbours go 'do you need help with this?' 'do you need help with that?' one of my neighbours came over with a big cup of tea, but it's getting smaller, you wouldn't get that and you got that because of the community but the community is getting smaller and smaller." (Kevin, father of two)

Direct impacts on children

Most of the impacts reported concerned the family as a whole, rather than in relation to specific members of the family or the children. Parents were often understandably reluctant to acknowledge negative impacts on children and often maintained that the children had not been affected. As Kevin (a father of two) put it; *'the children are fine',* while Jo (a mother of two) said that she *'hides'* the problems and struggles from them.

Yet impacts were reported. The main distinctive and direct impact attributed to the 'Bedroom Tax' was the loss, or threat of loss, of the bedroom for a child and the after-effects of that due to lack of space to do their homework, function independently, invite friends and form identity as well as friction between siblings, as reported by some of school and community interviewees. Most of the impacts on children reported were in relation to further reduced income which had affected aspects such as daily food and diet, health, nutrition, clothing, lack of participation in

educational trips and extra curricula activities, increased worrying and stress and an awareness of being 'different'.

> "because of this Bedroom Tax, they know they had to move and they've picked that, because of the Bedroom Tax, they are worried now, even though they are in a 2 bedroom house they have to move again and it's unsettling for them and it causes problems at home, it causes problems with the family, it causes problems at school, it causes problems" (Kevin, father of two)

R: how does it look with Christmas and festivities approaching?

A: I've had to apply at charities

R: like what kind of charities?

A: like Woodstreet mission in town

R: Researcher. A: Anna, mother of four

M: because of the two girls and they can share, they are fully aware of the disabilities that my daughter is got and I've got a letter from the doctors saying that she needs her own bedroom because of the fact of disturbing through the night; … it's not fair, the house is disturbed, I am awake most of the nights, it's not fair for the baby to be disturbed as well

R: how do you think it affects the family?

M: it affects their behaviours; the behaviours, their tiredness, it affects her mood because the fact that she is asleep the day, if she … she awakes 1 o' clock in the morning she asleep in the day because she is so tired, she is sleepy during the day coz she is so tired! It has a knock-on effect in the house

R: Researcher. M: Mary, mother of two

Although it is difficult to get an accurate picture of how the children's lives have been affected and how they present, below are portraits of two children as they appear from their parents' narratives:

Box 7: Portrait 1 – Henry, in Primary school (parent Kevin)

Background	Henry is 7 years old. In weekends and school holidays he stays with his father and shares the bedroom with his 9 year old sister.
Identity	He does not have his own room to decorate with 'boy' things. The bedroom is an adult bedroom from Monday to Thursday, converted to a boy/girl bedroom for Friday to Sunday. He feels embarrassed with all the girly and pink things.
Sibling relationships	He argues with his sister a lot. He wants to play 'boy' games and she wants to do singing & dancing all the time.
Parent –child relationships	The father gets snappy at him and his sister.
Poor sleeping pattern	Sleeping often becomes disturbed for Henry as his sister who has Learning Disabilities often wets the bed at night – the father has to change bedding for her resulting in Henry waking up
Schooling	Henry had to move school when his mother and her partner moved area and house because of the bedroom tax, approximately 1 ½ years ago, during the academic year. Henry had to learn new routines in his new school; it took him a long time to get settled. Doing his homework during weekends is difficult for Henry as he does not have his own space; instead of concentrating he argues with his sister.
Stress & mental health	The forced change of school has made Henry unsettled at school and at home. He is worried and panicking that they will have to move again

Box 8. Portrait 2 – Darren, Teenager at College (parent Anna)

Background	Darren is 17 years old. He has finished school and is in his 1st year at college. He lives with his mother and her partner.
Diet & Health	Darren usually eats at home and at college (he gets £2.50 money to spend on food). At home, the food is cheaper now and often frozen. Fresh food at home is '*just out of the question*'
Other physical Health	Darren lives in a house that is cold during the winter. The heating goes on for half an hour before it is switched off (because of the pre-payment metre). There is not always money for the metre. In the winter, he felt he could not ask for money for a coat so he has been cold for a long time
Appearance & identity	As a young person, Darren cannot have the clothes and trainers he wants. '*He hates it to have to give 2-3 months' notice when he needs new trainers*'.
Money to spend	Darren '*finds it hard*' not to have money to spend and to go out with friends. As the Education Maintenance Allowance has also stopped, he finds himself in full-time education or training without money
Social Relationships	He rarely goes out now, and spends less time with his friends as he does not have any money
Increased vulnerability	Darren was approached by groups to be persuaded to sell drugs
Mental health, awareness & burden	Darren is aware of the situation and how this affects his mother and her health. He does not want to burden her anymore and he is trying to share some of the burden. He does not ask for money to buy things (e.g. a coat). At Christmas, Darren will get a present from the Woodstreet mission if his mother's application is accepted.

Due to the small size of the sample, it would be difficult to derive concrete conclusions about differences in impacts between children in primary and those in secondary schools. However, some indications are shown in the available data. For example, an emerging indication is that young children are more impacted in relation to the lack of food and material goods, whilst the impacts on older children extend

beyond the material, to emotional impacts, such as the feelings of being different, feeling excluded, being aware of the 'stigma' attached to poverty and/or being socially affected. For example, 'older' children (those in secondary schools) often appeared to be aware of their situation, and were described as 'understanding' and 'taking some of the burden' and/or avoiding extra pressure being put onto already stretched parents:

> "he finds it very hard, and you know, at one point he was going to school with the fleece and a jacket, he was freezing and he was too scared to say to me 'mum I need a coat' because he didn't want to put added pressure on me" (Anna, mother of four)

> "and again my daughter, she's not very happy and she keeps on saying I'll get a good job and I'll help you out but I think it's not for you to help me out […] Yes, she knows we're struggling (Chris, father of two)"

For older children also, it is often more important to have their own space where they can invite friends and socialise or study together. One mother reported that both of her two teenage daughters, one in high school and another going to college, would have to work hard for the demands of the upcoming exams. Another mother was questioning how her 10 year old could have friends around and share at the same time as having a two-year old sister in the room. Teenage children were also reported as having fewer opportunities to go out with friends or buy clothes so that they would not look different.

CHAPTER 6: SUMMARY AND CONCLUSIONS

Poverty and the Cumulative Effects of Welfare Reform

This study set out to examine the specific impact of the 'Bedroom Tax' on children and schools. However, as we set out in the introduction, many of the findings of the study reveal a broader picture of the cumulative effects of welfare reforms on affected families, in the context of already low incomes, rising living costs and precarious employment.

While the policy discourse around the introduction of the 'Bedroom Tax' is one of work incentives and a culture of worklessness, our findings correspond to Shildrick *et al.*'s (2010) discussion of a cycle of 'low-pay', no-pay, rather than multi-generational unemployment. Of our family participants, over a quarter were in precarious (low paid and insecure) work contexts at the time of interview, with others doing unpaid volunteer work and one studying. Nearly all participants talked about their attempts to earn more income through paid employment on the one hand, and the difficulties accessing employment due to their age, lack of qualifications, being carers of young or disabled children, or suffering from ill health themselves. Single/separated parents who were the main carers of their children reported that finding a job and boosting their income was very difficult (see family chapter 5). Whether or not being affected by the 'Bedroom Tax' has further motivated participants in their efforts to seek work, the structural barriers to securing their livelihoods through on-going paid employment remained in place.

Moreover many of the respondents were also affected by other changes to benefits that include the changes to Council Tax, Child Tax Credits, disability and unemployment benefits and the introduction of Universal Credits, but also less obvious or direct changes in services and resources available in neighbourhoods or localities. Thus, for the majority of people, the impact of the 'Bedroom Tax' was added to other benefit losses alongside increasing costs associated with running a household.

Attributing specific impacts to the 'Bedroom Tax' is therefore complicated. What might appear an interpretive problem does, however, indicate a crucial point: families and communities experience the 'Bedroom Tax' as part of a raft of other measures that reduce family income. The role of the 'Bedroom Tax' may be an additional burden or benefit reduction to cope with, but this accumulation produces its own 'knock-on' effects, momentum, or velocity that intensify, complexify as well as add to prior difficulties, including especially financial ones, giving rise to (what we might call) **a cascading dynamic of disadvantage or penalisation**. But, it should be noted, this 'cascade' is socially constituted, rather than a reflection of individual attributes, qualities or developmental trajectory. The 'Bedroom Tax' is

therefore **one 'hit' among many** currently being experienced by families in hardship, impacting on material deprivation, psychological pressures and reduction in social participation. Indeed not only does the 'Bedroom Tax' exacerbate previous financial and social disadvantages, but for our study group of families with school-age children, of the range of new welfare reforms and benefit cuts that affect family income, it is probably the most financially significant. Thus as an indication of the average loss to families as a result of benefit reductions, for one additional spare bedroom, a family has to pay on average £11 per week which equates to finding an additional £572 per year; and some families have to pay for more than one room.

It is clear from our research that these cumulative cuts to family budgets were negatively affecting children and young people. One of the most striking features of the research is the convergence of accounts from the different stakeholders on the negative effects of the reforms being enacted. Usually research designed to explore perspectives of 'providers' and 'users' documents divergent views, structured by different institutional positions. In this study accounts from local community and educational organisations on the impacts of the 'Bedroom Tax' mainly concurred with those from parents. Where there were differences of emphasis, these could be attributable to different roles, and corresponding perspective. For example, some housing officers appeared to underestimate the impact of both material and psychological barriers posed to tenants in accessing advice and support, arguing that tenants just have to phone to discuss negotiating repayments. By contrast parents we spoke with sometimes had insufficient money to keep their telephones functional (as we discovered because this as also affected our process in making arrangements with them), and were too time -pressured, if not too distressed - to navigate the long queue before their call would be taken. This unusual consensus within a research corpus needs to be taken seriously as an indication of the severity and generality of the problems identified.

In accordance with other studies documenting the wider impacts of the welfare reform and spending cuts (Kemp *et al*. 2014; Power *et al*. 2014; Herden, Power and Provan 2015), our findings offer ample evidence of parents reporting dealing with the reduction in household income by cutting back on what might be considered essentials. Strikingly, across all the accounts, **food and hunger recurred as the most often discussed impact and effect,** with families buying less, and cheaper food, and in some cases parents reported eating less or at times - shockingly - not at all, to ensure their children have food. Given the centrality of food to the prevailing social definitions of good parenting, the mere fact that parents were willing to disclose their increasing difficulties in providing regular and nutritious meals, and so risk social stigmatization (Shildrick and MacDonald 2013), should be noted as a reflection of the severity of the situation. Additionally, participants reported economising - even to the extent of cutting out completely - what might be

understood to be basic amenities such as heating the house, heating water or using gas and electricity to cook food. Participants also reported not being able to afford school uniforms, coats and shoes.

These material deprivations drove educational, psychological and social impacts. All of our participants indicated how material deprivation has negatively impacted on children's **ability to take part in school work**, both at school and at home. Hunger and malnutrition were identified across the board as negatively impacting on children's ability to concentrate on their studies. School staff reported that hunger can often lead to unrest and aggressive behaviour on the part of students, which might be misinterpreted as 'behavioural difficulties' leading to further stigmatisation and pathologization of children in poverty.

In addition, a key finding arising from this research is the adverse psychological effects of poverty, which is both a general effect of welfare reform but is also one intensified in particular ways by the 'Bedroom Tax'. Many of the family respondents described how the stress and duress associated with financial difficulties caused or worsened depression and anxiety, as well as affecting interpersonal relationships - in particular with their children by making them more snappy, agitated and tired. One aspect of this was its limiting effect on **quality (educational) time with parents.** Much of children's education depends on informal contact with adults who can explain and teach day to day things and mitigate and explain the lived environment. Parents' short temper, and often hunger and exhaustion meant that children did not get as much quality contact with parents who have the time and energy to explore the world with them. Further, many of the school staff and some of the parents reported that children were also emotionally impacted by these psychological effects of poverty, whether directly worrying about lack of money to buy clothes and other goods, or indirectly distressed by a parent's depression and sadness. Clearly, this had significant and noticeable consequences for children's ability to engage with school work and learning, leading some schools to offer extended pastoral support (see below).

Another key area of impact as a result of the 'Bedroom Tax' and other funding restrictions is **social participation**. With families finding it increasingly difficult to budget for anything outside of the bare essentials less money is available to go out to do leisure activities, while this is alongside other cutbacks to resources that could have compensated for some social consequences of these aspects. The cuts to many statutory and voluntary services has also meant a **decrease in the amount of free after school activities,** or the tightening of the criteria for free services. Alongside this, both schools and community organisations reported focusing much of their after school activities around food and food provision in response to what was seen as the most pressing need (see discussion below), resulting in a narrower range of activities. Even when free activities are available, families have often

struggled to afford the transport costs. Thus, the after school experience of children impacted by the 'Bedroom Tax' (and other reforms) is narrowed, and they are not accessing as wide educational activities as their peers. This has implications for learning and education both within schools (as it prevents children from connecting curriculum materials with other lived experiences) and in access to higher education (see for example Jones's, 2013) discussion of the differences in the quality of experience reported in personal statements of university applicants from independent schools compared with those from state schools).

Specific Impacts of the Bedroom Tax

In addition to contributing to these broader effects of material deprivation and poverty, we also found that the 'Bedroom Tax' had specific impacts, as follows:

Insecurity and 'psychological homelessness'. Since the 'Bedroom Tax' is specifically concerned with housing size and room allocations, its most direct impact, for those households who fall into rent arrears, is therefore housing insecurity, eviction or the threat of eviction. In making sense of the impact of the 'Bedroom Tax' we have found the notion of 'psychological homelessness' helpful. This term has been widely taken up in medical and psychological literature (e.g. Dresser 1985) to describe interconnections between societal and psychological forms of alienation, which has been applied in relation to questions of homelessness and attachment to a sense of place as well as identity (Seager 2008). This seems particularly apposite in relation to the emotional or affective consequences of being forced to leave a home, which might also extend to being further separated from friends, family and wider social networks. It also fits well with the intensification of precariousness in daily life for working class and poor people, many of whom work in low paid and insecure jobs, and now have insecure claims on their homes. The 'Bedroom Tax' represents a shift in social housing policy, in particular in relation to the time-frame of commitment and entitlement. Several of our (professional and parent) participants commented that many people now subject to the 'Bedroom Tax' had specifically been allocated an extra bedroom in order to be able to grow into it. Not only does this suggest an arbitrary change of perspective that appears particularly unfair to those who had been informed differently - sometimes only a matter of months earlier, but it also conveys a message that support for housing should be time-limited. As our participants pointed out, even rebates or discretionary suspensions of the 'Bedroom Tax' are temporary measures and have to be applied for, and reapplied for at shorter time intervals, which is not only time-consuming but also intensifies the affective sense of provisionality and insecurity.

Interviews with participants in this study leave no doubt as to the importance of home and community, materially and psychologically, and the links between these. It is clear that policies which also undermine housing security really do exacerbate material poverty, which in turn have widespread impacts on children's and families' current circumstances and - we would surmise - future prospects. Reluctance to move, despite financial 'incentives' is not surprising. Our study documents **how geography, or the meanings of the space where one lives, is not arbitrary**, which makes moving even more of a problem. People not only take pride in and are attached to their homes, which makes moving problematic, but these homes are situated in communities which help to make them such. Some of the 'Bedroom Tax' - affected parents in this study told us that they had not moved (and so were paying) because of the value they placed on friendship and family networks, and also local amenities (in the case of one family with a child with disabilities, a key amenity was the nearby hospital, for another a community allotment that invited people to collect free produce). While this factor was also narrated by parents of children of mixed or minoritised cultural-racialised backgrounds, this concern was by no means exclusive to these.

Moreover, **destabilisations of geographically proximal support networks** arising (at least partly) through the 'Bedroom Tax' were also reported as a significant negative impact by **people who had not moved,** with complaints about loss of community and of the social support from known neighbours. While family moves were not yet common, respondents commented that single people affected by the policy had been more likely to move and also that concerns about moves were disruptive to communities. This highlights two - perhaps obvious but nevertheless important - points: first, that neighbourhoods carry meaning beyond mere individual houses, and thus that the 'Bedroom Tax' not only affects those who may be forced to relocate, but also for those left behind. Indeed one person we interviewed in the course of this study insisted on being counted in for participation, despite not herself being required to pay. This was because she regarded herself as fulfilling our study criteria as being 'bedroom-tax affected' on the grounds that the 'Bedroom Tax' had undermined the social fabric of her community, including pitting people who had previous been in solidarity now against each other (across generations, between young people and pensioners). This brings a second issue into focus. Contrary to the policy motifs of the Big Society and social enterprise that have characterised recent Conservative policies, **as a policy the 'Bedroom Tax' prompts lesser, rather than more, community responsibility.** Alongside the ways the shame associated with poverty diminishes people's willingness to seek out support (Chase & Walker 2012), the 'Bedroom Tax' further undermines the family and kinship networks that so many economically hard-pressed people rely upon to mitigate the impacts of austerity and economic down turn and demonstrate the 'resilience' that policy discourse calls upon (Harrison 2012).

Space limits on educational engagement at home. Sharing a bedroom with a much younger sibling was also identified as having negative educational impacts. Both teachers and parents mentioned the lack of quiet space for children to do their homework and how that has impacted on the progression of their studies and their ability to follow the teaching in the classroom. Parents also reported that the need to share bedrooms with younger siblings lead in some cases to difficulties with sleeping and waking up at night (in response to a younger sibling crying or wetting the bed) which caused children to be tired in school.

No place for children in shared custody contexts? As we indicated above, the 'Bedroom Tax' presumes family-membership to map onto habitation of a single home. This adversely impacted on several single parents interviewed in this study who were involved with shared custody arrangements for their children and who talked at length about problems arising from wanting to keep a bedroom for their visiting child(ren). While we welcome a legal recommendation made in May 2015 (i.e. after the endpoint of data collection for this study[6]) - but not yet implemented, that parents sharing custody of their children, and who maintain a bedroom for them, should not be subject to the Bedroom Tax, we note here that three of the parents in this study were in this position, some reporting sleeping on the sofa while their child visited. It would seem that there are clear child (as well as adult) welfare and rights considerations at issue here, as well as strange tensions with avowed government policies around parental (especially paternal) involvement and responsibility, whereby parents who want to maintain contact and welcome their child into their household are effectively being prevented or discouraged from doing so. Indeed, as we noted in chapter 3, one of our professional interviewees discussed a case encountered of a father whose desperation to maintain contact with his child alongside being penalised by the 'Bedroom Tax' led him to contest the custody of his children, and ended with him being refused access to them altogether.

Increasing social isolation. Some participants reported an increased sense of isolation and difficulty in forming and maintaining relationships. This was associated in part with the direct financial costs of travelling to see family and friends or the cost of offering them hospitality in one's own home, or not being able to give children money so they can go out with friends to the cinema. Further, more indirect causes of isolation were attributed to the stigma and embarrassment associated with poverty. Many respondents reported being embarrassed about struggling to afford food, electricity and clothing. The Children's Commission on Poverty (2014) reports that nearly two thirds of children whose family struggle with the cost of school have been embarrassed about their financial situation, and more than one in four have been bullied as a result of this.

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[6] 'Judge rules single parents are entitled to 'bedroom tax' rebates for rooms their children use',
http://www.mirror.co.uk/news/uk-news/judge-rules-single-parents-entitled-5749499

Interconnections between school, home and community. The inseparability of children's emotional, social and material wellbeing from their educational engagement and achievement was clearly demonstrated throughout our research. Encouragingly, our findings indicate that both schools and community organisations recognise this complex relationship and respond to the many adverse impacts of increased poverty in general and the 'Bedroom Tax', in particular by trying to stretch and redefine their role to try to somewhat compensate for the deprivation (see below).

The context of wider cuts compromises their efforts. This is not an easy task as the changes impacting on children and families are not only direct, as in affecting household income. They are also impacted by the changing landscape of service provision, which has seen recent reductions (or cuts) through local authority 'austerity' measures such that, alongside cuts in statutory services, many neighbourhood and community organisations in our study areas have either closed or been dramatically reduced in size and capacity. We might note that, in relation to the local context, this situation is only likely to worsen.

Limits on access to information as well as support. This has significantly affected 'Bedroom Tax' - affected families in some quite overt ways - with e.g. Citizens' Advice Bureaux (CAB) closures meaning that their access to advice and information on managing their complicated circumstances is increasingly limited. Our inclusion of community organisations in this study, while originally intended to show a picture of support networks lying between and outside households, in fact documented this wider pressure on local systems of support. While in this study we document how, in particular, housing associations and schools are making efforts to try to compensate for this shortfall, it should be noted that the range of (e.g. advisory, leisure, health-related, neighbourhood support) functions of these various (formal and informal, statutory and voluntary sector) organisations cannot be fulfilled by them.

Widespread confusion about the 'Bedroom Tax'. Indeed one widespread response from all participants - including the educational and community organisations as much as parents - was bewilderment at the complication of various benefit changes, and difficulties in understanding their consequences. This extended at times not only to confusion but actual incorrect knowledge, with some families we interviewed reporting how they had been ill-advised (with negative financial consequences), or else our interviewers encountering parents who believed (or had been led to believe) that they were subject to the 'Bedroom Tax' when they were not. Clearly the speed with which the 'Bedroom Tax' has been implemented, and the various measures by which it can be mitigated or negotiated (e.g. discretionary housing allowance, etc) have given rise to **uncertainties and informational shortfalls about welfare reforms that are not only attributable to families.**

Schools are reallocating financial resources. As noted above, participants across all sectors have overwhelmingly reported on hunger and food poverty as a major and most pressing concern for families. Schools have reported using Pupil Premium money to increase breakfast club provision and inviting parents to come along and join the breakfast, as well as arranging food hand outs and raffles. They have further indicated that resources are allocated to conducting welfare checks during school holidays to ensure that children have enough to eat when not accessing the free school meals and breakfast clubs. School staff have also discussed other forms of direct material support to both pupils and their families through buying shoes, coats and school uniforms for pupils, organising hand-outs of second hand clothes and in one case even providing a cash loan to pay for electricity bills. Schools have also invested in more support staff, particularly those who have lived in the area themselves and who are familiar with the people and the environment, and in networking with other organisations such as housing associations, to identify and support families in great financial difficulty.

Food-oriented community activities. Similarly, many community organisations have reported that they have shifted away from their core educational, social and other development activities to focus on food, such as through the provision of cooking workshops that enable people access to produce and cooking facilities, as well as classes on how to cook or budget. Such activities were seen by some organisations as a way to both provide immediate recourse to food shortage as well as for building greater capacity for people to provide for themselves. Moreover, staff in both schools and community organisations discussed the need to find opportunities where food could be provided without the associated stigma of relying on handouts and charity.

Schools emerging as major providers. In the current context where schools have been relatively well protected from austerity measures, it appears they are using their budgets to respond to increased need, in some ways widening the welfare role of the school. They are using some of their Pupil Premium (PP) money to support direct and urgent needs, including buying food and clothes, and to substitute for cutbacks in local services. This demonstrates the ways in which the PP may be extra money in terms of school funding, but this cannot be seen as extra money when seen in relation to the totality of support for low income families.

Material support or re-education? Such initiatives testify to the widespread deprivation experienced by communities in our study, as well as to the creative and committed attempts of schools and community organisations to lessen its effects. However, we remain somewhat concerned that - while presented as 'capacity-building' - parentcraft programmes to improve budgeting skills or cheap cooking abilities are subject to the criticism that these measures not only return the responsibility back to the parents and in this sense are of a piece with other

measures promoting neoliberal governmentality, focused on individual actions rather than collective mobilisation (Harrison 2013; Henderson and Denny 2015). In this sense it is interesting to note the different perspectives of school leadership and 'on the ground staff', with the less senior staff who had more contact with the students' families and, often, were also local to the area seeming not only to be more aware of, but also more sympathetic to, the pressures and problems faced by families.

Recognising resourcefulness. While we have focused here on the various (financial, emotional and practical) problems encountered by parents, schools and other organisations involved in the support of school-aged children, we want to end by emphasising the resourcefulness we encountered from our participants. This is important to state as parents navigate an invidious double bind (or double jeopardy) of policy and media discourse that casts them either as unaware or unwilling to face their difficulties (and so in need of re-training or other compensatory measures to make up this 'deficit') or alternatively, if they successfully access support, then they are seen as 'playing the system'. The parents interviewed for this study expressed shame and embarrassment at having to use food banks, dislike of claiming benefits, and an over-riding desire to find work and be economically self-sufficient. They discussed ambitions and aspirations, for their children and for themselves. Like Shildrick and MacDonald's (2013) participants, they showed acute awareness of general 'scroungerphobia'. As researchers, we were impressed at both their resourcefulness and creativity, and those of community organisations - and especially schools - in formulating alternative strategies for support in contexts of deepening adversity.

POLICY IMPLICATIONS

This is a small-scale, qualitative study, designed to explore the kinds of effects that the 'Bedroom Tax' is having - not to prove the extent of negative effects nor measure their impact on educational attainment, health or other outcomes. As such, we are cautious about making policy prescriptions. Nevertheless, the study is important both in adding to the growing body of work on welfare reform and in specifically looking at effects on children and education. Importantly, it confirms the wider picture emerging from other work that the 'Bedroom Tax' is failing to meet its original aims while contributing to significant hardships among low-income families. It also suggests that the 'tax' may be working contrary to other policies supporting child well-being and educational achievement, and may diminish their effectiveness. A clear implication is that the government should review this policy. Doing so would show a clear sign of its commitment to supporting families to maintain their responsibilities, building strong communities, tackling educational inequalities and ensuring that the effects of austerity measures are not felt disproportionately by the poor: all pledges that the Conservative government or its Coalition predecessor have explicitly made. In the absence of a general policy review, there is a specific need to look again at the application of the policy for families with shared care arrangements and for families with children with disabilities and Special Educational Needs.

Meanwhile, the continuance of the policy raises specific issues around children and young people's well-being, specifically the need for additional school spending on welfare provisions, extra emotional demands on children needing to be recognised and met in schools, with its training and support implications, and the need for support and information for affected families at the community level, to help them to minimise effects on children.

This study highlights the intrinsic connections between material, social and psychological conditions, that link home, neighbourhood, school and community. What arises from our analysis is that the 'Bedroom Tax' is an examplar of these interwoven features. Pressures on each sector impact on the others, and the 'Bedroom Tax' emerges as both a specific problem in itself which also combines with and is intensified by the others. Hence this study suggests that for current social policy to deliver on its aims to support and extend children's opportunities to access and succeed in schooling, this broader understanding of the conditions of and for children's and families' wellbeing needs to be taken much more seriously.

Our research has provided some bleak examples of poverty and its effects on pupils and students that policy-makers should not ignore. The impact of recent welfare cuts are deep and wide ranging. Schools and community organisations are attempting to address the capacity of families to meet their basic human needs

through sticking plaster crisis management as well as more developmental approaches with limited resources. The lessons they can teach us about non-stigmatising methods of providing more equitable learning opportunities for our next generation include both targeted as well as more universal measures – with overtly stated as well as more hidden outcomes; offering options rather than just delivering services. Our communities need informed actions based on knowledge of communities, which means identifying potential solutions to insufficient housing in ways to that do not further diminish the opportunities for children and young people to access education.

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APPENDICES

Appendix A: Project timeline

Research design

January 2014	**Project team convened**
March 2014	**Stakeholder Launch**
June 2014	**Preparation of protocols and ethics scrutiny**

Fieldwork

July 2014	**Recruitment of 'Family' respondents**
June 2014 - July 2015	**Recruitment of 'School' and 'Community' respondents**
March 2014 - July 2015	**On-going 'School' and 'Community' interviews**
July - November 2014	**First round of 'Family' interviews**
February - July 2015	**Second round of 'Family' interviews**

Analysis and presentation of findings

4 November 2014	**'Removal of spare bedroom subsidy: impacts on children, schools and children's services'.** *Education Policy and Educational Inequalities.* Manchester Policy Week. The University of Manchester.
10 December	**'Bedroom Tax? Children, Families and Education'.** *Research Matters*, Manchester Institute of Education.
2 February 2015	**'The "Bedroom Tax": public policy impacts on child well-being'.** *Child Health Research Network: Manchester Institute of Education Showcase.* The University of Manchester.
4 March	**'Engaging and Participating in Manchester: The Impact of the "Bedroom Tax" on Children's Education'.** *Transforming Manchester IV,* cities@manchester. International Anthony Burgess Foundation, Manchester.
17 April	**'The construction and deconstruction of the family by the Bedroom Tax Policy'.** *Invited paper to ESRC Research Seminar on Tackling the Hidden Costs of*

	Recovery: Inequality & Insecurity in UK Households. ICOSS. University of Sheffield.
27 May	'**Researching the Impact of the "Bedroom Tax" on Educational Inequality'**. *Psychology, Inequality and Education Research Group Seminar*, Manchester Institute of Education.
26 June	'**Children and families in context: The psychological impacts of the "Bedroom Tax" in the UK'.** *Society for Psychotherapy Research Annual Conference*, Philadelphia, USA.
11 July	'**Children and families in context: The psychological impacts of the "Bedroom Tax" in the UK'.** *British Psychological Society Division of Counselling Psychology Annual Conference*, Harrogate, UK.
17 September	**(Disadvantaged) Schools in austerity: education vs. welfare?** In B. Francis (Chair), *Foundations for Educational Equity?: The interaction of education and other social policies under conditions of austerity.* Symposium conducted at the British Educational Research Association Annual Conference, Belfast, Northern Ireland.
October	**Project report**

Appendix B: Interview questions: Families

These questions were used as prompts when required.

Questions for all families

1. What are your plans in terms of the house – are you staying or moving?
2. What led to you making that decision?
3. How many bedrooms are you deemed to have extra?
   a. How much does that mean you have lost in housing benefit per week?
   b. Have you been affected by other benefit changes as well?

Interview Protocol - If staying

Past

1. I'm interested in your story and your relationship with this house, so I wondered if you could tell me a bit about:
   - Who lives here
   - who has which bedrooms
   - family circumstances- anyone who lives part-time/stays with you
2. How long you have lived here?
3. What brought you to this neighbourhood and this house specifically?

House

4. As a result of the 'Bedroom Tax' specifically are there any practical changes you have had to make your to your living arrangements that you haven't mentioned, i.e. have you had to get a lodger? Or are you considering a lodger? Or have adult children had to move back in?
5. Could you tell me a bit about how you feel about the house?
6. What does this neighbourhood mean to you?

If in the process of moving:
7. How do you anticipate the move will go? Tell me about any expectations you have for your new living arrangements?

If moved:
8. Tell me how your new house differs from where you used to live?
9. If you have moved to a smaller property, what happened to your belongings?

Psychological/social

1. Tell me about your current daily routine?
2. What's your story… how, if at all, has daily life changed since the implementation of the BT?
3. How are the children doing at school? How are they processing the changes?
4. How are your relationships with one another?
5. How do you keep you and your family enjoying life?
6. What does your family do to unwind?
7. Tell me about your current support networks?
8. How do you feel about yourself at present in regards to your health/social life?
9. How do you feel about people in your current community?
10. What is your sense of belonging at present?

Material/ Financial situation

11. How much has your financial situation been impacted?
12. Have you been affected by any other cuts to welfare?
13. What have you been doing to try and manage in this situation?

Future

14. What are your hopes for the future?
15. So has there been anything you were hoping I might ask you that I haven't asked you? Anything that you'd like to say that we haven't talked about?

Involvement in and relationships with services

1. How do you get on with the housing association?
2. What other services or organisations are you aware of that might support you?
3. What, if anything, have services or organisations done which has been helpful?
4. What, if anything, have services or organisations done which has been unhelpful?
5. How involved have you felt in these services or organisations? Have you felt like you have been able to have your voice heard?
6. In relation to these services, what do you feel they could do which might be helpful for your family?
7. What advice, if any, have you received from services? How has it helped your family?
8. How supported by your child's school do you feel?

If in the process of moving
9. How are you organising any changes regarding schooling for your children? How have these changes played out for you and your family?

If moved

10. Were there services that helped you move?
11. If you have had to change your children's school, how was this process? How have these changes played out for you and your family?

Appendix B: Interview questions: Schools

The interviews followed a semi-structured interview schedule based around the following topics:

School context

Description of the catchment including types of homes, proportion of Housing Association accommodation, how far away people live, recent changes, particular issues relating to the intake

Role of interviewee

How the school organises pastoral support and home-school liaison including recent changes and how the interviewee's role fits into this. What does their work involve?

The Bedroom Tax – impacts on families

What proportion of families have been affected? How do schools know who is affected? How is the 'Bedroom Tax' affecting families? Are there likely to be other families affected that school haven't identified? The extent of the issues?

Issues to discuss:

- *Moving house, changing schools, squatting, homelessness*
- *Links to poverty, money, budgeting*
- *Take up of services, free school meals, food banks*
- *Family make-up, community relations, make-up of community*
- *Anxiety levels, parental stress, effects on child mental health*

The Bedroom Tax – impacts on children

How are these issues affecting children's well-being and learning?
Issues to discuss:

- *Attendance*
- *Appearance*
- *Behaviour*
- *Hunger*
- *Concentration/distraction*
- *Participation in after school activities*
- *Progress in academic work*
- *Anxiety/stress or other mental health-related issues*

Impacts on school and school response

Any effect on the way the school is working? Has extra support been put in place? Has Pupil Premium funding been spent on addressing needs arising from the 'Bedroom Tax'? Is the policy helping or hindering schools' work with disadvantaged families – does it make any difference?

And finally

Is there anyone else in the area who you think we should speak with about these issues?

Appendix C: Interview questions: Community organisations

The interviews with community organisations generally followed this format:

There are three main areas I'd like to explore with you in this interview about *your perspective* on any effects of the 'Bedroom Tax' that may relate to children's education – so it would be useful if you could focus on changes you have noticed since the tax was imposed in April 2013:

- any changes in communities;
- any changes in your organisation
- and how these changes may have affected you and your work.

These were some of the questions used to prompt respondents:

About your organisation/service:

1. Tell us about your organisation: What are the goals and what services do you provide for children and families? And what is your role in relation to these services?
2. **Have you noticed any changes in your organisation/services** since the Bedroom Tax in April 2013?
3. Do you have any examples or stories to illustrate the effects of the changes in your organisation?
4. Do you have any records of work, research or data that might be relevant to this research? If so, are willing to share these with us?

About changes in communities/families

5. What changes have you noticed since the Bedroom Tax was imposed on families with school age children?
   a. **Who, in the community has been affected (and how)**?
   b. What are the key issues for people in the community right now?
6. What are the possible impacts of these issues on children's education?
7. **Do you have any examples or stories to illustrate these issues?**
8. Do you think anyone would be interested in talking with the researchers who are meeting with family members?

About the impact on you (practitioner) – and other organisations:

9. **What has been the effect of these changes on you as a practitioner?**
10. Have you noticed any changes in the support services for school age children or families that you signpost people to?

Follow up:

11. **Is there anyone else in the area** who you think we should speak with about these issues?
12. Any other questions that you think that we should be asking people?
13. Is there anything else that you would like to say about these issues – the effects of the Bedroom Tax on children's education?

14. **How do you wish to be described in the research:** Number of years of experience; job title.

Appendix D: School and Community respondents

	Code	Type of organisation	Role	Identity
1.	A1	Secondary School	Assistant Head (Senior leader)	WW
2.	A1	Secondary School	Inclusion strategy leader	WW
3.	A2	Primary School	Family support worker	WW from the area
4.	A2	Primary School	Head teacher	WW
5.	A3	Primary School	Family support worker	WW from the area
6.	A3	Primary School	Head teacher	WW
7.	A3	Primary School	Inclusion manager	WW
8.	A4	Secondary School	Deputy Head (Pastoral)	WW
9.	A4	Secondary School	Social worker	BW
10.	A5	Primary School	Parent support worker	WM
11.	A6	Church	Vicar	WW
12.	A7	Housing Association funded community centre	Community centre manager (community worker)	WW from the area
13.	A7	Housing association	Housing support officer	WW
14.	A7	Housing association	Housing support officer	WW from the area
15.	A8	Young people's voluntary sector organisation	Young person's Advisor (youth worker)	WW
16.	A9	Church network	Community worker	WW from the area
17.	A10	Housing association linked to school (A2)	Housing support manager	WM
18.	A10	Housing association linked to school (A2)	Housing support officer	WW
19.	A10	Housing association linked to school (A2)	Housing support officer	WW
20.	A10	Housing association linked to school (A2)	Housing support officer	BW
21.	A10	Housing association linked to school (A2)	Housing support officer	BW
22.	A10	Housing association linked to school (A2)	Housing support officer	BW
23.	A10	Housing association linked to school (A2)	Housing support officer	BM
24.	B1	Primary School	Office worker	WW from the area
25.	B1	Primary School	Office worker	WW from the area
26.	B1	Primary School	Pastoral leader	WW
27.	B1 & A3	Attached to two primary schools	Family support worker	WW from the area
28.	B2	Secondary School	Engagement officer (community worker)	BM from the area
29.	B2	Secondary School	Head teacher	WM
30.	B2	Secondary School	Youth worker	BM from the area
31.	B3	Secondary School	Support worker (youth worker)	BM

	Code	Type of organisation	Role	Identity
32.	B4	Young people's voluntary sector	Project leader (youth worker)	WW
33.	B4	Young people's voluntary sector	Youth worker	BW
34.	B5	Housing Association	Director, housing services	BW from the area
35.	B6	City council / NHS	Service manager	WW
36.	B7	Community voluntary sector	Community worker	BW
37.	B8	Church foodbank (linked to B9)	Volunteer (community worker)	WW from the area
38.	B9	Church (linked to B1)	Rector	WM
39.	B10	Young people's voluntary sector	Play worker (youth worker)	BW from the area

Key: Codes 'A' and 'B' refer to the two target areas of Manchester; Identity codes = Black/White;

Woman/Man