

Impacts of the 'bedroom tax' on children and their education in Manchester

The so-called bedroom tax has cut the benefits claimed by social housing tenants and put them under pressure to move into smaller homes. Has this affected children and their education? Exploratory research in Manchester found that:

- 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 as 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 6.

In accordance with 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 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.

Further reading:

The Impacts of the 'Bedroom Tax' on Children and Their Education. A Study in the City of Manchester by Jo Bragg, Erica Burman, Anat Greenstein, Terry Hanley, Afroditi Kalambouka, Ruth Lupton, Lauren McCoy, Kate Sapin and Laura Winter (Manchester Institute of Education, University of Manchester October 2015)

See

<http://www.seed.manchester.ac.uk/research/poverty-and-social-justice/bedroom-tax/>