

# Bedroom Tax?

## Children, Families and Education

---

Joanna Bragg, Erica Burman, Laura Cutts, Anat Greenstein,  
Terry Hanley, Afroditi Kalambouka, Ruth Lupton, Lauren  
McCoy & Kate Sapin

# What is the 'bedroom tax'?

---

- Reduced rent subsidies for tenants who 'under-occupy' their homes
- One bedroom for:
  - adult couples
  - single adults over 16 years old
  - two children of the same gender up to age 15
  - two children of either gender up to age 9
  - an overnight carer (where required)
- Under-occupation determined by the 1960 'bedroom standard', a social survey measure
- Largest effects in northern cities with an estimated 45,000 households affected in Greater Manchester (New Economy, 2013)

# Additional costs to families

---

Housing benefit reduced by:

- 14% for 1 'spare bedroom'
- 25% for 2+ 'spare bedrooms'

In real terms:

**“87** [tenants] are affected by two spare bedrooms at an average of £22.06 per week. With an income of £71.70 per week, these tenants are already making a choice between gas, electricity, food, rent and council tax”

*(Wythenshawe Community Housing Group, 2014)*

# The wider context of reform

---

## Overall:

- Changes to indexation regime for most benefits
- Overall cap on benefits (except low-income working families)

## Specific:

- Removal of baby element of Child Tax Credit
- Reduction in proportion of childcare costs paid for by Child Tax Credit
- Removal of Health in Pregnancy Grant
- Restriction of Sure Start maternity grant to first child
- Reduction in value of Working Tax Credit and families have to work longer hours
- Increased conditionality and sanctions for unemployment benefits
- Child Benefit cut in real terms
- Stricter eligibility for disability benefits
- [National] Council Tax Benefit replaced with [local and 10 % less] Council Tax Support
- Localisation of 'social fund' (immediate hardship grants)

# Initial reflections on the bedroom tax

---

- The ‘bedroom standard’ has always been inadequate for “the needs of growing families, who might reasonably be expected to require at least one spare room” [Gray, P G & Russell, R (1962), The Housing Situation in 1960, London: Central Office of Information].
- In 2010, three-quarters of households occupied homes with more bedrooms than the bedroom standard.

# Coping strategies

---

200 tenants in London-based study (Herden, 2014)

- 164 cut back on food
- 144 cut back on utilities
- Household goods (internet, phone, TV)
- Selling belongings
- Buying second hand
- Dipping into savings
- Borrowing money (108)
- Resort to family (107 borrowed from family)

# Aim of our pilot study

---

To investigate the impacts of the changes in housing subsidies on children, their schools and other children's services

*(around one-third of affected households have children)*

## **To explore:**

- the effects on children's well-being, family life, social support and access to schooling for those who move to smaller properties
- the strategies that families adopt to avoid moving, such as cutting back on food, fuel or other household expenditures, or increasing working hours
- how schools and children's services may be affected, through changing roles or increasing demands

# Design and Methodology

---

## **Research located in two areas of Manchester**

identified via statistical information as economically disadvantaged, with a high rate of social housing and likely to be significantly affected

## **Exploratory qualitative research**

aiming to document a range of perspectives and contexts, including

- community resource mapping
- interviews

## **Timescale**

Launch event March 2014 – late 2015





# Design and Methodology

---

**Three perspectives:**

**Families** - including movers and stayers

2 interviews per family, 6 months apart

**Community organisations** – including Housing Associations, Children’s Services, voluntary groups

**Schools** – involving range of stakeholders, school leaders, family liaison officers

# Recruitment approaches

---

- Community stalls – to avoid ‘hand selection’ via contacts eg HAs
- Inventory of groups, service providers in each community
- All primary and secondary schools

# Considerations

---

- People have difficult, chaotic, disrupted busy lives
- Time commitment
- Trust/incentive – why talk to us?
- Self-selection
- Snowballing approach following recommended contacts

# Fieldwork observations

---

- More people are staying rather than move
- Chaotic lives mirrored in participation eg interviews cancelled whilst people attend to their next crisis
- Almost impossible to disentangle impacts of the bedroom tax from other austerity reforms

# 1: Families are trying to stay in their homes, to find the additional money – cutting back, taking an extra job

---

*“yes, it’s just like living, is like surviving; it’s like landing on the jungle and forest you know like I have to live in a forest, I have to eat bread with green mould and all that ... I mean I may sound a bit of erm... but it’s survival rather than ...”*

(Father of 1)

*“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 3-5 jobs at a time, e.g. cleaning at the University, and then going on to other work just to make ends meet.”*

(Youth Work manager, 5 years working in this community)

*“obviously my finances have gone down, you know, even trying to find extra hours in work is impossible coz they don’t do that anymore... how can I put this? Erm, if I treat them like to a cake you know, a big cake or something, that doesn’t happen anymore; if it does it’s things like ... if we go to the supermarket, it’s ‘can I have a chocolate bar?’ ‘oh, can I buy this as well?’ it’s like ‘no, no’ and it’s like ‘oh, you’ve been mean’ and it’s like ‘no, because that £20 ...’ [...] 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 and...’; ‘no I am not being tight; this what we have to do, we have to budget around things’”*

(Mother of 6)



## 2: Geography is not arbitrary – local/ community networks are important

---

*“I am a lot more on my own in here; there is no, there is not as many... In the other flat you did get the neighbours knocking on the door or pressing the buzzer, ‘how are you doing?’ ‘you are doing alright?’ come down for a brew, or going down for a chat with the other lady down below ... and going to the other lad’s flat [...] we were a closed community, it’s just the 6, 6 flats; whilst here it’s just me; me and my boys”*

(Father of 4)

*“I’ve got settled here... you get close to people and become friends and your support network, there is someone watching, we watch and help each other all the time, for example if some stranger is going around at the back of the house they’ll look and say ‘look excuse me?...’ it becomes like a relationship with people”*

*“because I need to be close to the hospital and I need the support from the family ... so if for any reason I need to go to the hospital and it’s early enough, I can ask a neighbour, so she [little girl] is not coming to hospital with me; it’s like bringing someone whilst she is in bed ... you know, something to support”*

(Mother of 2)

*FSW: “she wants to stay here because this is her support mechanism isn’t it. She was offered with Women’s Aid to go out the area and she refused, she stayed in a violent relationship ...”*

*PL: “When we’re talking about moving them out of the area, we’re talking about, like, Birmingham, that’s one of the places”*

Family Support Worker and Pastoral Leader,  
Primary School 01

# 3: Precarity – of jobs, of houses – cannot plan for the future

---

*“I was in 3 bedroom flat, I was quite happy there, I had been for 18 month, nearly 2 years; and suddenly the government decided this bedroom tax is coming out, I was re-assessed and then I found out I had to pay £14 a week to stay, from my own benefit money, at that time I was not earning a lot; I am working now thankfully, so now I want to back upgrade again you know, so my children got somewhere ...”*

(Father of 2)

*“- 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 coz it finishes at the end of October and that’s it, and you are not taken on, you’re not kept on; it’s ‘thanks for everything, get on with your life’ you know, one of them, so....*

*- so you’d have to be looking again?*

*- yeah, unfortunately yes, so I am out now and looking for job again now; but you know, it’s difficult this has been happening to teenagers out there with better education, better qualifications, and better ... you know, things... happened to all people, you know...”*

(Father of 4)

## 4: Families don't conform to the nuclear model – divorce/separation children, grandparents

---

*“well, I've always been 'you come down when you want to come down', I'm not telling you 'you come when I want', and they 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] is very uncomfortable, even I've tried it”*

(Father of 2)

*“- ooh, yeah, because I couldn’t afford it I ended up getting a lodger*

*- ah, you got a lodger?*

*- ... who is now my partner (laughing). [...] they made it complicated and very expensive; and I think that .... with the age it’s ridiculous that they have to share a bedroom [...] erm... he was a friend. I wouldn’t put a stranger as a lodger in the house {laughing}; cause it’s not safe.... You know what I mean”*

*(Mother of 2)*

*“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, Primary School 02



## 5: Anxiety, stress and depression – people affected by welfare changes, uncertainty, financial worries

---

*“- do you think your stress affects the children?*

*- yes! 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 its a vicious cycle; sometimes at the end of the day I am like this, going ...”*

(Father of 2)

*“I went there to see a psychologist, because all the stress that I’ve been under, you know, like I say, my kids are moving out and I am so proud of them, for what they have achieved but, we are still here, in this situation, and it’s like... My husband is working all hours, you know, he goes out 7 o’ clock in the morning, he doesn’t come back till 10 o’ clock at night. Comes in, have a shower, straight to sleep, you just don’t see him... coz I was doing, you know trying to work to [...] and then I am feeling bad because I am only doing 25 hours, 24 hours and then try to find more hours, but if I have more hours to work, then the more penalised I get”*

(Mother of 6)

## 6: Helplessness – people struggle to help themselves, don't know their entitlements, where to go for help

---

*“it feels like that all the time, honestly it feels like a game of... a game of cards, and it starts against you, it's like playing a game 'what game we are playing, what's the rules?' 'oh, we can't tell you' 'it's called bedroom tax' 'yes, but what's the rules?' 'oh we can't tell you', 'what do we have to do?' 'oh, we can't tell you' 'how do I win?' 'oh, we can't tell you', 'how do I lose?' 'oh, we can't tell you', they don't tell you anything; it's like they know everything... and it's like 'congratulations you won!' and you also lost the game ...”*

(Father of 2)

*“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 .. 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 ... living with another family member. Because parents just can’t cope. ... they talk about it a lot. What are they supposed to do... ..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.”*

(Playworker, 27 years working in the community)

*“but what more can they do? You know? I can only fill so many forms in and I can prove this is what I am earning, and this, and this but ... Basically you got to the situation, I went to the job centre one time ... she advised me to go to the job centre, and ... this is true, the lady in the job centre said to me ‘you’re better off not working, don’t work, then you don’t have to pay any of this’. Well, I said to her ‘I don’t want to give up work’. One, is not going to do me any good sitting around doing nothing, two, I said ‘what impression is this giving my children?’ It’s like, ... oh, I’ll give up work...”*

(Mother of 6)

# 7: Increased provision in schools to target greater need

---

- Pre-empting impacts of bedroom tax
- Identifying greater need
- Uniform - more instances of children coming in dirty, smelly or in damp clothes
- Food
  - increased breakfast club provision, inc parents
  - accessing food banks/buying food parcels
  - free school meals for all children
  - milk and fruit for all children
- Other types of help – debt crisis, housing, furniture, DV

*FSW: “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. ...”*

*PL: “And you have to because ultimately it's going to affect your parents and that comes into school, so we knew this was going to come to us ... it did still have that knock-on effect. ... they were actually aware, they knew something was going to happen but they didn't know the full extent of it, they didn't fully understand it. And we didn't, I mean we were learning”*

Family Support Worker and Pastoral Leader  
Primary School 01

*“as a school we now buy into two schemes, one’s called Magic Breakfast and one’s called Fair Share and we pay a contribution and we get food that comes into school and we support some of our families with food parcels. You know, it’s not something we advertise, I mean there is a food bank, a SureStart centre as well – there is a food bank at the SureStart centre which we know is used, but we do have some families who either we offer support to or sometimes families will actually come in.”*

Headteacher, Primary School 02



*“the prime example is the food. 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, Primary School 01

*“We’ve noticed a big increase in the children 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. It’s an extra cost burden on school from that point of view ... parents can afford one jumper, one pair of trousers and one shirt, children are coming in in damp clothing, so that has a knock-on effect on health. We’ve got children eating very poor diets at home, you know, and they’re buying ... and this is all having an impact on children’s general health and well-being.”*

Inclusion Manager, Primary School 03

# 8: People are proud

---

- Unknown levels of need – schools only aware of those families who have asked for help
- Schools on the look out
- Sensitive strategies to help people

*“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, Primary School 03

*“we had to talk to them, bring them in again under the, one of the events, talk to them about the nutrition of it, 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, Primary School 01

*“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, Primary School 03

# 9: More staff invested

---

- Additional Family Support Worker hours
- PIP (Parental Involvement Partnership)
- PP funding used for additional staff (and to boost breakfast club, food parcels and FSM)

*“What we have become mindful of is that the situation is getting worse. So, last year, [Claire]’s role wasn’t a full-time role. [Claire] 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 [Claire]’s ... (to Claire) 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, Primary School 02



*“Some of the things that we’re doing in school, we are paying for, so that we’re putting that money in to support our families because I think it’s really important ... so, it’s things like going and getting clothes, getting food ... it’s basic needs stuff, getting parents to dental appointments because if their health is poor ... hospital appointments as well”*

Headteacher, Primary School 03

# 10: School impacts

---

- Attendance issues
- Increased child protection cases and children in need
- Having to do more support work before children can learn

*“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, Primary School 02

*“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, Primary 03

# 10: Impossible to single out impacts of the bedroom tax

---

*“the difficulty is often that families affected by things like the bedroom tax will have other factors that are ... so it might be that 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, Primary School 02

H: *“again linked to attendance, so we had that sort of going into the house, but very, very concerned about the level of weight loss of a parent and actually, fortunately, it was one of those situations where it could have been very distressing had we not been involved because it was a mum who was no longer with dad, although dad was involved, but because of the way we work [Claire] was able to contact dad and get dad involved a bit more in the child care, which was actually very fortunate because mum ended up being hospitalised. And actually, if that support network for the child hadn’t been there, that child would actually have ended up in care. So, you know, things like that that, you know, make it really important that ... and again, you can’t pinpoint exactly what issue it was that made mum become unwell.”*

FSW: *“I do have to say she lives in quite a large house and it’s only her and her daughter”*

H: *“So, she could well be and again, we won’t necessarily know that that’s the issue unless they say to us”*

# Conclusions

---

- Stories document the lived experience of poverty and the way in which multiple policies combine and impact children, families and services
- Indesociability of policies reflected in:
  - Methodology (no neat separation of BT policy from other reforms, no clear distinctions between “movers” and “stayers”)
  - Responses of families – confusion, helplessness
  - Shifting roles and relations of services

# Implications for policy and action

---

- What do we mean by education policy?
  - Consider child in isolation and focus policy within education and schools (pupil premium)
  - OR consider child in wider circumstances, and think about how multiple policies will impact on education e.g. housing, health, welfare
- There is a lack of understanding about policies
  - education for families, services and policy makers



# Implications for policy and action

---

- How to combat the fear, uncertainty and insecurity associated with poverty and the cuts?
- Emerging picture (profile) of support networks/resources and their importance
- Role of community centres/organisations in particular the school as hubs
- Fostering stronger informal support networks