



**YOUNG  
WOMEN'S  
TRUST**

# HOUSING BENEFIT AND AGE DISCRIMINATION:

YOUNG WOMEN LIVING IN  
SHARED ACCOMMODATION  
IN THE PRIVATE RENTAL SECTOR

**SUMMARY REPORT**

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# INTRODUCTION

**Single people aged 18-34 are not entitled to the same rate of housing welfare in the private rental sector (PRS) as those over 35.**

They are only permitted to claim housing welfare at the rate of a single room in a shared property. This report finds that this policy is having an adverse impact on young people, especially young women.

It follows on from Young Women's Trust's work on age discrimination, and their publication 'Paid Less, Worth Less?'. This report called attention to the fact that young people under 25 are not entitled to the National Living Wage and are consequently being paid lower wages on the basis of age alone. In addition, under-25s who are job-seeking are entitled to less financial support.


# THE RESEARCH



**This report is based on findings from the research project 'Hitting Home: Single People, Housing Benefit Reform and Equalities Law'.**

The research was conducted by Dr Eleanor Wilkinson (Principal Investigator) and Dr Iliana Ortega-Alcázar (Research Fellow) at the University of Southampton, funded by a grant from the Economic & Social Research Council (ES/L010569/1).

Between 2015 and 2018 we carried out 40 biographical interviews across England and Wales, with young people aged 18-34 who were or had been affected by the Shared Accommodation Rate. There were also 10 expert interviews.

**30%**  **OF HOMES IN THE PRIVATE RENTED SECTOR FAIL TO MEET THE GOVERNMENT'S DECENT HOMES STANDARD**

Crisis (2016), *Home. No less will do: Improving access to private renting for single homeless people.*

# THE SHARED ACCOMMODATION RATE



**The Shared Accommodation Rate is the rate of Local Housing Allowance that single people aged between 18 and 34 can claim to support their housing costs in the private rental sector.**

The Shared Accommodation Rate (previously known as the Shared Room Rate) was introduced in 1996, and initially meant that single people under 25 were only entitled to claim Local Housing Allowance at a rate based on a single room in a shared property, whereas older people could claim for a self-contained studio or one bedroom flat. In 2012 the Shared Accommodation Rate was extended to under 35s.

'Shared accommodation' is defined as a property where a tenant has exclusive use of a bedroom, and shares at least a kitchen, bathroom or living room. The Shared Accommodation Rate does not apply if claimants live with their partner, dependent children or foster children, adult children or other adult family members. There are exemptions for under 35s if they are a care leaver under the age of 22; have a severe disability and are claiming certain benefits; are 25 and over and have lived in a homeless hostel for at least 3 months and accepted support and resettlement services; or certain ex-offenders who pose a risk of serious harm to the public.

If the Shared Accommodation Rate does not cover the full rent people can apply for a discretionary housing payment (DHP) to cover the shortfall, but there is no guarantee that this will be granted.

Many of the young people interviewed felt that basing eligibility for housing benefit on age was deeply unfair. They emphasised how being young does not make them less in need of safe and secure housing.

**“My rent does not triple between the age of thirty-four and thirty-five. It is completely arbitrary, it's just nonsense.”**

# THE HOUSING BENEFIT SYSTEM IS CONFUSING AND ASSUMES ONE SIZE FITS ALL



It was clear from our research that many young women are not aware of what housing benefit they are entitled to, or whether they might be exempt from the Shared Accommodation Rate. Often young women needed the help of local housing organisations and charities in order to navigate the complex benefits system.

*“ I literally, I don't know what rate of housing benefit I'm paying and what's being covered. All I know is that my rent is about seventy-eight pounds a week and, as far as I'm aware, that's all being covered, because they haven't asked me for any additional finances.”*

The young women interviewed also expressed feeling that their own circumstances were not taken into account. They drew a picture of the housing benefit system as 'one size fits all', where front line staff mechanically follow protocols and procedures that are not designed to consider people's varying circumstances and needs. Young women often felt excluded from housing support services.

*“ Are you pregnant?’ ‘No’. ‘Have you got a roof over your head?’ ‘Yes’. ‘Then we can't help you'... It's a blanket system and there is no leeway. In an ideal world you'd have someone listen to their situation and find out what's best for them and point them in the right direction', not just follow protocols, red tape and policies and procedures. I hate it.”*

## Ifeoma's story

Ifeoma was not exempt from the Shared Accommodation Rate, even though her first experience of living in shared accommodation with strangers had resulted in her suffering abuse and having to move into a refuge. When the time came for her to leave the refuge, the only housing support available for her was, again, to claim the Shared Accommodation Rate and live in a shared house with strangers. Although she argued that shared accommodation was not suitable for her and only caused a downward spiral of her mental health she felt no one listened to her.

## ONLY POOR QUALITY HOUSING IS AVAILABLE



**The Shared Accommodation Rate has made certain areas of the country entirely unaffordable for single young people in housing need. Raising the age of eligibility to 35 meant that there are simply not enough shared properties in the private rental sector that would be financially in reach to those affected by the new threshold.**

In different parts of the country people can only afford the bottom 5 or 10 per cent of the privately rented market and in some areas there is nothing affordable and available for letting under the SAR. In addition, landlords are increasingly unwilling to let their accommodation to under 35s who are claiming housing benefit.

Physical standards are considerably low across the private rental sector, often failing to meet the Government's Decent Homes Standard. Problems with mould and damp were recurring themes throughout our interviews. Houses were consistently described as being in a state of disrepair, with flaking paint, dirty walls and old furniture.

# DISPLACEMENT



**The Shared Accommodation Rate varies according to where a person makes a claim, with the country being divided into Broad Rental Market Areas, which have different rates of housing benefit.**

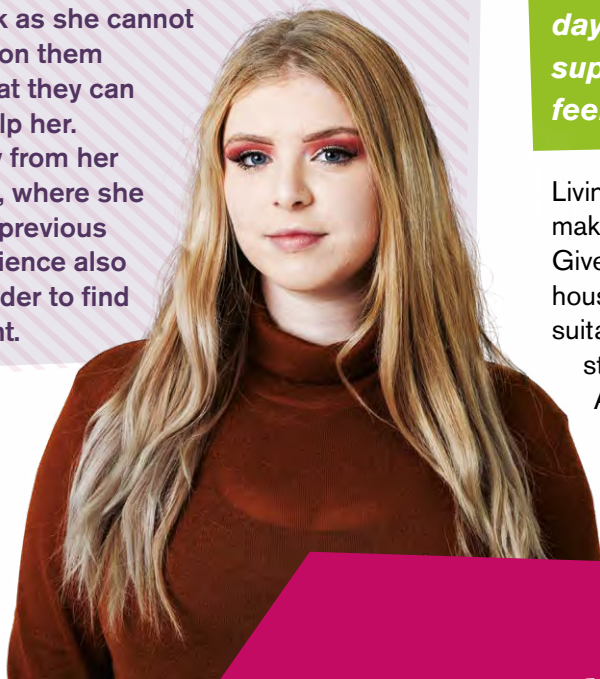
The Government estimated that the average claimant would lose around £41 per week if they were switched from the one-bedroom rate to the Shared Accommodation Rate. However, this figure masks the severity of these cuts in certain areas of the country, and overlooks the fact that these landscapes of welfare reform are geographically uneven.

Further research needs to be done to fully capture the extent of displacement (moving because of affordability) that has resulted from the Shared Accommodation Rate. Although we don't know how many people have been displaced we do know the effects that this displacement has on young women. Where displacement had occurred our research participants emphasised the detrimental effects this had on their lives.

## Emma's story

Emma, a single woman in her late twenties, found herself homeless after losing her job. She had to leave her home town in the Midlands as the only housing she could afford on the Shared Accommodation Rate was "even more dire and dangerous".

She moved to a smaller town some 30 miles away where she had a slightly larger choice of properties within her limited budget. Displaced from her home town, Emma has lost her support network. She described how living away from family and friends made her feel more at risk as she cannot simply call on them knowing that they can come to help her. Being away from her home town, where she had all her previous work experience also made it harder to find employment.



# FEELING UNSAFE AND ISOLATED



**Something that came through very strongly in our interviews is that for young women, shared living with strangers can often result in domestic space being experienced as a place of insecurity and fear.**

Women are expected to find their own accommodation in the open private rental market; there is no matching of people, no risk assessment. Living with strangers is what characterises shared accommodation for young vulnerable adults. This is further compounded by the high turnaround of people on short-term rental contracts.

For some young women, living in shared accommodation with strangers not only makes them feel unsafe but actually puts them at risk. Although some shared houses are small, it is not uncommon for them to house a large number of people. Our interviewees described living in a house with many people who they do not know and who constantly invite their friends over. This lack of control over who comes and goes in the house means that tenants' property is not always safe.



*"I think of myself as a really strong-willed person that wouldn't let people intimidate me, but I did, I felt intimidated with the people who were living there and the people who were calling to the house... Somebody went in my room and robbed my phone and my wallet just days after moving in there... your home is supposed to be your sanctuary where you feel safe... it was soul destroying."*

Living in a shared house full of strangers can also make young women subject to violence and abuse. Given that there is no matching of people living in the house nor a thorough evaluation of young people's suitability to live in shared accommodation with strangers, young women claiming the Shared Accommodation Rate often find themselves living with people who are struggling with complex issues such as substance abuse, mental health problems and financial hardship.

Moreover, many women who have been victims of domestic violence find that they are only eligible for the SAR and are forced to live in shared accommodation, often with men, a situation that is damaging to their sense of safety, their mental health and their overall recovery process.

Our research further suggests that living in shared accommodation with strangers is particularly problematic for young LGBT, black and ethnic minority women. Being unable to find accommodation as a result of discrimination was one of the challenges described by these particular participants.

The lack of control regarding who you live with, characteristic of shared accommodation with strangers, is particularly detrimental to young LGBT and black or ethnic minority women as it makes them vulnerable to suffering racist or homophobic abuse. The constant turnover that takes place in shared accommodation means that they are constantly worried about who will come to live in the house next.

In spite of sharing a house with various people, young women living in shared accommodation often feel isolated, and felt that their shared house was not appropriate for inviting people to stay.

### Susy's story

Susy lives in a room in a shared house where she is not allowed to have her child visit her or stay overnight, and the same applies for her boyfriend – who is homeless and sleeping rough – as well as the dogs they own together. Susy has a roof over her head and is finally safe, but the place she lives in stands in the way of her meaningful relationships.

Although having a disability can make certain young people exempt from the Shared Accommodation Rate, mental health is not explicitly considered as a reason for being made exempt. Yet, a recurrent theme in the research was how living in shared accommodation with strangers was particularly problematic for those already suffering from anxiety, depression or other mental health issues, often leading to a downward spiral.



## SINGLE MOTHERS WITH NON-RESIDENT CHILDREN



**Young women under 35 can claim full housing benefit if their child or children live with them but can only claim the Shared Accommodation Rate if their children live elsewhere. This has a very detrimental effect, making it much harder for mothers to maintain a meaningful relationship with their children.**

Young mothers who had lost custody of their children but were hoping to have their children back in the near future described being trapped in a catch-22 situation whereby they could not claim the full housing benefit because their child/children did not live with them, and not being able to have their children with them because they live in shared accommodation.

Living in shared accommodation means parents often cannot decide for themselves whether their children can visit them or stay overnight. Mothers are often not able to bring their children to their shared house because social services or their ex partners do not allow this as they deem their accommodation unsuitable for children. In addition, landlords don't always allow visitors in the house.

### Alice's story

Alice lived many happy years with her children but lost custody of them after she had a relapse of substance abuse and found herself in financial trouble. After losing custody she had her housing benefit reduced and had to move into shared accommodation with strangers. She fought hard to get clean but was unable to get her children back as she lived in shared accommodation with strangers, which was deemed unsuitable for her children by social services.

# LIVING IN SHARED ACCOMMODATION IS SOMETIMES A VIABLE OPTION



**Although shared accommodation is mostly seen by young benefit claimants as highly problematic and only acceptable as a short term solution, there are specific situations in which living in shared accommodation is seen as a viable option.**

The times when research participants said that they were happy in their shared accommodation were all instances where young people were housed by a scheme in which a housing charity worked in partnership with a local authority. In these cases the housing charities' role was to attract landlords willing to let their properties to young people claiming housing benefit.

The most successful cases were when housing charities were able to match the people living in a property. Examples of this were women only houses, matching people by age, and making sure an LGBT tenant was housed with other 'LGBT friendly' tenants. Young people felt most satisfied with their accommodation, when extra support was provided by the housing charity. For example, when the housing charity organised regular meetings with tenants to make sure everything was alright and mediated where conflicts emerged.

However, given the high turnover of people living in shared accommodation and landlords' demands to keep the houses fully occupied, housing charities were not always able to match every tenant into a property or keep a house as a 100% women only house. In addition, many of these schemes were time limited and lacked sufficient funding for their vital work.



# RECOMMENDATIONS



## Recommendations for government:

- 1. The Government should review the Shared Accommodation Rate, and subsequently either**
  - I. Scrap the Shared Accommodation Rate, or
  - II. Roll the Shared Accommodation Rate back to 25 years of age
  - III. We recommend exemptions are reviewed in light of equality impacts and that the following groups are made exempt:
    - All victims of domestic abuse
    - Single parents with non-resident children
    - People struggling with mental health issues
  - IV. Further investigate whether SAR claimants are able to afford properties in their local areas.
- 2. Provide the necessary funding to expand shared accommodation schemes in the PRS run by local authorities and local housing organisations. Consider the staffing and resources necessary so that these schemes can a) help young people access good quality, safe and appropriate shared accommodation and, b) provide the necessary management to make them successful.**
- 3. Shared accommodation in the PRS needs to be further regulated to guarantee decent physical standards.**

## Recommendations for local authorities:

- 1. Ensure they are meeting their public sector equality duties in terms of housing welfare.**
- 2. Provide incentives to attract more landlords into working with local authorities and local housing organisations in setting up shared accommodation schemes in the PRS.**
- 3. Develop disincentives for landlords who do not take on people in receipt of housing benefit.**

## Recommendations for local authorities and organisations working with young people accessing shared accommodation:

- 1. Review existing housing advice services so that they are able to cater for all populations providing a sensitive and targeted service.**
- 2. Ensure frontline staff are trained on exemptions to SAR, and that they understand public sector equality duties.**
- 3. Follow best practice examples when setting up and running shared accommodation schemes in the PRS. Provide all tenants with pre tenancy training on managing a shared tenancy, match tenants, and provide ongoing management of shared houses.**

To read the full report on which this summary is based go to

**[WWW.YOUNGWOMENSTRUST.ORG](http://WWW.YOUNGWOMENSTRUST.ORG)**

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