

A home of one's own? Housing welfare for 'young adults' in times of austerity

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Abstract

This article considers how welfare cuts in 'austerity Britain' have impacted young adults' access to a home of their own, asking at what stage in the life-course should the welfare state be expected to support someone's residential independence? The article focuses on the 2012 changed age-threshold for the Shared Accommodation Rate of Local Housing Allowance, which meant that single people (without dependants) aged between 25 and 34 are only entitled to claim the cost of a single room in a shared property. This policy has highlighted the issue of forced sharing, and poses questions as to whether a shared property with strangers can necessarily always be considered a home. The article identifies the persistence of normative conceptions of household transition across the life-course. Ultimately the article concludes that these normative assumptions enable policy makers to promote this policy as a matter of 'fairness' rather than a form of social injustice.

Keywords equalities, life-course, shared living, well-being, youth

Since the 2007–8 economic downturn the UK has witnessed a period of low economic growth. This new economic climate has produced what Jacobs and Manzi (2014) refer to as "new landscapes of welfare". In this so-called 'era of austerity', the government has attempted to reduce the public spending deficit through widespread cuts to social security. The state provision of housing welfare has been portrayed as one of the most costly forms of social welfare, and has subsequently been subject to stringent reform (Hodkinson et al., 2013). This article examines some of the impacts that these welfare cuts have had on younger people in housing need, exploring how reforms to housing welfare may be fundamentally affecting people's access to home.

The focus of the article is primarily upon the changed age-threshold for the Shared Accommodation Rate of Local Housing Allowance. Local Housing Allowance is the name given to the housing benefit that is available to people who live in the private rental sector. Increasingly, Local Housing Allowance is used to help people meet the shortfall between low-wage precarious work and spiralling rental costs. The Shared Accommodation Rate (previously known as the Shared Room Rate) was introduced in 1996 by the Conservative government, and initially meant that single people under 25 were only entitled to claim at a rate based on a single room in a shared property (Kemp and Rugg, 1998). Since its introduction, the shared rate has been a source of controversy, with many campaigners and charities claiming that it is a deeply discriminatory policy that should be abolished. However, rather than ending this unpopular policy, the Conservative-led coalition government sought to include a wider age demographic within its remit, and, as part of their 2010 Spending Review, announced that the Shared Accommodation Rate would be increased to the age of 35. Hence, from 2012 onwards, single people (without dependants) aged between 25 and 34 are only entitled to the Shared Accommodation Rate, whereas previously they could claim for a self-contained

studio or one-bedroom property. This means that single people under 35 can now only claim enough benefit to cover the cost of a single room in a shared property. '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 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 (DWP, 2011: 19). 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 (Beatty and Fothergill, 2014). For example, the amount of welfare people are entitled to in London was at least halved in all areas, and in some boroughs it has been reduced to a third of what a person could previously claim. Many have argued that because of these changes London will inevitably witness mass displacement from inner to outer boroughs, and to further afield (Fenton, 2011; Hamnett, 2010). In comparison, in areas such as Thanet in the South East and Hull in the North of England, there is a much smaller difference between the Shared Accommodation Rate and the one-bedroom rate, so claimants in these areas have experienced smaller losses.

This changed age-threshold has become one of the most severe recent cuts in housing welfare, and has made certain areas of the country entirely unaffordable for young single people in housing need. Raising the Shared Accommodation Rate to the age of 35 has increased the demand for an already limited pool of available shared properties – there are simply not enough shared properties in the private rental sector that would be financially in reach. A 2012 study by the housing charity Crisis found that out of all of the shared properties advertised, only 13% would be affordable for those in receipt of the Shared Accommodation Rate, and that only 12% of the landlords of affordable private lettings were willing to rent to people in receipt of housing benefit, meaning that only 1.5% of the shared properties surveyed would be accessible to someone in receipt of the Shared Accommodation Rate. However, despite the severity of this policy it has received relatively little attention from the media or academics (though see Beatty et al., 2014; Cole et al., 2016; Fenton, 2010; Rugg et al., 2011), particularly in comparison to the coverage of the much more widely-discussed 'bedroom tax' (Carr and Cowan, 2015; Gibb, 2015; Meers, 2014). Yet as more and more benefit claimants are being housed in the private rental sector it is vital that these hardships begin to be documented and challenged.

Here, it is telling to contrast the lack of media attention around the changed age-threshold with the level of opposition it faced within Parliament. There were a number of important attempts to challenge this new age-threshold, with the Social Security Advisory Committee (2011) advising the government not to proceed with the increased age-threshold. A government consultation on the proposed changes received 57 responses, with none of the respondents supporting the reformed age-threshold and with many arguing that the Shared Accommodation Rate should be abolished entirely. Some responses highlighted that this policy was potentially the most damaging housing benefit cut proposed by the government, and that it would contribute to additional homelessness and remove a vital safety net for vulnerable young people. Yet despite this uniform opposition, the government still decided to proceed with these changes.

This article considers how welfare reform has affected young adults' right to a home of their own, asking at what stage in the life-course should the welfare state be expected to support a person's residential independence? Central to this article is the seemingly

arbitrary definition of who counts as a ‘young individual’ in housing welfare policy. The article focuses on how the changes to the Shared Accommodation Rate are based on the assumption that people should, at a certain stage in their lives, live with their parents or in shared accommodation. The analysis examines whether sharing is necessarily a suitable housing option for all young people, and questions whether shared accommodation might sometimes be considered less of a home than a self-contained property. Furthermore, it is important to note that the extension of the Shared Accommodation Rate is not the only policy that is based upon the assumption that younger people should share their homes. In the 2015 Spending Review it was announced that the age-threshold for shared accommodation would be extended to cover those in the social housing sector. Furthermore, in 2017 the Conservative government plans to remove the automatic entitlement to housing benefit for those aged 18–21, claiming that people in this age group should be supported in the parental home and are thus not the responsibility of the state.

This article conducts an analysis of the ways in which the government justified this increased age-threshold for the Shared Accommodation Rate, tracing some of the discursive frameworks that were constructed in order to rationalise this policy change. Policy papers, political speeches and parliamentary debates are analysed in order to understand some of the ideological underpinnings of this reduction in housing benefit for 25–34 year olds, and the proposed future reforms to curtail housing benefit for those aged under 21. The article is structured into three distinct but inter-linking sections, beginning with a discussion as to how this reform was positioned as an issue of ‘fairness’ rather than discrimination. The discussion then moves on to look at how the government managed to privatise responsibility for housing young people, shifting responsibility from the state to the family. The analysis concludes with a discussion about how sharing was depicted as a normal housing pathway for young adults in order to justify this policy change. Ultimately the article explores why younger people are seen as unworthy of the right to a self-contained home, and questions the normative conceptions of life-course and home on which such an assumption is based.

Creating a fairer Britain

At the beginning of their time in government the Conservative-led coalition proudly announced that they were creating “a radically new welfare state” (Osbourne, 2010), and that the UK would witness “the most radical reform of the welfare state for 60 years” (Cameron, 2010). The government claimed that the changed age-threshold for the Shared Accommodation Rate was needed in order to help combat the escalating cost of housing welfare in the UK and to help reduce the budget deficit. The dominant discursive trope was that the previous New Labour government had been too generous with housing welfare, and that expenditure was now spiralling out of control (Clarke and Newman, 2012). The Conservative Party justified their cuts by repeating sensationalist figures about the amount the state now spends on housing welfare. The then Secretary for Work and Pensions, Iain Duncan Smith (2010), noted that “[t]he cost of Housing Benefit ... has spiralled out of control in recent years”, and that it has “jumped by £5 billion in 5 years and is projected to reach £21 billion in 2014/15”. Duncan Smith (2010) then goes on to use unrepresentative stories about people receiving extraordinarily large amounts of housing benefit, claiming that “75,000 people get more than £10,000 a year in HB [housing benefit] and some get over £100,000”. It was hence argued that drastic reforms were needed in order to create a fairer and more workable housing welfare system.

Here it is important to highlight that the changed age-threshold for the Shared Accommodation Rate was discursively positioned not just as an economic necessity, but also as an important step to promote fairness and justice in the housing welfare system. For example, in their Equality Impact Assessment the Department for Work and Pensions stated that the changed age-threshold was needed in order to ensure “that those receiving Housing Benefit do not have an advantage over those who are not on benefit, but have to make similar choices about what they can afford” (DWP, 2011: 4). The changed age-threshold was depicted as a policy that would promote fairness, creating “a more level playing field” between those in receipt of housing benefit and those who are not (DWP, 2011: 11). This is a familiar discursive strategy used to justify neoliberal welfare reform: one that positions benefit claimants as either undeserving or as ‘trapped’ in welfare dependency (Garrett, 2015; Wiggan, 2012). The welfare state is depicted as dysfunctional as it is said to create a ‘work disincentive’ that rewards undeserving claimants whilst unfairly penalising ‘hard-working’ citizens. Thus, as Hoggett et al. (2013: 568) note, the coalition government gained support for their proposals by “wrapping their cuts programme in the apparently liberal and reasonable cloak of fairness”.

Such attitudes to housing welfare can be evidenced in a 2012 speech by the then Prime Minister David Cameron, who declared that the current benefits system had created “a culture of entitlement” (Cameron, 2012). Underpinning this narrative was the use of sensationalist stories about housing welfare claimants ‘playing’ the system and receiving large amounts of state welfare that enabled them to live lifestyles that would be out of reach of those who were not on benefits. Young people on benefits are particularly demonised in these discourses, and are positioned as especially undeserving because of their age. Young people are often held up as the prime example of those who think they ‘are owed something for nothing’, shamed for claiming housing benefit before having found employment and making a contribution to society (Cameron, 2012). During this 2012 speech, Cameron tells the tale of two fictional young women who live on the same street in London and both want to leave home. One is described as a hard-working young woman, who “studied hard at college ... and found herself a full-time job” as a receptionist. Cameron tells us that she would love to move into her own place, but “she just can’t afford it. So she’s living at home with her mum and dad and is saving up desperately to move out”. The other woman, we are told, does not have a job but has already left the parental home. Cameron outlines that this is only possible “because she left college and went down to the Job Centre to sign on for Job Seeker’s Allowance, she found out that if she moved out of her parents’ place, she was automatically entitled to Housing Benefit. So that’s exactly what she did”. Cameron pauses for a moment allowing time for the audience to reflect, before asking us to question “is this really fair?”

Cameron juxtaposes the story of the responsible good citizen with the ‘undeserving’ irresponsible young welfare claimant, the mythical figure of those who are said to be ‘intentionally homeless’. What we thus see is the reinforcement of a normative conception of home across the life-course, stressing that the only time a young adult should leave the family home is once they have reached financial independence. Hence, underpinning both the changed age-threshold for the Shared Accommodation Rate and future plans to remove housing benefit entirely from those under 21, is the idea that the state has been too generous and that housing benefit offers young people an incentive to leave the parental home before they have the financial capacity to do so. This discursive framing positions housing welfare as a lifestyle choice rather than a necessary safety net for moments of crisis.

This increasingly stringent approach to young people and housing benefit both plays into

and reinforce what Hoggett et al. (2013) term a kind of ‘anti-welfare populism’. In recent decades there has been a hardening of public attitudes towards benefit claimants and the demonisation of certain forms of welfare. These changes in attitudes are demonstrated in the British Social Attitudes Survey, which shows that in 1989 61% of the British public were in agreement that we should spend more on welfare for the poor, but in 2014 this figure had fallen to 30%. Britain has witnessed a growing percentage of people who feel that the welfare state gives unfairly generous handouts to those who are not in real need and that welfare discourages work (Taylor and Taylor-Gooby, 2015). By framing those young people receiving housing benefit as undeserving, the government reinforced this growing climate of resentment towards welfare claimants. This discursive framing clearly has much longer roots and has often been utilised in periods of economic uncertainty. For example, the construction of the ‘undeserving poor’ was a prominent Thatcherite narrative (Dominelli, 1988). During the late 1970s and early 1980s the UK witnessed a rising stigmatisation of welfare claimants, what Deacon (1978) referred to as ‘scroungerphobia’ (cited in Golding and Middleton, 1982). In current day ‘austerity Britain’ such stigmatisation is once again being utilised to justify the retrenchment of the welfare state (Haylett, 2001; Rhodes, 2012).

These discourses construct young people in receipt of housing benefit as somehow at an advantage over those who are not. Yet this construction is far from the everyday realities of young welfare claimants’ lives. It is worth noting that the rates of housing benefit for those in the private rental sector were reduced in 2012 from the 50th to the 30th percentile, meaning that Local Housing Allowance claimants can only afford the lowest 30% of properties. Thus as Fenton (2010: 29) notes, low income households will typically find that the only rented housing they can afford will fall below “basic common standards of decent housing”. Shared living in houses of multiple occupation tends to suffer some of the lowest standards of housing, with conditions often below the statutory standard (Kemp, 2011). Those living at the bottom rung of the private rental sector often live highly precariously, yet the government have managed to position life as a young person on housing benefit as a lifestyle choice.

The family home as safety net

Reinforcing this construction of the need for more fairness in the housing welfare system is the normative assumption that parents should remain responsible for young adults. Thus what underpins many of these cuts to housing benefit is the idea that the parents of young adults should step up to replace the safety net of the welfare state. In his 2012 speech Cameron makes it clear that his policies around youth and housing benefit are designed to encourage younger people to stay living within the familial home, at one point stating “Can’t afford a home of your own? Tough, live with your parents” (Cameron, 2012). The government’s emphasis is thus on the re-privatisation of care and support within the family home. This reliance on the family fits into a broader discourse that locates the family as the bedrock of society, which conversely positions ‘broken families’ as the cause of ‘broken Britain’ (Lister and Bennett, 2010). The neoliberal retrenchment of the welfare state often goes hand-in-hand with rhetoric that privileges ‘the family’ and valorises the privatisation of care within the family home (Wilkinson, 2013). The changed age-threshold of the Shared Accommodation Rate was founded upon the assumption that most people under 35 will be able to either share accommodation or return to the parental home. Likewise, current proposals to remove housing benefit entirely for the under-21s are based upon the belief that parents have a responsibility to provide a home for their children until they reach economic

independence (even though legally in England, Wales and Northern Ireland parental responsibility only lasts until a child is 18). The state's idealised conception of the family home portrays it as a safe space of return, a place of care and support (Van Every, 1991). Presenting idyllic depictions of supportive family homes no doubt evokes feelings of support and nostalgia amongst certain voters, yet this reliance on the family unit allows the government to absolve its own responsibility for supporting young people in housing need.

Furthermore, feminist and queer theorisations of home have challenged these romanticised heteronormative conceptions of home, those that see the family home as a safe and nurturing space. Thus, as Blunt and Varley (2004: 3) note, home can be “a space of belonging and alienation, intimacy and violence, desire and fear”. For certain groups home can be a space of fear and insecurity. Watson and Austerberry's (1986: 7) important work on women and homelessness highlights the issues of “concealed homelessness”. They note how many women can feel “homeless at home”, as the home becomes a site of danger and harm due to intra-familial or domestic abuse. Gender can thus shape young people's experiences of feeling ‘at home’ within the family home (Madigan et al., 1990). Likewise many LGBT people still experience parental abandonment when coming out, and the parental home can hence be a closeted fearful space, or a place to which a young adult cannot return (Gorman-Murray, 2007; Johnston and Valentine, 1995). This has resulted in high levels of homelessness amongst LGBT youth, with LGBT people being more at risk of homelessness (Albert Kennedy Trust, 2014; Egerton, 1990; Heath, 2008).

Moreover, the assumption that young adults should return to the family home ignores the fact that whilst some families may want to provide housing for their child, issues of space and financial constraints prevent them from doing so. Thus not all young people will have recourse to a parental home. Patterns of divorce, remarriage and ‘blended families’ may mean that there is no room available for an adult child to return. Furthermore, it is also important to take into consideration class and poverty and how these may affect this idealised portrayal of the family home as a place to which adult children can easily return. For example, recent cuts in social housing welfare, via the bedroom tax, mean that parents could find their own benefits reduced if they try to keep a spare bedroom available for an adult child (Rugg and Kellaher, 2014). Thus underpinning these policies around reforms to housing benefit for young adults is an idealised middle/upper-class understanding of the parental home, a place where a room will always be available for an adult child to return to in times of crisis.

This policy change highlights shifting ideals as to what counts as ‘home’ across the life-course. Single people under 35 are seen as having no right to a home of their own: the government argues that they should share with parents, friends or strangers. Existing research has focused on the stigma surrounding single mothers (Gordon, 1994; Tyler, 2008). Yet to date, little work has looked at how single people without children can also be subject to certain forms of stigma and state abandonment. Quinton (2012), for example, has highlighted how single people are frequently discriminated against in housing policy. Quinton questions why single people are seemingly regarded as “having less need of a roof over our heads than anyone else”, noting that single people without dependants are often placed at the end of the line on social housing waiting lists. Furthermore, whilst under New Labour there were some important moves to tackle homelessness, such as increasing the statutory homelessness provision to 16–17 year olds, single people without dependants still often fall outside of the definition of

‘statutory homeless’ and are not classed as a ‘priority need group’ for support (Jones and Pleace, 2010). Yet, as a result, it is precisely this group of people who are at the greatest risk of becoming homeless, especially as single people lack the financial security that having a partner can often offer during difficult economic times.

In the current economic climate single homelessness is predicted to rise, and many have questioned why the government would risk cutting back the housing benefit that young people receive (Butler, 2015; UNISON, 2014). By raising the Shared Accommodation Rate to age 35 the government are making an even larger cohort of single young adults at risk of homelessness. Furthermore, by increasing the age-threshold, the under-25s who were already on the Shared Accommodation Rate will now face greater competition for the limited number of shared properties available. Those under 25 have even higher levels of financial precarity because they are subject to a lower rate of Job Seeker’s Allowance (a form of benefit you are entitled to while looking for work), whereas those aged above 25 are entitled to a higher rate (currently they can claim around £60 a month more than those under 25). Ultimately then, changes to the Shared Accommodation Rate and plans to remove housing benefit from those under 21 are not just influenced by idealised conceptualisations of the family home, but actively support this idealisation. Policy is both practical and performative. Thus these policies are not simply being implemented in order to reflect changing demographic trends, but also actively shape the potential housing pathways available to younger people, pushing people back to the family home, and chastising those who leave ‘too soon’.

Shared living as a ‘normal’ housing pathway

As already outlined, the government claimed that the changed age-threshold for the Shared Accommodation Rate was needed in order to create “a level playing field” which ensures “that Housing Benefit rules reflect the housing expectations of people of a similar age not on benefits” (DWP, 2011: 4). To make this argument, policy makers drew upon statistical data about the changing housing pathways of young people in the UK. Ideas about shifting trends in household transitions across the life-course were utilised in order to justify this policy change. Parliamentary debates were filled with references to concepts such as ‘generation rent’, ‘delayed adulthood’ and ‘boomerang kids’ (see Beer and Faulkner, 2011; Clapham et al., 2014).

Hence within these parliamentary debates the category of ‘youth’ was often treated as a uniform grouping, and there was a failure to take into account the differences and inequalities that exist *within* this age cohort. There is thus a real danger of speaking about young people as a generation without taking into account issues of class, gender, sexuality and disability. For example, in the parliamentary debates it was often noted that the issue of housing affordability affects a large number of young people in the UK, with many people now staying in the parental home for longer periods as they have insufficient income to purchase a home of their own. These generalised narratives around inter-generational injustice in the housing market mean that all young people are grouped together – these debates conflate young people in need of housing benefit with young people who are staying at home to save up a deposit for eventual homeownership. Take for example the following speech from Conservative MP Stephen Webb:

Many 28-year-olds and 31-year-olds are back with mum and dad or family. Perhaps they are saving for a house, and they have made the decision to stay with family because it is cheaper and they can put money by. Should we ask the

taxpayer to pay for some 29-year-olds and 31-year-olds to have a flat of their own, rent fully paid, when others have to live with mum and dad and save the money? Again, it is a balance of fairness. (Hansard, 2011a)

Here there is a failure to take into consideration issues of class, and the differences in economic security amongst young people. Those in receipt of housing benefit are not able to save for homeownership, they are requiring state benefits to survive. Eventual homeownership is a very different matter to the housing issues faced by those at the very bottom of the private rental sector, who are not striving for homeownership, but for any kind of secure tenancy and a safe place to call home.

Notably, in the parliamentary debates concerning this reform different kinds of sharing were conflated. The 'fairness' of the changed age-threshold was underpinned by the idea that those aged between 25 and 34 will commonly share accommodation with either parents or friends. If sharing is widespread within this age group, then it is argued that it is reasonable to ask those in receipt of benefits to share. In their Equality Impact Assessment, the Department for Work and Pensions (2011: 9) claims that "around 40% of single, childless, non-student private renters aged 25–34 are in shared accommodation", showing that "sharing is prevalent for those in this age group [who are] not on Housing Benefit". Sharing is presented as a normal and reasonable expectation for all people under 35 and is portrayed as a regular step on the path towards residential independence. Sharing becomes depicted as a positive lifestyle choice, framed within dominant understandings of middle-class housing trajectories. Issues of inequality and difference within this age cohort are overlooked.

It is thus important to note that there is a considerable difference in sharing accommodation with friends rather than with strangers. Kemp (2011), for example, has highlighted the stark differences between these two kinds of share: young professionals and those on low incomes. Kemp's work highlights how young professionals have a relatively positive sharing experience and that they are often deciding to share out of choice. Those who decide to share might be doing so as an aspirational lifestyle choice, perhaps because it allows them to access a larger, better quality home, or perhaps a home in a more desirable area that is closer to amenities. For these people sharing is envisioned as a temporary step on the pathway to residential independence. Sharing may therefore work well for those who choose to share, but not for those who are forced into sharing out of necessity. The life of a single young professional sharer is very different to that of someone who is in receipt of housing benefit (Heath and Cleaver, 2003; Heath and Kenyon, 2001). Those in economically precarious positions frequently have much more negative experiences of sharing, often being forced into sharing through economic constraint. This results in people living with strangers in poor quality housing with insecure tenancies (Green and McCarthy, 2015; Rugg et al., 2011), which can have a deep effect on a person's sense of home. In such 'stranger shares' leases are often short-term and insecure, with lower levels of safety and an increased likelihood of conflict between sharers. Thus as Kemp (2011: 1025) notes, "sharing a flat or house with friends or other young professionals is often very different from living with strangers in a dingy HMO [house in multiple occupation] at the bottom end of the private rented sector".

Furthermore, research has highlighted some of the potential dangers of 'stranger shares' for vulnerable groups, such as women fleeing domestic violence. An intersectional approach helps us think about how not all young people under 35 will be able to feel at home in a property of strangers. LGB people, for example, may be fearful of ending up

in a homophobic household (Heath, 2008). Likewise, trans people may not want to share a property unless it is a guaranteed trans-friendly space. Similarly, people from black and minority ethnic groups may face discrimination in accessing shared housing, or suffer racist abuse when sharing with strangers. A key issue with ‘stranger shares’ is that there is a high turnaround of people on short-term contracts made directly with the landlord, meaning that tenants have little, if any, say over whom they are sharing with.

Furthermore, existing research has noted how houses of multiple occupation often have a negative effect on residents’ mental health (Barratt et al., 2012). The government has failed to acknowledge that those in receipt of housing welfare who decide to live alone may often be doing so for an important reason: for example, mental health might be a key reason a person would need to live alone, as the stress of sharing accommodation could be detrimental to their well-being. As Labour MP Jon Cruddas (Hansard, 2011b) notes, for some of his constituents “the prospect of sharing with strangers was a source of considerable anxiety”. Yet the government did not include mental health in their exemption criteria for the Shared Accommodation Rate. After recommendations from the Social Security Committee, the Department for Work and Pensions amended their proposals to make some people with disabilities exempt from the Shared Accommodation Rate. However, this exemption has been criticised for being too narrow, limited only to those who are in the highest receipt of disability allowance. There has thus been a lack of sufficient consideration as to how certain young people may not have the capacity to share accommodation, and that for some, sharing properties may be incredibly detrimental to their well-being, security and sense of home.

Additionally, it is also important to examine how the government has used statistics to highlight the prevalence of sharing. The extension of the changed age-threshold of the Shared Accommodation Rate relies upon the assumption that the age group 25–34 are similar to those aged under 25, and that they commonly share properties or live with their parents (see DWP, 2011). It was argued that 35 was the appropriate cut-off point, as sharing was still relatively common up until this age. The Department for Work and Pensions (2011) justify this changed age-threshold by drawing upon data from the Family Resources Survey (2008/09) which highlights that the majority of single people without dependants aged between 25 and 34 did not own or rent their own properties, as only 43% of people in this age cohort were sole owners or renters in comparison to 84% of single people over 35 (Table 1). However, there still appear to be considerable differences in the housing tenure of single people under 25 and those aged 25–34, with a sharp rise in the numbers of sole owners or renters (from 10% to 43%).

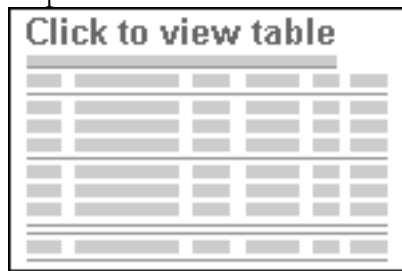


Table 1. Accommodation arrangements of single people without dependent children.

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	<i>Under 25</i>	<i>25–34</i>	<i>35–pension age</i>
<i>Sole owner or renter</i>	10%	43%	84%
<i>Student in a shared household</i>	19%	3%	—
<i>Shared households</i>	8%	13%	2%
<i>Living with parents</i>	56%	32%	6%

Source: Family Resources Survey, 2008/09 (cited in DWP, 2011: 11).

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Furthermore, by using ‘35–pension age’ as a comparison group it reads as if there is a stark difference between someone aged 34 and someone aged 35. Thus we could question how the government have presented these statistics, and whether these age brackets mask key differences within these age cohorts. Berrington and Stone (2014), for example, analysed the Labour Force Survey and broke down housing tenure into narrower age brackets to provide a more accurate picture of young people’s housing pathways. Their analysis highlights how the age group 25–29 are statistically different to 30–34, with sharing becoming increasingly uncommon from 30 upwards.

There are other important key differences between these different age cohorts. Those in their 30s are far more likely to have non-resident children. As Berrington and Stone (2013: 12) note in their analysis of data from the Understanding Society Survey (UKHLS 2009–10), “5% of UK men aged 20–34 have at least one child with whom they are not resident” but this figure “increases to 1 in 10 of all men in their early thirties”. Thus a number of NGOs have argued that the changed age-threshold for the Shared Accommodation Rate will have very negative impacts on parents with non-resident children, who may need to have their own home in order for their child to come to visit. Living in a single room in a shared house with strangers is unlikely to provide a safe and welcoming home for a child to visit. Ultimately it seems that the Conservative government has portrayed the under-35s as a uniform group, unaffected by class, gender, sexuality, ethnicity and disability. There is thus a failure to understand the vast inequalities that exist within the category of ‘young adult’. The complex needs of young people in housing need are overlooked in order to make a case for the economic necessity of cuts to housing welfare.

Conclusion

This article has outlined how the Conservative government sought to construct a particular vision of the young housing benefit claimant, a figure who was seen to be ‘playing the system’ and living beyond their means. This individualised narrative positions young welfare claimants as to blame for the rising cost of the housing welfare bill. Young housing welfare claimants are depicted as a problem population whose behaviour needs to be regulated via policy change. This construction enabled the government to frame the changed age-threshold for the Shared Accommodation Rate as an issue of fairness, and paved the way for subsequent reforms to housing benefit eligibility for young people. Changes to housing welfare for young people are based on the assumption that young people should either share properties or live with their parents. The suggestion was that young adults have no right to make a claim to a home of their own, as they should still be housed in the family home, thus shifting responsibility from state to family. This construction directs blame onto individual claimants and families, and in so doing, diverts attention away from wider structural government failures. It allows the

state to overlook issues such as the lack of regulation over the private rental market, or the absence of social housing for those in need. Thus what remains unspoken is any discussion into the reasons as to *why* the housing welfare bill has grown.

Here it needs to be stressed that a large cause of these rising welfare costs is a result of the increasing number of people in receipt of housing benefit who are now being housed in the private rental sector. In 2008 25% of housing benefit claimants were housed in the private rental sector, compared to 32% in 2012 (DWP, 2013a). This is in contrast to the social housing sector, which has gradually declined, with the proportion of people being housed in the social rented sector shrinking from 31% of all households in 1980 to 17% in 2013–14 (DCLG, 2015). The legacy of Thatcher’s 1980 ‘Right to Buy’ policy and a failure to replace social housing stock has led to a drastic shortage of social housing. The mass privatisation of social housing, and the reduction in social housing stock, has meant there is now often nowhere left to house people but in the private rental sector (Ginsburg, 2005; Malpass, 2005; Sprigings and Smith, 2012). The private rental sector is increasingly being used to house people in housing need. This increasing reliance on the private rental sector for accommodating benefit claimants has been costly, as increased demand has resulted in the inflation of private housing sector rents. Moreover, the rate of housing benefit a person receives in the private rental sector is generally higher than that of someone in social housing. The Department for Work and Pensions (2013b: 3) noted that the average private sector rent for housing benefit “increased by 45% in real terms between 2000/01 and 2010/11”. The escalating cost of rents can be traced back to the 1988 Housing Act, which marked the deregulation of the private rental sector, permitting landlords the right to charge market rents. As a result, a large proportion of the government housing welfare bill is ending up being given to private landlords.

Thus increasingly, housing welfare expenditure does not go into the provision of social housing, but the subsidisation of increasingly unaffordable private sector rents. Many Local Housing Allowance claimants are in fact in work, but they are still faced with a large shortfall between low wages and the escalating unregulated rents in the private rental sector. Figures from the English Housing Survey (2013–14) reveal that the proportion of working households receiving housing benefit to assist with rent nearly doubled from 19% in 2008/09 to 32% 2013/14. In the private rental sector the proportion has increased from 7% to 14% for the same period (DCLG, 2015). Consequently, it is a combination of low wages and high housing costs that has led to increased state spending on housing welfare.

This reliance on the private rental market is not just costly to the government, but has had detrimental impacts for those who have no choice but to rent from private landlords. For those in receipt of welfare there is firstly an issue of accessibility to the private rental sector, with a limited range of properties being available. There is also an issue of quality, with many of the financially within reach properties being of a low standard and far from ‘homely’ (McKee, 2012). Furthermore, most people in the private rental sector are on short-term rental contracts, meaning that these homes are often insecure. Tenants facing an end of a contract risk potential homelessness, and as Wilson and Barton (2016: 3) note, the most frequent reason for the loss of a home is “the ending of an assured shorthold tenancy in the private rented sector”. This precarity cannot help but undermine a stable sense of home for these young people. Hence, while the state may be providing housing welfare to help people access shared housing, this does not necessarily give people access to a secure place to call home.

When first introduced it was argued that neoliberal housing policy would create more competition and improve housing conditions (see Hodkinson and Robbins, 2013). However, as we can see, it was the neoliberal market-driven approach to housing welfare that has resulted in people being housed in precarious and poor quality properties in the private rental sector, whilst at the same time government spending on housing welfare continues to rise. Yet instead of looking at other potential solutions such as rent control, raising the minimum wage, or providing secure employment and rental contracts, the changed age-threshold for the Shared Accommodation Rate of Local Housing Allowance was about removing any sort of safety net for vulnerable young people. Wider structural failures in the marketisation of housing welfare are blamed upon individual claimants. The neoliberal cutting back of social security has led to a precarious time of stricter welfare sanctions, or what Wacquant (2004) refers to as a time of ‘rampant social insecurity’. Yet it is individual claimants who are being blamed for the escalating costs of the welfare state. This framing has allowed government to justify this policy as a matter of ‘fairness’ rather than a form of social and spatial injustice.

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