



**YOUNG
WOMEN'S
TRUST**

HOUSING BENEFIT AND AGE DISCRIMINATION:

**YOUNG WOMEN LIVING IN
SHARED ACCOMMODATION
IN THE PRIVATE RENTAL SECTOR**

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CHAPTER 1: INTRODUCTION



Young single people are not entitled to the same rate of housing welfare in the private rental sector (PRS) as those over 35.

Being regarded as less in need than other groups in terms of housing has resulted in a policy that puts them at a disadvantage and makes them one of the most vulnerable groups in terms of housing rights. This report looks at the impact of cuts to the housing welfare (called Local Housing Allowance) that is available in England and Wales to young people aged 18-34, and living in the private rental sector. Today, single people aged 18-34 are only permitted to claim housing welfare at the rate of a single room in a shared property, the Shared Accommodation Rate (SAR), whereas prior to 2012 they could claim at a rate based on a one bedroom apartment.

In this report we focus on how young single women are particularly affected by the Shared Accommodation Rate.

In their Equality Impact Assessment, the Department for Work and Pensions (2011, p. 7) argued that: '[a]s this policy is aimed at younger claimants without children most of those affected are men'. As most claimants of the Shared Accommodation Rate are men then the government presumed that women will not be disproportionately disadvantaged by this policy. However, this report highlights that the women that do claim the shared rate are particularly affected.

This report follows Young Women's Trust's work on age discrimination. Their publication 'Paid Less, Worth Less?' calls attention to the fact that young people under 25 are not entitled to the legal '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. This report looks at age discrimination in relation to housing benefit. We argue that young people aged 18-34 should be entitled to the same rate of housing benefit as those 35 years and above. Being young does not equate to having less housing needs.



CHAPTER 2: 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. The project focuses upon the increased age-threshold for the Shared Accommodation Rate of Local Housing Allowance (which in 2012 was increased from 25 to 35).

Between 2015 and 2018 we conducted 40 biographical interviews across England and Wales, with young people (aged between 18-34) who were or had been affected by the Shared Accommodation Rate. Our focus was on those who are defined as a "protected group" under equalities law (e.g. those with disabilities, LGBT people, black and minority ethnic groups). During each interview we asked participants a number of open ended questions about the past homes they have lived in, their current housing situation, and finally their aspirations for the future homes in which they hope to live. We also carried out 10 expert interviews with key people in organisations that support young people into housing, and with organisations that work with a specific protected group (e.g. women who have encountered domestic abuse).



CHAPTER 3: HOUSING BENEFIT FOR YOUNG SINGLE PEOPLE IN THE PRIVATE RENTAL SECTOR: THE SHARED ACCOMMODATION RATE

What is the Shared Accommodation Rate?

Local Housing Allowance is the name of the housing benefit you can claim if you are renting in the private rental sector. 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 by the Conservative government, 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 (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 18 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.



Some young people are exempt from the Shared Accommodation Rate. Young people under 35 can be exempt if they:

- are a care leaver under the age of 22.
- have a disability and are claiming: a) the daily living component of Personal Independence Payment (PIP), or b) the middle or high rate care component of disability living allowance (DLA), or c) the armed forces independence payment. This, however does not apply if the young person is cared for full-time by someone who receives carers allowance or carers element of universal credit.
- need overnight care and can prove that: a) someone stays with them on a regular basis to provide overnight care, and b) they live in a property where there is a bedroom for the carer to stay.
- have lived in a homeless hostel and are a) 25 or over, and b) have lived in a hostel for at least 3 months, and c) have accepted support and resettlement services while living at the hostel.
- a former prisoner and a) are over 25 and b) their release from prison is managed under multi-agency public protection arrangements (MAPPA) – Level 2 or 3.

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.

In addition, if the Shared Accommodation Rate does not cover the full rent of the young person claiming it they can apply for a Discretionary Housing Payment (DHP) to cover the shortfall. There is, however, no guarantee that the DHP will be granted. The guidelines for the allocation of DHP are not clear; young people are expected to make a strong case to the council. If the DHP is granted this is usually only for a limited period and there is no set amount that can be claimed.

A Discriminatory Policy

The Shared Accommodation Rate is grounded on the assumption that age is what determines a person's housing needs. The implication is that young people have similar housing needs and that these are less pressing than those of people over 35. What lies behind this logic is the idea that young people are similar enough to be put together under one label.

In the Parliamentary Debates the SAR was put forward as a fair policy arguing that it is both fair and viable to expect young benefit claimants under 35 to live in shared accommodation. It was argued that living in shared accommodation is increasingly common amongst young people under 35 who are not claiming benefits. In their Equality Impact Assessment, the Department for Work and Pensions (2011: 9) claim 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'. Living in shared accommodation is rendered as an increasingly normal and reasonable housing pathway.

We reviewed the Parliamentary Debates in which the Shared Accommodation Rate was discussed to understand the rationale behind this policy.

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 afford a home of their own.

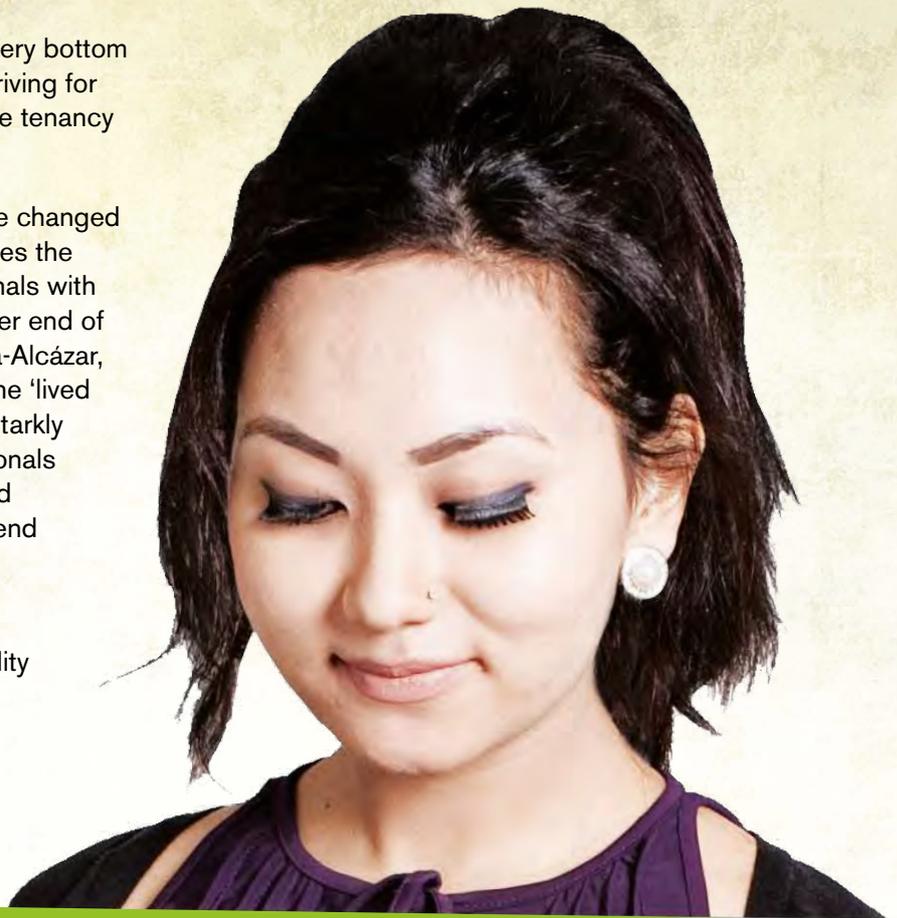
Often these debates conflate young people in need of housing benefit with young people who are staying at home to save up a deposit for eventual home-ownership. Here there is a failure to take into consideration differences in economic security amongst young people. Those in receipt of housing benefit are not able to save for home ownership, they are requiring state benefits to survive. Eventual home-ownership 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 home-ownership, but for any kind of secure tenancy and a safe place to call home.

The problem with the reasoning behind the changed age-threshold for the SAR is that it conflates the experience of sharing for young-professionals with that of vulnerable young people at the lower end of the housing market (Wilkinson and Ortega-Alcázar, 2017). As we will illustrate in this report, the 'lived experience' of shared accommodation is starkly different for both students/young professionals and precarious, low-income or unemployed sharers, living with strangers at the lower end of the private rental housing market.

Many of the young people we interviewed felt very strongly that defining one's eligibility to housing benefit around age is unfair. They emphasise 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 fact that it's only because you're single and only because you're under thirty-five...your rent and stuff doesn't change whether you're young or old... Why at thirty-five is there this massive cliff?... My rent does not change whether I'm thirty or forty, it is the same. It is the same space, it costs the same no matter how old you are.”



“I don't think it's fair at all because one thing that I have learnt from being in this place is you can't judge a person by their age. I'm thirty years old, I've made a lot of mistakes, but I'm also a hell of a lot more savvy and smart with my life choices than a lot of people that come through here ...but I'm forced into shared accommodation, and for somebody like me who has anxiety, yes I'm grateful that I have got company but also when I don't want company I don't have the option of refusing that... there's no judging of individual circumstances to actually assess whether somebody would be better off on their own...”

CHAPTER 4: THE HOUSING BENEFIT SYSTEM IS OPAQUE AND ONE SIZE FITS ALL



Something that came out very strongly from the research is that the housing benefit system is very confusing. Young women are often not aware of their entitlement and at times not even sure of what they are claiming.

As part of our interviews, we asked research participants what they thought about the Shared Accommodation Rate. From their answers it became evident that most people were unfamiliar with the terminology. Some of them did not recognise the term but knew that between the ages of 18-34 young single people could only claim housing benefit for a room in a shared house. Others said they had been told that, because of their age, the only support they could get was to live in shared accommodation but weren't aware of the details of the policy. And others knew they were claiming housing benefit, often alongside other benefits, but did not know the rate they were getting. It was with the help of local housing organisations that most managed 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.”

In addition, our interviewees felt that their particular circumstances were not taken into account. They drew a picture of the housing benefit system as 'one size fits all', therefore not catering to diverse situations and needs. Their complaint was oriented towards a system that requires front line staff to mechanically follow protocols and procedures that are not designed to consider people's varying circumstances and needs. Their complaints are towards a shrinking benefit system that lacks the resources to provide vital

support to those in most need. As a result, our interviewees talked about feeling treated as a 'number', as a 'machine'.

“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's 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. You're a number, you are an account number, not a person. It's not personalised, it's not homely, it's not inviting, and if I hadn't had to I would never have done it. If somebody came to me and went 'oh should I do it?' I'd say no. Unless you're at the very bottom don't do it. It's crap. It's just so impersonal.”

The young women we interviewed often felt excluded from housing support services. Some felt that their particular circumstances were not being taken into consideration.

A clear example of this is the case of Ifeoma. Her first experience of living in shared accommodation with strangers had resulted in her suffering abuse and having to move into a refuge. However, this experience did not make her exempt from the Shared Accommodation Rate. Although she had been a victim of abuse whilst living in shared accommodation she had not lived more than three months in a hostel and so did not qualify for an exemption. As a result, when the time came for Ifeoma to leave the refuge, her only option was to once again, claim the Shared

Accommodation Rate and move into 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. With no power to respond to her particular circumstances, the frontline staff she encountered could do little more than inform her what rate of housing benefit she could claim.

“...coming from a refuge and everything I was hoping that okay at least I could get something that’s a bit more private like, you know? Just, every minute just being flung into a shared house and no one’s taken into consideration everything that I’d been through, the whole point in why I’ve had to leave home...I didn’t even feel that no one was listening. It was just this was the rules, this is what the government says, this is what you’re entitled to. There wasn’t no ‘well do you know what actually? She’s suffered... she basically is a like young carer so she has to deal with mental illness. She’s then suffered abuse when she was put first into a shared house. She’s then had to go to live in a women’s refuge’...Like no one’s took nothing into consideration. It was the government, the government, the government, the council, the government, the council, the government...”

Another thing we observed is that the criteria for making people exempt from the SAR are often not clear. Very few of the people we interviewed knew that in certain circumstances they can be exempt. This means that people who could be made exempt often end up wrongly claiming the Shared Accommodation Rate.

This is clearly illustrated by Alice’s experience. Alice left her parental home as a teenager and has since had to live in the streets, sofa surfed, has lived in a hostel, and in shared accommodation under the SAR. For a period of time

Alice had a somewhat stable life living with her child and partner. Financial difficulties, problems with substance abuse and other challenges led Alice to break up from her partner, loose custody of her child and end up homeless again. Eventually she was placed in shared accommodation with strangers claiming the Shared Accommodation Rate. It was whilst claiming the Shared Accommodation Rate that she coincidentally found that she could be exempt. She remembers that she visited Shelter (the housing charity) in order to get housing advice as she was very unhappy living in the shared house with strangers. It was at Shelter that she found out that those who have lived in a hostel for more than three months can be exempt of the Shared Accommodation Rate and claim full housing benefit. Alice remembers that before going to Shelter she had turned to the local authority for help but was not told that she could be exempt from the SAR. ‘They didn’t tell me about that. So I don’t know whether it was just them not knowing that you can access that help’.

Research carried out by Crisis (2012b) further suggests that exemptions from the SAR are difficult to secure. Over one-fifth (22%) of the advisors they surveyed, who work in access schemes that help homeless and vulnerably housed people find tenancies in the private rented sector, reported that none of their clients had been able to secure an exemption despite being eligible.



CHAPTER 5: NOTHING IS AFFORDABLE OR AVAILABLE AT THE SHARED ACCOMMODATION RATE

The Shared Accommodation Rate has become one of the most severe recent cuts in housing welfare, and has made certain areas of the country entirely unaffordable for single young 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 to those affected by the new threshold. The rate of the SAR was initially set at the 50th percentile of rents, based on Broad Rental Market Areas (BRMAs) which vary across the country. In October 2011 the Government reduced the rate at which the SAR is set to the 30th percentile of rents (Homeless Link 2013).

However, existing research highlights that in different parts of the country people can only afford the bottom 5 or 10% of the PRS market and in some areas there is nothing affordable and available for letting under the SAR (Chartered Institute of Housing, 2016). In addition, landlords are increasingly unwilling to let their accommodation to under 35s who are claiming housing benefit (Kemp & Ruggs, 2001; Beatty et al., 2014; Unison, 2014). Clapham et. al's 2014 study of the housing pathways of young people highlights the uneven competition for the limited supply of affordable shared housing with many young people reporting that they could not find accommodation as that available was solely for student use. A 2012 study by the housing charity Crisis found that out of all of the shared properties advertised in Birmingham, Leeds, and the London Borough of Lewisham, only 13% would be financially in reach 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 (Crisis 2012a). Homeless Link's 2013 study paints a similar picture with a focus on the affordability of

shared housing in London under the SAR. Only 5.5% of properties listed on Rightmove were affordable when accounting for living rooms being adapted to bedrooms. Of these, only 2% had landlords that said in their listings that they were happy to rent to benefit claimants. If living rooms were not adapted, the share of affordable properties dropped to 0.9% (Homeless Link 2013).



CHAPTER 6: POOR QUALITY OF ACCOMMODATION



The Shared Accommodation Rate is set at such a low rate that claimants are only able to afford a room in a shared house at the very lowest end of the housing market.

Physical standards are considerably low across the private rental sector. A report by Crisis (2016) states that almost a third (30%) of homes in the private rented sector fail to meet the government's Decent Homes Standard. This has a particular impact on low income households who will typically find that the only rented housing they can afford will fall below "basic common standards of decent housing" (Fenton 2010: 29). Within the private rental sector, shared accommodation tends to suffer some of the lowest standards of housing, with conditions often below the statutory standard (Kemp, 2011). Echoing this, a report by the Work and Pensions Committee (2014:13) states that the quality of accommodation available at LHA rates is poor. It references the homeless charity St Mungo's who claims that the majority of the accommodation available for those claiming the SAR is near the 'lower limit' of minimal standards of accommodation.

Problems with mould and damp, are recurring themes throughout our interviews. Houses are consistently described as being in a state of disrepair. Flaking paint, dirty walls, old furniture are a common denominator. Barrat, Kitcher and Stewart's (2012) research on Housing in Multiple Occupation suggests that the poor quality of housing characteristic of shared accommodation at the lower end of the private rental market may result in declining self-esteem amongst residents. Their respondents emphasized the importance of feeling proud of where one lives and its centrality for wellbeing. Added to the poor quality of the housing are recurrent complaints about dirt and noise. Having to clean the kitchen before being able to use it; or avoiding it altogether for fear of being food poisoned as a result of the lack of hygiene are common tropes.



I think that a lot of landlords are taking advantage of the situation... I remember the first one that I went to see... I went to see it and there was no kitchen. The kitchen units were in the middle of the floor, all the plaster had been taken off the walls, the bathroom was black with mould, the room that they were renting didn't have a lock on the door, it had a padlock on it, and it was just hideous, just hideous... nobody should be made to live in accommodation like that, but again it's because of the whole rates changing, people are desperate for it.. they don't have any choice but to take what they get, and it's unfair...it's unfair to be expected to live in an environment like that."



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

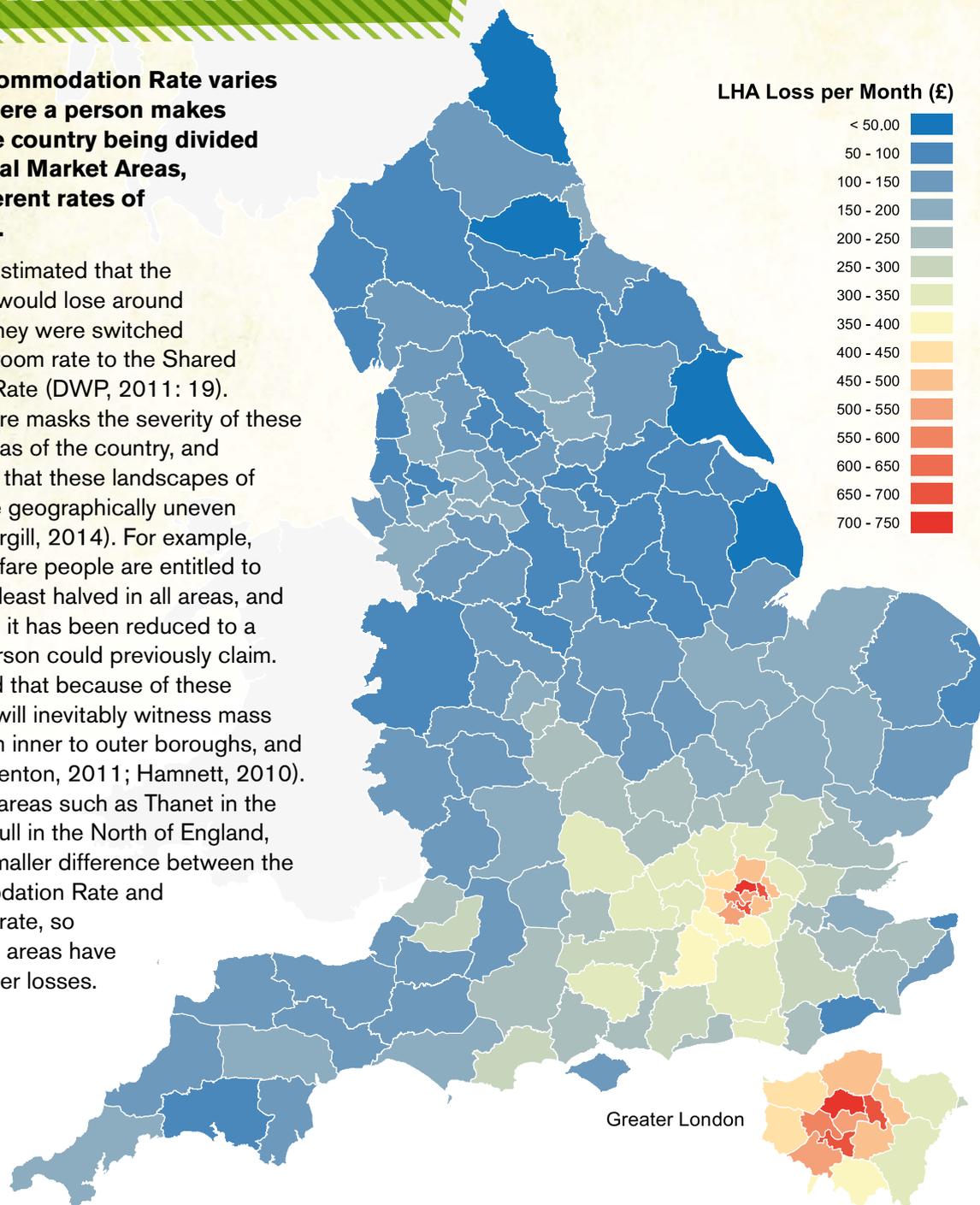
Crisis (2016)

CHAPTER 7: 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 (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.



THE AMOUNT OF WELFARE PEOPLE ARE ENTITLED TO IN LONDON WAS AT LEAST HALVED IN ALL AREAS

IN SOME BOROUGHS IT HAS BEEN REDUCED TO A THIRD OF WHAT A PERSON COULD PREVIOUSLY CLAIM

Further research needs to be done to fully capture the extent of displacement 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 a single woman in her late twenties who found herself homeless after losing her job recounted that she had to leave her home town in the Midlands as the housing she could afford with the Shared Accommodation Rate there was 'even more dire and dangerous'. She decided to move to a smaller town some 30 miles away where she had a slightly larger choice. Displaced from her home town, Emma has lost her support network adding to her sense of being at risk and leaving her with no social capital to draw upon. She describes how living away from family and friends makes her feel more at risk as she cannot simply call on them knowing that they can come to help her in a short time. Being away from her home town, where she had all her previous work experience also made it harder to find employment.

Ifeoma grew up in Lewisham, a diverse borough in South London. Since leaving her family home Ifeoma has claimed the Shared Accommodation Rate twice. Both times Ifeoma was unable to find a room in a property she could afford close to her family, work and friends. The first time around she had to move to the other end of the borough, and the second time she had to move to a neighbouring borough even further away. Ifeoma explains that this has had a significant negative impact on her life and on her mental health. She recounts that when she moved she stopped meeting her friends and felt very isolated and with no support network. From a very young age Ifeoma has cared for her mother and received support from Carers Lewisham. Having to move away from her family home had a considerable impact on Ifeoma's ability to carry out her caring responsibilities.



“ I stopped going to see my mum for like a bit because it was hard trying to get down, and stopped receiving help from like the Carers Lewisham because I, obviously I couldn't get down, I couldn't get the support. Yeah it affected me in a lot of ways, a lot of ways. Like I was just literally by myself, like nothing, no one.”

CHAPTER 8: FEELING UNSAFE AND ISOLATED

Something that came through very strongly in our interviews is that for young women, living with strangers can often result in domestic space being experienced not as a site of refuge or sanctuary, but as a place of insecurity and fear.

An important characteristic of the shared accommodation available at the Shared Accommodation Rate is that tenants have no control over who they share with – their gender, age, lifestyle, etc. 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.

When asked to describe what home meant to them, the women we interviewed all spoke about safety. Home was described by all as a place where one can feel at ease, where one can feel safe. These understandings of safety were entwined with experiences of privacy, as safety entails having control over a place and thereby the ability to restrict access to others. In stark contrast to their idea of home, young women emphasised feeling unsafe and lacking privacy as the main issues with living in a stranger share. Our interviewees often described the shared house in which they lived as a 'scary' place, one where they feel uneasy and potentially at risk. Lack of control over who lives in the house, who is able to come and go makes them feel unsafe in their own home.

“One of my housemates is an ex-alcoholic, when he came here, initially it was just me in the house... he literally came in the second day, drunk. Female, in a house, on her own with a man that is 48, quite tall, quite strong, coming in drunk, not knowing what he is like, what to expect... that was scary.”

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 a tenant's property is not always safe. Some of our interviewees recalled the distress caused by having their property stolen from their own room.



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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 that are struggling with complex issues such as substance abuse, mental health problems and financial hardship.

“ I mean 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 because, you know... you're supposed to be able to come home and close your door and lock the outside world out... And it just wasn't like that because for one I didn't even like going back there. It was horrible.”

One of our interviewees speaks of how the only room she could afford on the SAR was in a three storey shared house in South-East London, with fifteen other people. She remembers feeling that she was constantly being watched, she later found that her post was being stolen, and with time her housemates became increasingly abusive towards her. Eventually, the abuse started to become physical. The situation escalated and she decided to call the police who told her that she needed to 'get out'. She later found out that her ex-partner had been paying her housemates to spy on her, to watch her and cause her physical harm.

This story highlights how having to live in shared accommodation with strangers is particularly problematic for women who have experienced domestic abuse. Yet, having experienced domestic

abuse does not make a woman automatically exempt from the Shared Accommodation Rate. People who have spent at least three months in a homeless hostel or in a hostel specialising in rehabilitating and resettling in the community are exempt from the SAR. No special exemption is made for women who have lived in refuges or are fleeing domestic violence. As a result, 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. They face an even more restricted access to shared housing given that they are vulnerable to being discriminated against in grounds of their sexuality and/or ethnic background. In the context of an already limited pool of available housing at this rate and the discrimination that exists against those claiming benefits, being vulnerable for discrimination on grounds of sexuality and/or ethnic background effectively means being left with no choice about the shared house you will live in, its location, the people living there or its physical quality. Being unable to find accommodation as a result of discrimination was one of the challenges described by our participants.

“ I always try and mention it early on, that I'm queer, and I've had, I, actually one time... I was talking with these guys online and they were subletting a room for three months, which was ideal because the hope was my girlfriend would move down after three months. And I was talking with them, it was all going well and they were really happy, and I said 'oh just so you know, I've got a girlfriend, she'll probably come and visit sometimes. Is that', you know, 'do you guys have girlfriends or whatever?' I never heard from them again. As soon as I said I had a girlfriend I never heard from them again...”

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. Even when abuse does not happen this constant fear of who will come to live in the house next seriously undermines their feeling of safety.

“ I started panicking. I was like oh no, I’m going to have to live with people I don’t know, like I’m going to be scared even just sat in my room. What if somebody comes in my room, what if they don’t accept what I am?... I don’t really feel comfortable with that because I’m not going to know who I’m living with, so what if I’m living with someone that’s gone to prison for beating somebody up that’s gay or something like that? You never know who you’re living with... Like when I first moved in I wouldn’t shower until the middle of the night. I would wait until everyone was asleep and then I’d go and shower. I wouldn’t really sit in like the shared rooms, like the front room and that. I would sit in my room. If I wanted to eat like I’d listen out. If I heard everyone in their rooms I’d run downstairs, grab something to eat, run back upstairs before anyone saw me, and stuff like that.”

In spite of sharing a house with various people, young women living in shared accommodation often feel isolated. An important thing that came up in our interviews when we asked about the meaning of home and the kind of home they hoped for the future the women we interviewed talked about a place in which they could invite friends and family over, where they could have their pets, where they could live with

their partners or invite them when they so wished, where they could live with their children or be allowed and feel comfortable about having them over. Living in shared accommodation represents the absence of this ideal. Common themes in our interviews are loneliness and isolation; not being allowed to have loved ones living in or visiting their shared house; feeling that their shared house is not appropriate for inviting people to stay. Susy and Pauline’s story reveal how this aspect of living in shared accommodation impedes young women from feeling at home and can have a significant impact on their wellbeing.

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 to the dogs they own together.

“ Like, I’m in that position where I’m so grateful to have a roof over my head and to be inside safe and warm for the winter, but I’m so angry and resentful that none of the help that I’ve received is suitable for me and my child.”

She explains that she is not allowed to have visitors and not allowed to have animals. So her son, boyfriend and her dogs cannot visit her even for a short time.

“ Here I am with a home and there’s him in a tent with the animals, pissing it down with rain last night and I’m sat indoors in the warm. Like, you know, it does put a lot of strain on our relationship... I can’t live with my partner, I can’t have the dogs with me either. I don’t have permission for the dogs to be on the property. So my partner’s homeless with our dogs, my son’s miles away with his dad who doesn’t talk to me, you know?”

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.

“Home is happiness, home is comfort, home is feeling secure and knowing that the people that you want to have around you, you can have around you and you can do it securely and safely and close the door and tell everyone else to go away. That is home.”

Pauline suffered abuse in the past and currently battles with depression. As a result she is unable to take full responsibility of her two children who live with her mum and step dad. Because her children do not live with her and she is under 35, Pauline was only eligible to claim the Shared Accommodation Rate to housing benefit. She now lives in a shared house with five men. She explains that there is a shared kitchen and living room in the house where the men often socialise. But she always stays in her room as she does not feel comfortable sitting in the living room. Pauline tells us that she gets bored and that she has ‘no one to talk to’. Pauline finds it hard to cope with her depression, isolated in her room with no social contact.

“I got myself a little hamster to keep me, to keep my mind like occupied, and because I just suffer from depression, now I’ve got the hamster, the hamster’s like, it’s helping me and that.”



CHAPTER 9: MENTAL HEALTH



Existing research shows that suitable housing is a key component for good mental health (Evans et al., 2003).

Yet, the government has failed to acknowledge that mental health is a key reason why some people in receipt of housing welfare feel shared accommodation is not suitable for them. Having a disability can make certain young people exempt from the Shared Accommodation Rate. An exemption is granted to those claiming the daily living component of Personal Independence Payment (PIP), or the middle or high rate care component of disability living allowance. Mental health is not explicitly considered as a reason for being exempt. Yet, a recurrent theme in our interviews 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 of their mental health.

Research on Housing in Multiple Occupation (HMO) argues that aspects typical of shared accommodation such as overcrowding, insecurity of tenure, lack of control, poor social networks, forced social interaction and sharing amenities pose a risk to tenants' mental health (Page, 2002; Barrat 2011). Barrat, Kitchner and Stewart (2012) argue that, as a result, HMO residents are eight times more likely than the general population to suffer from mental health problems. This was supported by our interviews with young women living in shared accommodation under the SAR which clearly signalled mental health as a major issue. Our interviews show that the various characteristics of shared accommodation under the SAR such as poor quality of the property and living with strangers, erodes the mental health of SAR claimants. Describing their experience of living in shared accommodation with strangers the young women we interviewed often talked about anxiety and stress.

Barrat et al. (2012:44) argue that within Houses in Multiple Occupation some of the greatest threats to the mental health of tenants come from the actions of other tenants. Mental health permeates the accounts of our interviewees. They refer to their own mental health issues and to the experience of living with people suffering with mental health problems.

They describe how this adds to their house feeling as a frightening and upsetting environment. Abina's experiences show the unsettling effects of living with strangers that suffer from mental health issues and that are not receiving proper support and the impact it has on her own mental health. She describes the shared house she lives in as an intimidating place, inhabited by people of whom she knows little and with whom she has little interaction. In spite of the little interaction she has with her housemates their presence permeates her domestic space. She talks about people having mental breakdowns and not getting the help they needed, about feeling the need to 'check on people in the house' for fear that they have 'just killed themselves or something'.



“God I mean my mental health was terrible when I was living in that shared house..., and, you know, being woken up all the time at night... and I felt like, well it doesn't really help that I get like paranoid, but I felt like everyone was talking about me and laughing about me in the living room... But that's fine apparently because I'm under thirty-five, and I should just put up with it and live like that and be miserable rather than, you know, moving out, having my own space, being happier... There's an assumption that none of that is like a right, you know, the right to privacy and security... security in terms of mental health as well, so protecting yourself from that kind of harm and anxiety and stress.”

CHAPTER 10: SINGLE MOTHERS WITH NON-RESIDENT CHILDREN



Our research highlights that one of the groups that is most affected by the Shared Accommodation Rate are young mothers with non-resident children. Young women under 35 can claim full housing benefit if their child(ren) or foster child(ren) live with them but can only claim the Shared Accommodation Rate if their child(ren) live elsewhere.

This has a very detrimental effect for all the many young mothers that are not able to have their children living with them but would either like to live with them in the future or are trying to maintain a meaningful, intimate relationship with them.

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(ren) did not live with them, and not being able to have their children with them because they live in shared accommodation. Alice's experience is a good illustration of this. Alice lived many happy years with her children but lost their custody after she had a relapse of substance abuse and found herself in financial trouble. After losing custody of her children 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.

“Yeah, I did try accessing help through the local authority but, you know, I explained to them that I was fighting to get custody of my children and social services were using the fact that I didn't have suitable accommodation against me, even though it was kind of like a catch-22.”

Sylvia describes a similar situation. She lived in social housing with her son but found herself homeless when she stopped paying her rent as a way of protesting over lack of maintenance in her flat and mould problems which were causing her and her son noticeable health problems. She was evicted from her flat and as a result of being homeless lost custody of her son who went to live with her parents. After a period of living on the streets the support she was offered by the local authority was to claim the Shared Accommodation Rate and live in a shared house with strangers where she could not live with her son.

“Nobody would house me with my child because I lost my home. Like nobody will house me without my child because I don't have a dependent... Yeah. Like and I can't get anybody to meet me in the middle. Housing will not provide a letter that says, if you get your child back we'll give you the right accommodation, and social services will not provide a letter to housing that says, we will give her her child back if you give her the right housing. If either one of them would provide a letter to assure the other party I could make some progress somewhere and get to a place where I could, you know, potentially get my child back... There's no support in terms of helping me get back on my feet with my child. It's all about helping me on my own as an individual, which is all well and good but I don't have much purpose any more without my child.”



Young women with non-resident children are often unable to maintain regular contact with their children when they move into shared accommodation. The first significant obstacle that single mothers living in shared accommodation encounter in their efforts to build an intimate relationship with their children is the fact that living in shared accommodation means parents often cannot decide for themselves whether their children can visit them or stay overnight. Young 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. As one single mother explains:

“The landlord said no one is allowed to stay over, so they (her two daughters) would only be able to come for the day, that's about it. It would be nice if they could come to me...”

Young women themselves express not feeling comfortable about having their children in their shared house. In addition to the specific spatial environment of shared accommodation, the young mothers we interviewed often saw shared living as an inappropriate setting for their children due to its social characteristics. Living in a room in a shared house means that you have to share your living environment with a number of strangers. Single mothers that rent a room at the Shared Accommodation Rate often have no control over who the other people living in their house are: their gender, age, lifestyle, etc. There is thus no guarantee that these spaces will be appropriate for a child to come and visit: smoking, drinking and loud music are some of the concerns these parents have. But also simply not knowing what the other people in the house are like, who it is you are exposing your children to and whether your child will be safe in their presence.

Living in shared accommodation makes maintaining a meaningful and intimate relationship with their children extremely difficult. Their housing situation means that they are often only able to see their children in public places or at the homes of friends or relatives. It also means that they can only see their children sporadically and for limited amounts of time. In these circumstances, developing a close, intimate relationship built around the sharing of quotidian space and time becomes an impossibility.

Alice recalls that when she lived in shared accommodation she was only able to see her children sporadically and in public places. This had a significant impact on her relationship with her children and, as a consequence, a very detrimental effect on her children.

“When I seen them it was just an artificial environment. There was nothing, the things that we were doing, the time that we were spending together, it wasn't quality time and it was showing. You know, my daughter was being aggressive in school and, you know, she wouldn't want to talk to me, she wouldn't want to see me, and my son now he left when he was one, he was still a baby, you know? And again he was constantly with me and then he was taken away, and he was having attachment problems and stuff. I mean and how do you address that when you're only getting to see them in McDonald's or stuff like that? ...my son especially, when he seen me he just thought that I was somebody that took him toys and, you know, took him for food rather than being his mum who would learn to count with him or teach him how to write his name and, you know, help to potty train him, and just, it's the basic simple things that mean the most really.”

CHAPTER 11: LACK OF CHOICE



The existing literature on sharing among relatively affluent young people suggests that, for many, living in shared housing has become a deliberate housing choice that fits well with their lifestyle needs (Kenyon & Heath 2001).

It enables young professionals to access higher quality of housing compared to renting alone; it leaves them money to spend on life-style choices they consider important, such as holidays; and it is a flexible housing form that is well suited for young people who are strongly committed to their work. Similarly, Kemp (2011) highlights how young professionals who decide to share often do it 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. Living in shared accommodation is often a strategy used by young professionals to save money for a deposit in order to become homeowners. For young professionals sharing is envisioned as a temporary step on the pathway to residential independence.

In contrast, for under 35s claiming housing benefit, living in shared accommodation is not a choice. Living in shared accommodation with strangers was seen as an improvement for some coming out of homelessness and negative experiences of sofa surfing. But even for them, it was seen as an acceptable



temporary accommodation, as a step towards a better accommodation that they can call home. The young women we interviewed emphasised that they did not want to live in shared accommodation with strangers. They were forced into living in shared accommodation by lack of any alternative housing option. The young women we interviewed emphasised that the shared accommodation they lived in did not feel like home and that they were hoping to be able move out into more suitable accommodation soon.

For young people living in shared accommodation under the SAR, shared accommodation does not represent a temporary housing solution in a path towards home ownership. It is an emergency accommodation that provides a roof over their head but an accommodation that they hope they can move out of in the shortest possible time. When they live there for a longer time, as it becomes more of a permanent accommodation they perceive their homemaking capacities as being seriously eroded.

“ I think home is like a safe place where you feel comfortable, where you feel happy, make you feel warm, where you're filled with like, you know, things that relax you.. that you can feel calm about. You don't have to be stressed.... Whereas with a shared accommodation it's not really a home, it's just a means to an end before you can get to that place that you can call your home. That's basically how every single person who lives in that place looks at it. It's just a means to an end. It's not where they will end up for the rest of their lives. They're looking for something better, they're working as hard as they can to get out of that place.”

“ Nobody's happy in a shared house, nobody expects to be there for life. Nobody goes into a shared house thinking, oh this is my home for life, I am now settled, you know? ... and then when it goes over two years, third year, fourth year, it becomes very, very kind of ah frustrating...”

Echoing these findings, Rugg, Rhodes and Wilcox's (2011) research on the impact of the Shared Accommodation Rate indicates that living in shared accommodation under the SAR does not meet the need for long-term stable accommodation. Sharing under the SAR involved an arrangement that was only sustainable for a short period of time. Most of the people they interviewed were clearly dissatisfied and looking for ways of accessing alternative accommodation. They had not entered shared accommodation by choice but as a response to a significant crisis that often included homelessness.



CHAPTER 12: LIVING IN SHARED ACCOMMODATION IS SOMETIMES A VIABLE OPTION



The Sharing Solutions Programme run by Crisis and funded by the Department for Communities and Local Government (DCLG), developed and tested new models for establishing successful sharing arrangements for single people in housing need. It showed that, in very specific circumstances shared accommodation can be made to work effectively for SAR claimants (see Green and McCarthy 2015).

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' demand 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.

In exceptional cases, young women living in shared accommodation under the Shared Accommodation Rate feel at home and see this as the ideal form of housing for that period in their lives. Rosa's case is a clear example of this scenario. Rosa lives in a shared house in a small town in Wales with two other boys a similar age as her. Whilst in her late teens, she left her family home and went through a period of sofa surfing with friends and had to sleep rough for a few nights. Thanks to advice from friends she was put in touch with an organisation that works with young people and was assigned a support worker. It was her support worker who put her in touch with the local housing charity that helped her claim the Shared Accommodation Rate and find a shared house. Rosa recalls that, in addition to housing support, the housing charity offered counselling services. She describes them as being 'really understanding with everything... if there was something on my mind I could just go and tell them, and it really, it was, I felt so comfortable there.' After a week, she was offered a room in a shared house. She remembers that she was concerned about who she would have to share with.



And the age, yeah, yeah.

That was a big thing for me.

The most thing I was worried about was the age difference, because like I'm not comfortable around like, and it could've been like, I could've been put with an older man and I wouldn't, I would not have been comfortable."

The frontline staff from the housing charity explained to us that, in addition to age, they had been careful to match Rosa with people she would feel comfortable and safe with as a young lesbian. They matched Rosa with a young gay man a very similar age to her and another boy a similar age who was not gay himself but had many friends who were and had no problems with Rosa's sexuality. In addition to being carefully

matched, Rosa explains that the housing charity remains very present and offers support.

“ Yeah, they come and like check like once a month, just to check how everything’s going, if we’re still getting on, if like there’s any problems with the house or anything. They do come and check on us quite a lot, but that’s obviously a good thing. And like they just, they often just message us just to see if we’re okay and, which I think is so good, because they don’t have to do that, but they do and they’re just generally very nice with us.”

In addition to the routine checks she explains that whenever a conflict has come up within the house they have called the front line staff at the housing charity and they have helped them work through the problems. Rosa affirms that she is very happy in her shared house.

“ It doesn’t just make you like... have a place to live, you gain friends and a family if you get that close like we are... I love it... I wouldn’t want to be anywhere else now. If I got told I had to move out tomorrow I think I’d cry, and I wouldn’t know what to do with myself. I’d be back to square one and I wouldn’t know what to do. So this is my home and I’m happy to call it that as well.”



CHAPTER 13: 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 private rental sector (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 the 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 (see Crisis 2015a, 2015b).**

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