

**The impact of Welfare Reform in Essex:
A report for the Essex Housing Officers' Group**

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1. Executive summary

The 2013 Welfare Reform Act aims to cut the rising welfare bill through a number of financial cuts to benefit provisions and through encouraging more claimants off from benefits and into paid work. This report was commissioned by the Essex Housing Officers' Group (EHOG) in order to better understand social housing tenants' perceptions and experiences of Welfare Reform, and it was collaboratively funded as a Knowledge Transfer Project by EHOG and Innovate UK.

The report is primarily based on interviews with 40 social housing tenants in various parts of Essex about their experiences of Welfare Reform - 27 women and 13 men. As Universal Credit - a central aspect of Welfare Reform - had not yet been fully introduced in Essex, this report focuses primarily on the effects of the Spare Room Subsidy ('bedroom tax'), the Benefit Cap, introduction of council tax contributions, non-dependent deductions, and the re-categorisation of claimants previously seen as disabled and unable to work, to being seen as able to work. We place particular emphasis on respondents' perceptions of the changes to their lives that they had experienced since the introduction of Welfare Reform, and on those issues that were deemed relevant to social housing providers. Below we list six major themes and impacts that Welfare Reform had had on our participants.

Financial impacts

All participants had been affected by having to pay council tax contributions which meant additional payments out of their benefits of, on average, £5 or £6 per week. Most participants had also been affected by the Spare Room Subsidy (SRS) paying approximately £14 out of their benefits for each 'spare' room per week. These payments had reduced weekly incomes, after paying utility bills, to less than a bare minimum where, for most participants, they had been reduced to a little as £15 or £20 per week from which to buy food and other essentials.

The majority of those affected by these penalties and reductions said that they had either spent any savings they had or they had sold things they owned in order to keep up with various payments. Most respondents reported that they had fallen into arrears with various bills (most frequently water, fuel, and council tax, but also rent), and they had frequently borrowed money from friends and relatives in order to cope with their financial situation under Welfare Reform. In most cases, it was arranged that the debts to utility companies would be paid through small

contributions each week, but this added a further reduction to the total weekly incomes of participants and had forced many into negative spirals of mounting debt. Accumulating debts with various utility bills had also occasioned threats of formal sanction, which, combined with the failure of the benefits agencies to effectively administer payments, was a source of considerable insecurity. For at least three of our participants, their debts had become so deep and they felt they had no other way of managing their finances other than to apply to become bankrupt.

Despite approximately three quarters of participants reporting that they were in debt, the vast majority had however developed clear strategies for managing their constrained budgets which led them to prioritise some payments over others. Payments were ordered in to primary, secondary and tertiary payments where primary payments referred to rent and the SRS; secondary payments to utility bills, and tertiary payments for whatever was left over – principally food and clothing. This meant that food was relegated as a payment priority and, as such, money left for eating tended to be squeezed to a bare minimum. Four participants reported having to use food banks as a result. Other tertiary payments reported included money for travel, clothing, basic kitchen equipment, and health services including dental and optical health, as well as the costs associated with socialising which, for most, had become largely unobtainable.

The majority of participants had been provided some respite from the SRS through Discretionary Housing Payments (DHP) which were awarded by local authorities as a temporary measure to plug the SRS shortfall where tenants were seen to have good reason for not moving to a smaller dwelling. However, there were numerous problems reported with DHP. Multiple appeals against negative decisions for DHP, and ongoing disputes about over-payments, under-payments and delayed payments, had put pressure on participants' budgeting strategies and restricted their ability to budget and plan for the future. Many said that they had little choice but to live 'day to day'. Despite these problems, DHP had helped many to keep out of spiralling debt. Yet, the provision of DHP funding to local councils was to be reduced by fifty per cent in 2015-16 and, after, reduced to nothing. The numbers of people falling into severe debt and financial strain is thus very likely to increase over the coming years.

Many sick and disabled participants (78% of our overall interview sample received disability-related benefits or Carer's Allowances) reported that under Welfare Reform they had been re-

assessed as 'fit for work' or, at least, as able to attend training courses and 'back to work' advice. A number of these respondents had either appealed or were in process of appealing against their disabilities being re-categorised. Appeals often went on for several months, further affecting participants' income and budgeting strategies. Moreover, for those who were disabled and, particularly, for those who were severely disabled, budgeting could be more difficult as a result of having to pay extra costs for assistive technologies such as electric wheelchairs or hoists, and also because those with less mobility tend to require more heating and lighting.

Bureaucratic impacts

Participants found the bureaucratic nature of the welfare system highly inflexible, and this was further compounded by receiving contradictory or ambiguous information about what benefits they were entitled to. Participants reported having to repeatedly make new claims, attend new assessments, and be what seemed for some, continually re-assessed. Part of the mistakes in payments were deemed by respondents to be a result of benefits agencies themselves misunderstanding Welfare Reform.

The highly bureaucratic nature of claiming benefits, inconsistent information from various agencies, and the often long and sometimes incomprehensible claim forms, was also a source of strain for participants. Many were so overwhelmed by this bureaucracy that it had led them to not try to claim additional benefits that they may have been entitled to. In addition, almost all participants told us that those working in benefits agencies and local councils were unhelpful and demeaning. Participants' interactions with benefits agency representatives were a source of a direct form of stigma where they felt belittled and talked down to. The inflexible but highly conditional benefit system and its increasingly punitive nature was a source of huge insecurity and worry. In a more practical sense, many participants could not afford internet connection in order to complete various claim forms and thus had to pay for travel to libraries of community centres to use computers which they could ill-afford.

Health impacts

Most participants reported heightened levels of stress and strain due to the increasingly pressured and conditional context of living on benefits. As many people could not afford to buy adequate amounts of food or heat their houses, this too was likely to have an impact upon both physical and mental health. Expenditure for fruit and vegetables, and dental and optical treatment were seen as unobtainable by most and thus likely to have further negative impacts

on health and well-being. There were also a group of participants who had histories of mental illness, and many of these thought that their psychological issues had been compounded by the pressure of Reform. A number of participants also told us that the stress of Reform had caused them to become physically ill.

Social impacts

Although not new, the discourse painting welfare recipients as work-shy had been amplified by Reform rhetoric and had thus brought with it a whole set of insidious negative social judgements and stigma. This seemed incredulous to most participants because they felt they had paid into the system through national insurance contributions or through working most of their lives as carers and they thus felt they had a right to adequate benefits. Many consequently perceived that they were being punished for becoming disabled or for having been a carer for children or the sick.

Participants reported having to sacrifice things and activities that they considered to be a part of 'normal' life, like 'nice' food and clothing, entertaining families, buying presents for children, or socialising. These sacrifices had generated a profound feeling of being socially excluded which was indicated by the phrase that emerged time and time again in interviews - where participants said they were merely 'existing rather than living'. Another issue was that, for many older participants, their negative experience of Welfare Reform was aggravated by the increases in retirement age that occurred alongside Reform. Many who had become ill late in life and unable to do formal full-time work, expected that their life under the conditional welfare system would cease when they would officially retire and be no longer dependent on provisional and conditional benefits. Yet, the increase in retirement age meant that their life on conditional benefits was extended, and this was interpreted as further source of punishment. The combined effects may be likely to further aggravate illnesses and have insidious effects on self-esteem, which may prove to restrict welfare claimants' ability to 'take control' and find paid work.

Sources of support

Many respondents mentioned how some housing associations and charities set up to help welfare claimants had been great sources of help and clarity in the wake of Reform. Respondents spoke in particular about the role of the Citizen's Advice Bureau (CAB), and a number of more locally-based support agencies, without which they felt they would not have

negotiated and survived Reform. Despite their vital role, support services were too facing strain under Reform, partly due to the extra workloads as a result of the effects of Reform but also due to funding cuts. Consequently some participants found it increasingly difficult to access support services. In addition to or instead of utilising formal support agencies, participants commonly drew on their informal support networks – their friends, families and neighbours for advice, borrowing money, providing food and heating, and helping with travel and child care. Yet, if participants did move house under the pressures of the SRS or benefit cap, these local support networks would inevitably diminish.

The Spare Room Subsidy

The aim of the SRS is to free up larger housing for those in need of it, moving people with ‘spare’ rooms into smaller accommodation. Although many affected by the subsidy had been provided Discretionary Housing Payments (DHP) to make-up the extra payments, these payments were temporary and conditional upon participants demonstrating they were willing to move but had found no suitable alternative dwellings. However, many were so attached to their homes that they hoped suitable housing would never be found for them, or they reported they were unwilling to move and thus disqualified themselves from DHP support.

There were a multitude of multi-layered and complex reasons for participants not wanting to move to smaller dwellings. In addition to being unwilling to move long distances from families, the most frequent reason given for not wanting to downsize were participants’ deep emotional attachments to the homes and local areas in which they had often lived for decades. Additionally, many participants told us that they simply could not move to smaller dwelling because they actually needed the ‘spare’ room. Most of the disabled participants, for instance, argued that, as a result of their disability, they needed their ‘spare’ room for technology and carers who sometimes stayed overnight, and/or they needed to remain in their local area due to local services that helped them with their disability or with their caring for others with disability. Another major reason for not wanting to downsize was that participants kept the spare room for when family members came to stay.

Forfeiting ‘spare’ rooms was, then, not a feasible option for many as it would break participants’ often primary identities as carers, parents and grandparents, and fracture their vital local support networks. A number of participants thus felt that the financial strain and debt generated through paying the SRS was worth taking-on compared to the possibility of having

to move away from local support networks and services. Indeed, considering how being on welfare and then being on welfare under Reform had presented severe financial and practical difficulties for participants, and how the majority of our participants lived with disability, local support networks were vital. It was not only that participants received support from their communities which would be lost if they moved but participants also provided support to their communities. Reciprocation of informal support meant that having to move home as a result of the SRS would impact not only those that moved, often far away, but also on the community left behind.

Participants claimed they also could not downsize because there were no suitable alternatives available. Indeed, many felt punished or 'blackmailed' by being penalised by the subsidy when they found that no suitable properties were available. As the SRS had hit all affected social housing residents in Essex at the same time, many residents were trying to downsize simultaneously, meaning that access to suitable smaller properties had become increasingly limited and competitive. For many older participants, they did not want to move to sheltered housing because they feared losing their independence but, as sheltered housing was sometimes available, they were penalised for that decision.

Many participants did not however hold full and clear information about alternative housing, the processes of finding suitable properties, or about help with moving house, which had also restricted their desire to downsize. Lack of information regarding suitable properties to move to may not have been a result of there being no information available but rather due to contradictory information coming from different service providers and advisors, and associated rigid bureaucratic systems. Contradictory and ambiguous information lead to severe confusion, ambiguity and doubt – and this contributed to preventing participants from being able to make a firm decision to downsize. Participants also saw that there would be many extra costs associated with moving which, under their financial constraints, they could not afford to fund themselves. For disabled participants to move house it would be even more costly considering that they would need extra assistance to move house

In terms of the various incentives and disincentives to move house and downsize, it was found that that the costs of moving were often enough disincentive to not move. Moreover, financial incentives did not take account of people's subjective attachments to specific properties and

local communities, and consequently, many participants told us that they would simply try to pay the SRS.

Conclusions

Despite the large financial penalties that participants faced as a result of various deductions under Welfare Reform, very few had been successfully encouraged to downsize their dwellings, and even fewer had been encouraged off from benefits and into work. Indeed, considering that the majority of our sample, just like the majority of welfare claimants in general, were sick or disabled, or they were carers for the disabled or for young children, most were actually unable to do full-time paid work. The many negative incentives encouraging claimants into paid work were thus ineffective as most participants simply could not do this due to ill-health or caring responsibilities. The result was, rather, a deep-seated feeling amongst respondents of being punished and stigmatised by Welfare Reform, pushing most respondent's way below the breadline and thereby inducing considerable stress and insecurity.

While the welfare bill may, in the short-term, decrease as a result of some aspects of Reform, the financial, social and psychological costs to local communities and families is likely to increase. Moreover, there are number of longer-term costs that are likely to surface in terms of the reduced physical and psychological health of those affected which will indirectly impact on health service costs. Additionally, the costs of moving residents to smaller dwellings, especially the disabled, and the costs of fitting appropriate technologies to new dwellings for the sick and disabled will also accrue extra costs to housing providers and local councils that are likely, in the short-term at least, to require more expenditure than the savings made through the SRS.

In terms of the major aims of Welfare reform – to save government money and encourage more people into paid work – it would appear a failure. Amongst our sample, the main outcomes have been to put claimants under severe financial situations in which they could not afford to eat or heat, or provide normatively for their children, and in which they experienced heightened levels of financial and psychological insecurity. The potential health and social costs generated by this are likely to be a dominant feature of the near future for which government and communities will inevitably have to pick up the pieces.

2. Introduction

This report was commissioned by the Essex Housing Officer's Group (EHOG), under a Knowledge Transfer Project collaboratively funded by EHOG and Innovate UK (grant number KTP 9309). EHOG is an informal organisation that brings together key staff from various social housing providers in Essex – both housing associations and local authority housing providers – so as to better coordinate their provision and understand their client group. When the welfare Reform Act was introduced in 2013, EHOG members experienced a significant increase in non-payment of rents and, later, an increase in evictions. In order to better understand the effects of the changing welfare system on their tenants and find potential ways to mitigate their problems, EHOG commissioned a collaborative Knowledge Transfer Project to organise and collate data about social housing tenants in Essex, and to undertake a qualitative research about tenants' perceptions and experiences of Welfare Reform. It is the latter qualitative project that this report is based on.

According to the Department of Work and Pensions (2013a), Welfare Reform, introduced in 2013, aims to address an existing lack of incentives to take up paid employment for those out of work, and to cut the rising welfare bill. Underlying this, Reform aims to encourage increased 'personal responsibility' of benefit claimants, and reinforce the governmental view that 'that it pays to be in work' (DWP, 2013a:3). Other stated aims of Welfare Reform are to strengthen support for disabled people and pensioners, improve the transparency of the pension system and facilitate tools and guidance for separated parents to minimise the impact of their separation upon their children. As stated by the DWP (2014b:3):

We are creating a system based on fairness: providing value for money and placing greater emphasis on personal responsibility. The Reforms will ensure that the system is fair to the British tax payer and people in genuine need of support.

The Reform agenda has been released on the back of a broader Austerity programme introduced by the former Coalition government (and is set to continue under the new Conservative majority government in 2015) where, in the aftermath of the 2008 financial crisis, the UK welfare system was deemed financially unsustainable, leading to a number of far-reaching changes to it (DWP, 2014b).

The DWP claims that Welfare Reform is fundamentally underpinned by the introduction of Universal Credit (UC) - the “heart” of the Reform. UC intends to replace Income-based Jobseeker’s Allowance, Income-related Employment and Support Allowance, Income Support, Working Tax Credit, Child Tax Credit and Housing Benefit with one single monthly paymentⁱ. Here, monthly lump sum payments will be provided to claimants who then organise their own out-going payments primarily for rent and council tax, as opposed to the previous system where rent and council tax was paid for them through the benefit system. Due to a number of problems with its introduction, however, UC has, two years after the introduction of most other aspects of Welfare Reform (outlined below), not yet been fully introduced. Indeed, in Essex, UC was introduced only to new claimants, and this did not take place until 2015 – two years after other major aspects of Reform were introduced. Consequently, this report does not look at the effect of the introduction of UC, and it is important to emphasise that, in terms of what follows, Welfare Reform had only impacted partially. Indeed, it may be said that uneven and partial roll-out of UC means that much of the official aims of Reform have not yet occurred. As will be illustrated below, participants in Essex were somewhat in a Welfare Reform limbo which had led to many complications in their ability to manage the effects of Reform.

Despite the failure of the timely roll-out UC, all other aspects of Welfare Reform have been implemented since 2013, and it is the effects of these on social housing tenants in Essex that the report focuses on. The major relevant Reforms that had been implemented and which were affecting benefit claimants in Essex at the time of our fieldwork were:

- **The Benefit Cap:** introduced to limit the amount of benefits that claimants of working age can receive. Rates are capped at £350 per week for single adults with no children; £500 per week for single parents living with children; and £500 for couples with or without children.ⁱⁱ The cap does not affect households in receipt of Working Tax Credits or Disability Benefits.
- **Personal Independent Payment (PIP):** introduced to replace the Disability Living Allowance (DLA) for working age claimants with disabilities. It involves new and regular assessments of the individual health conditions and needs of claimants, and aims to encourage claimants who are deemed able to work to do so (DWP, 2013a). The DWP saw the previous system as allowing around 50 per cent of claimants to be awarded the benefit without medical evidence and 70 per cent received it continuously without

monitoring of their condition (DWP, 2013b). Essentially, PIP aims to encourage those which it deems as having less disabling conditions off from benefits and into work.

- **Social Fund Reform:** eliminates the previous system of centralised Community Care Grants and Crisis Loans and replaces them by locally-delivered support systems provided by local authorities who may then incorporate them to their already existing schemes or create new ones to deliver support from the Social Fund according to particular local needs.
- **10 per cent reductions in Council Tax benefits subsidies to** Local Authorities who must now use their own schemes to assess the needs and circumstances of council tax payers. Local authorities including Essex have passed the reductions down to benefit claimants who are now required to pay up to 10 per cent towards their council tax out of their benefits.
- **Spare Room Subsidy ('The Bedroom tax')**: for benefit claimants in the Social Rented Sector who now receive a deduction in housing benefit payments if they are deemed to under-occupy a property. Children of the same gender under 16 have to share a room, and children under 10 are expected to share a room regardless of gender (DWP, 2013b: 64). If these conditions are not fulfilled, the household is deemed to be 'under occupying', and their housing benefit is reduced by 14 per cent for one under-occupied room and 25 per cent for two or more under-occupied rooms. Exceptions sometimes apply to households with a disabled member that requires the room and to wives or husbands of people serving in the Armed Force (DWP, 2013b: 65). Discretionary Housing Payments (DHP) have been introduced to help pay the subsidy for households with particular or temporary needs. DHPs are assigned by the local councils after evaluating each case individually.
- **Non-dependant deductions (NDDs):** where non-dependants are those aged 18+ and deemed responsible for a contribution towards the housing benefit of claimant's housing costs. NDDs are subtracted from gross rent prior to calculation of housing benefit entitlementⁱⁱⁱ. Exemptions apply for blind claimants, those in receipt of the care component of Disability Living Allowance (DLA) at the middle or highest rate, and those awarded the Personal Independence Payment daily living component.

3. Literature review

There have been a number of predictive analyses of Welfare Reform undertaken by the DWP that attempted to estimate the numbers of types of people likely to be effected by various aspects of Reform, and to calculate the potential costs and savings (see DWP 2012a, b, c and d). However, in a report for the National Housing Federation (Williams et al., 2014), for example, the DWPs (2012b) estimations of the numbers of people likely to be affected by the Benefit Cap were found to be a significant over-estimation. The various impact assessments carried out by the DWP should thus be treated with caution. As the effects of Welfare Reform are nascent and still unfolding, and as UC has not yet been fully introduced, impact estimations are likely to be inaccurate and they are also unable to show the actual outcomes of Reform upon those affected. There are, however, a small number of studies that have directly analysed the effects of reform on actual benefit recipients.

The Real Life Reform studies (2013a & b, 2014a, b & c, 2015) represent perhaps the most thorough existing studies of the effects of Welfare reform upon claimants at the time of writing. Undertaken by the Northern Housing Consortium and York University, the studies conducted semi-structured interviews with between 73 and 100 individuals affected by Welfare Reform in the North of England, every three months over six waves from September 2013 to March 2015^{iv}. In general, the most significant overall findings of the six reports were that most households affected by Reform were severely struggling with finances, with around one third reporting having less than £20 per week left over for food and other necessities after paying their utility bills. This meant that the quality of food they consumed was massively reduced, particularly fruit and vegetables. Other ‘secondary’ necessities like clothing, travel and provision of gifts from children and family were increasingly unobtainable, and participants could not afford to properly heat their homes.

One of the consequences was that the majority of households were finding themselves in debt, the levels of which increased over the study period (by an average of £1,266 per household over the six waves), and more than 50 per cent of participants reported being unable to fully repay their debts. The most common debts were for utility bills, followed by council tax, then debts to credit cards, banks and catalogues. Many also owed money to families and friends, and, indeed, relied on their support networks to manage their difficult financial situations, although support networks were perceived to be becoming more impoverished and strained over the course of the studies. There was a significant increase in the use of foodbanks but

many participants avoided foodbanks due to the shame and stigma associated with them. Many participants also expressed concern about what they saw as the increasing stigmatisation of benefit claimants associated with the dominant discourses surrounding reform. This was compounded by participants' perceptions of Job Centre staff who were seen as judgemental, un-sympathetic and intimidating.

Although one of the major aims of Welfare Reform is to push more people into paid work, the Real Life studies show that participants in work – especially those in part-time work - were actually worse off financially than those unemployed, and many had incurred debts in order to find and get to work. Moreover, 80 per cent of the unemployed group in the sample were unable to work due to health problems, disability or caring responsibilities, yet they remained affected by many aspects of Reform that were meant to incentivise people to into paid work. Many participants did, however, receive some temporary relief from their often spiralling debts through the provision of Discretionary Housing Payments (DHP) by local authorities, and through re-calculation of their housing benefits. Yet, in terms of the former, provision was temporary and the future provision of DHP was in some doubt, meaning that DHP was mitigating debt problems only in the short-term. Debt Relief Orders had also contributed to keeping the total amount of debt down where, effectively, increased numbers of participants were declared bankrupt.

In two studies for the National Housing Federation, Williams et al. (2013 & 2014) surveyed housing associations about their concerns over Welfare Reform. The 2014 study found that most social housing tenants affected by the Spare Room Subsidy, for instance, were unwilling to move house and were instead trying to pay the subsidy. It was the effects of paying these penalties that were, of course, the source of many of the debt problems like those described in the Real Life Reform studies. In another study for the NHF (Ipsos MORI, 2014) that surveyed 750 social housing tenants affected by the SRS (with a control group of 252 social housing tenants not affected by SRS), it was found that nearly 80 per cent of tenants affected were not looking to downsize their housing, especially if they had lived in their houses for over five years. That study also found that those affected by SRS were four times more likely to report having borrowed money than they were before the introduction of Welfare Reform, and that they were nearly twice as likely to be in rent areas compared to those not affected by the SRS. To bridge their shortfall, 57 per cent of affected tenants had borrowed money from family and friends, 25 per cent had gone without meals, and 19 per cent had reduced their heating and

energy consumption. As found in the Real Life studies, some of this group had applied for DHP and received it but many others had not been granted it or had only received it temporarily. As finances were somewhat precarious, 70 per cent of those affected could only budget weekly or fortnightly, and 10 per cent said that they were not able to plan their budgets at all.

What these studies clearly show is that many, or indeed, most, of those affected by Welfare Reform penalties were facing significant financial strain in which spending on everyday necessities like food, heating, travel, and provision for children was severely restricted to the point at which they were getting into debt which often built up in a downward spiral of debt. The Real Life studies illustrate that this had caused high levels of stress and worry that many participants believed were affecting their physical and mental health, and also putting their local communities and support networks under strain. The Real Life studies also show, however, that levels of worry reduced over the six waves, perhaps suggesting that participants were becoming accustomed to their increasingly austere lives. Despite such learned resilience, however, participants still found their financial and psychological lives under Reform extremely difficult, and that only few of those who could do paid work, had found it, and many simply were unable to find work that would provide enough income to take them off from benefits due to their disability, caring responsibilities, and/or the availability of well-paid work for those often with outdated skill sets or careers of low pay.

These studies put into question a major aspect of the stated aims of welfare reform – to incentivise people into work. They also point to some potential flaws in the other main stated aspects of Welfare Reform – to save government money. While the welfare bill may, in the short-term, decrease as a result of some aspects of Reform, the financial, social and psychological costs to local communities and families is likely to increase. Moreover, there are number of longer-term costs that are likely to surface in terms of reduced physical and psychological health of those affected which will impact on health service costs. Additionally, if debts are not paid and people become homeless, housing budgets will be affected, and a rise in Debt Relief Orders and bankruptcy will create more overall government debt.

In the analysis that follows, our findings largely gel with most of the issues identified in the literature, although some variations specific to the Essex cohort are identified, and much of our focus is on the social and psychological effects of Reform. We examine how participants were managing the new Welfare Reform landscape and how they felt about it. All our participants

had been affected by having pay Council Tax contributions, and the vast majority were also affected by the SRS. The mounting debts and problems in budgeting that ensued from this were priority issues for the Essex Housing Officers Group as, ultimately, if their rents were not paid, their housing organisation would also fall into debt, possibly generating a social housing crisis in Essex. The next section outlines the methodology used to generate the interview data that forms the basis of our analysis.

4. Methodology

Initial scoping work for the project involved undertaking two focus groups with social housing tenants in Essex, and six ‘expert interviews’ with housing and support providers in Colchester, Essex. From this data, the research team developed a set of themes that were translated into interview questions about the effects of Welfare Reform. Letters were then sent, via social housing providers in Essex, inviting respondents affected by Welfare Reform to talk to an interviewer about their experiences, for which they would receive a £10 supermarket voucher. From these we obtained 119 agreements for interview, from which we randomly selected our participants, yielding 36 in-depth interviews with social housing tenants living in various areas of Essex. Interviews were conducted by the research associate either in participants’ homes or local cafes. One interview was rejected as the respondent was a pensioner who had not been affected by Reform.

Of the remaining 35 interviews, 30 were one-to-one interviews, and five were double interviews involving two participants (four of these were with married couples and one with a group of two friends). The total number of participants was thus 40. Of these, 27 were women, and 13 were men. Their age ranges and the type of benefits each received are displayed in Figures 1 and 2^v below, and fuller details can be found in Appendix 1. For reasons of confidentiality, all actual participant names have been changed.

Fig 1: Age Range of Participants

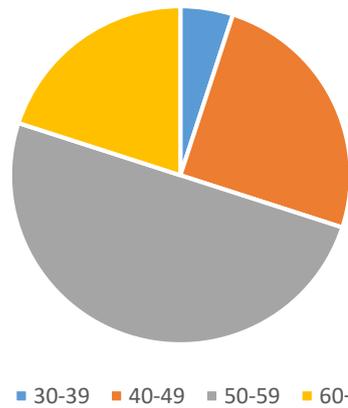
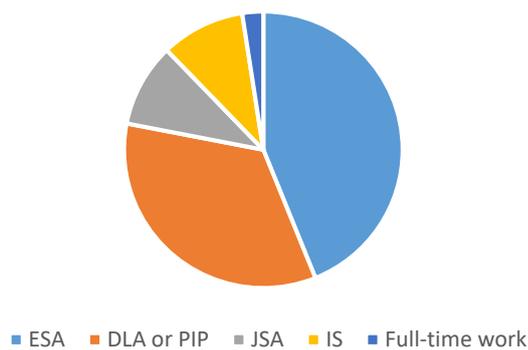


Fig 2: Types of Benefits Received by Participants



These distributions of age and benefits type were broadly in line with the national makeup of benefit claimants, (see DWP, 2014a), although as our sample was relatively small and based only in Essex, we cannot generalise our findings to the broader population. Our data thus represents an exploration of the effects of Welfare Reform on these particular claimants in Essex.

All participants had been affected by Council Tax contributions. One had been affected by the Benefit Cap, and another by both the Cap and the Spare Room Subsidy (SRS). The remaining 33 had also been affected by the SRS and, out of these, only one had moved to a smaller property as a result. For the 33 participants affected by the SRS, some were receiving or had

received Discretionary Housing Allowance (DHA) for varying periods of time – from three months to a year. A small number were also affected by Non Dependant Reductions (NDDs).

The interview data was analysed through manual thematic coding. The next section describes and analysis those codes relating to effect that Welfare Reform had on the participants.

5. Results and analysis

In order to understand the impact of Welfare Reform, we analyse data that deals explicitly with respondents' perceptions about the changes they had experienced since Reform. This revealed a broad range of common issues but we report here only those that we deemed relevant to the project's client group - social housing providers in Essex.

We begin by presenting key findings in terms of participants' prevailing financial situation and how this had been affected by Welfare Reform. The subsequent sections then look at the effect of various Welfare Reform changes upon participants, describing how they managed their incomes and how the financial penalties had affected their lives. We identify six key issues in terms of general impacts of welfare Reform on participants, which are as follows:

1. Financial impacts of Welfare Reform
2. Bureaucratic impacts of Welfare Reform
3. Health impacts of Welfare Reform
4. Social impacts of Welfare Reform
5. Developing alternative sources of support
6. 'Existing not living'

We outline the central issues within each of these key impacts, identifying where social housing providers might look to implement policy and procedures to lessen some of the negative impact of the Reforms. Following this, we present a range of materials which explore the impact of the SRS, which had affected most of our participants. We pay particular attention to the impact of the SRS on people who had so far refused to move, it's possible and actual impact upon family life, and upon people living with disability. Furthermore, we document issues around attachment to community and local area which have tended to be downplayed or ignored in talking about the SRS. Other background issues discussed in this latter section include the lack of suitable alternative housing and the lack of consistently reliable information. Firstly, we

present an outline below which demonstrates the general impact of the Reforms, before going through each of the impacts listed above in turn.

5.1. Overview: Financial Situation of participants affected by welfare Reform

Depending on which types of benefits participants received, the maximum weekly income for participants was around £110 (not including benefits for rent payment), whilst the minimum was around £70. Deducting council tax contributions and Reform-based penalties out from these levels of weekly incomes was a significant financial strain that constituted large proportions of the average weekly income for participants. Additionally, two participants had to make extra contributions towards their rent payments as a result of the benefit cap, and all participants had been affected by changes in council tax contributions which, for the majority, had meant additional payments of, on average, £5 or £6 per week. Most other participants had also been affected by the SRS (the so-called ‘bedroom tax’) costing approximately £14 for each ‘spare’ room per week.

The majority of those affected by these penalties and reductions reported that they had either spent any savings they had (e.g. from inheritances or by cashing-in existing occupational pensions) or they had sold things they owned in order to keep up payments. Most respondents also reported that they had fallen into arrears with various bills (most frequently fuel, water and council tax, but also rent), and they had commonly borrowed money from friends and relatives in order to cope with their financial situation. Our findings suggested that in many cases the post-Reform level of benefits was insufficient to maintain pre-Reform standards of living, which were already financially strained. For example, the debts incurred from bills, for many, had generated court summonses and evictions letters. In most cases, it was arranged that the debts would be paid through small contributions each week, but this added a further reduction to the total weekly income for participants. For some respondents, just as reported in the Real Life Studies, this meant that their weekly income had been reduced to a little as £15 or £20 per week or less from which to buy food and other essentials. One major consequence was that the food that participants could afford had reduced in quality and, often, also quantity, leading to a possible negative impact upon general levels of health and wellbeing.

Despite approximately three quarters of participants reporting that they were in debt, the vast majority had, however, developed clear strategies for managing their constrained budgets under the Reform. This would suggest that it was not a lack of financial control or excessive spending

that was pushing tenants into debts and arrears, rather it was new pressures on budgets as result of Reform-based changes to welfare entitlement. The majority of debt related to water bills, council tax bills, and credit card debts, which often ran into thousands of pounds. For some participants, in order to manage these situations, they had effectively denied their mounting debts, leading them to fall into further debt. Indeed, two participants had applied to become bankrupt.

Participants' budgeting regimes led them to prioritise some payments over others in terms of their perceived importance for daily living. Payments were ordered in to primary, secondary and tertiary payments where primary payments referred to rent and the Spare Room Subsidy; secondary payments to most utility bills, and tertiary payments for whatever was left over – principally food and clothing.^{vi} This meant that food was frequently relegated as a payment priority and, as such, money left for eating tended to be squeezed to a bare minimum. Indeed, four participants reported having to use food banks. Additionally, as many participants thought that it was illegal for water suppliers to cut them off, this utility frequently went unpaid or paid only under legal duress. Other tertiary payments reported included money for travel, clothing, basic kitchen equipment, health services including dental and optical health, and the costs associated with socialising. Indeed, as is demonstrated below, these tertiary priorities had become, for most, almost completely unobtainable in the wake of Welfare Reform.

The majority of participants had been provided some respite from the SRS through Discretionary Housing Payments (DHP) that were awarded by local authorities as a temporary measure to plug the SRS shortfall. However, there were a multitude of problems reported with DHP. Some had applied for DHP but had not received it, others received it but only for a short period, and others claimed to have never heard about it. The temporary and discretionary nature of DHP meant that with it came significant insecurity, having a negative impact upon tenant's ability to manage their week-to-week income as well as creating stress that impacted upon their levels of general health and wellbeing. Moreover, multiple appeals against negative decisions for DHP, and ongoing disputes about over-payments, under-payments and delayed payments, had put pressure on participants' budgeting strategies and restricted their ability to budget and plan for the future. Many said that they had little choice but to live 'day to day'.

In addition to appeals over DHP, many sick and disabled participants (78% of our interview sample received disability-related benefits or Carer's Allowances) reported that under Welfare

Reform they had been re-assessed as ‘fit for work’ or, at least, as able to attend training courses and ‘back to work’ advice. A number of these respondents had either appealed or were in process of appealing against their disabilities being re-categorised. These appeals commonly went on for several months, severely affecting participants’ income and budgeting strategies due again to issues of over- and under-payments and, on occasion, sanctions and penalties for not demonstrating a commitment to finding employment.

In terms of the overall impact of the Reforms, from the perspective of the respondents, this was predominantly negative. The Reforms created a number of additional pressures on already constrained budgets, in many cases making it impossible to foresee and effectively manage finances. This had made it increasingly difficult for participants to afford things like food, clothing, heating, water, and dental and optical treatment. Participants reported having to sacrifice things and activities that they considered to be a part of ‘normal’ life, like ‘nice’ food and clothing, entertaining families, buying presents for children, and socialising. These sacrifices had, in turn, generated a profound feeling of being socially excluded which was indicated by the phrase that emerged time and time again in interviews - that participants felt they were ‘existing rather than living’.

5.2 Six Key Impacts of Welfare Reform

Here we outline in detail the six major impacts of Welfare Reform as expressed by our interview participants.

5.2.1 Financial Impacts

This subsection outlines the financial situations that welfare Reform had had upon participants, most notably, a combination of council tax payments plus the SRS. It emphasises how these payments had severely strained participants’ finances. We begin with a quote from, Grace, (59 years old, in receipt of ESA, Epping):

We never had money before [Welfare Reform] but... we weren't in debt, we'd just about manage. We'd get all our shopping in once a week so the kids had their food, bills were paid and we'd be lucky if we had a tenner left... for some treat or something. We might go walk up the town or we'd go have a picnic, we'd do things that didn't cost any money.... Now we can't even afford to get on a bus.

Grace's situation was common in our sample - she had been affected by both the spare room subsidy and council tax deductions. Ms Dixon (50s, ESA, Colchester) was facing the same situation and she explained how much income it left her with for tertiary payments for food and other essentials:

I'm on ESA at the moment because I've got a prolapse disc [and] I'm on like antidepressants and anti-anxiety and stuff like that, which has got worse because of having less money... I moved up here [to Essex] because the rent's lower... [and] now I have to pay £13 [for bedroom tax]... out of £71 that I get for ESA.....The law says you're allowed to live on £71 [per week] but once you take out like the £13 for the bedroom tax and then the £3 out for the [council tax], that's taking £16 out of the money straight away and after [paying utility bills]... It leaves me with £17 a week to buy food and toiletries.

This demonstrates the tight financial margins that many participants were working to, and it hints at the negative impact that this could have upon physical and mental health. It is noteworthy that Ms Dixon reported she had moved to Essex in order to save money (through a lower level of rent), but this had resulted in additional payments due to the SRS. Similarly, Mr Copse (47, ESA, Maldon) had also experienced a significant reduction in the amount of money he was left with after paying council tax contributions and the Spare Room Subsidy:

I'm in a two bedroom house, I live on my own. Out of that two bedroom house I've got to pay an extra £14 a week rent, which when I'm on ESA is about £60 extra a month. It's not easy, it can be done but I'm use to probably scrimping at the last to do it... You've got to add onto that £45 TV licence, gas, electric, water - that leaves me with about £60 to last a fortnight, less than that sometimes.... Hit me hard when you've got to face a council tax bill and you've got to find that extra money... It's a case of working through the budget of what you've got and what you haven't got and you just can't do it.

Mr Copse was clearly working strategically to a budget, but even with this degree of planning and control, it was often not possible to actually meet all of the financial demands on him. He states that he could manage to pay these expenses, through 'scrimping' but he identifies his council tax contributions as an added cost that made his situation unworkable. Yet, for a

combination of the reasons outlined in detail in Section 5.3 below, he felt unable to move house and thus be free from the SRS.

In addition to extra outgoings occasioned by bedroom tax, council tax and the benefit cap, many participants were also affected by Non Dependent Deductions (NDDs) due to their children becoming re-categorised as non-dependents when they had found employment or college and university courses. Here, non-dependent children are expected to give up some of their income to contribute towards the household income. Yet, participants told us that, for the majority of their non-dependent children living at home, their first jobs or study courses were very lowly remunerated and they had thus struggled to contribute to the family income, further impoverishing the family unit. For example, Ms Hurren (50s, DLA, Colchester), a single parent, had been hit by cuts to her benefits as a result of her three sons recently becoming employed. Here, changes in income provided for dependents combined with increases in council tax payments and, sometimes, other Reform-based deductions, meant that households' found their incomes massively and suddenly reduced. As Ms Hurren explained:

The recent changes have been a bit of a nightmare because for one instance the change with... the council tax, I've gone from paying roughly £34 a month it should have been, but they messed it all up, I'm now paying £160 a month... I don't get any help now at all with that because I have all three boys working, even though none of them are doing full time, one does 24, one does 12, one does 16 [hours per week].... They're non-dependents now so they have to pay a proportion towards the rent and the housing benefit and the council tax. So out of my money, I only get £70 because I'm off sick at the moment... of which I have to sort of pay most of the bills because they [my sons] don't earn a lot either... Plus they [the benefits agencies] messed it all up with over-payments [and] under-payments because no one in the office knew what they were doing. So it's taken a while to catch up, so I've had like nothing, so I have no spare money because it goes towards obviously the extra rent we all have to pay. We have to pay nearly three quarters of that... So I do my shopping roughly about £30 a week for the four of us, with three lads, big lads. So it's just basically managing week to week, so no extras, I have no extras.

Changing systems of categorisation, and its impact upon levels of income required for rent payments, housing benefit and council tax, had put participants under financial strain, reducing

their income, after paying bills, to tiny amounts from which to buy food and other necessities of daily life. This situation had begun to push many participants into debt, which had sometimes built up into negative debt spirals into which some participants had become trapped.

5.2.1.1. Spirals of debt

Even small penalties and extra payments like, for instance, council tax deductions, had put a significant dent in the participants' income that was already squeezed by the high, and rising, cost of food and essential utilities. When this was combined with other costs occasioned by Welfare Reform, this had led many into accruing large debts. As Grace told us:

I ended up getting myself in £1,500 worth of debt on my credit card buying food and shopping on my credit card because I didn't have enough money coming in because I had to pay out this extra bedroom tax ... I'm paying them [credit card company] off £10 a week, as I'm saying I'm waiting for this gas and electric bill to come in, I've had all me telly channels cut off... I've had the house phone cut off.

In order to mitigate their debts and often to simply buy food and heat their homes, a number of participants had drawn on pension funds or used any spare cash they had, or they had sold the things they owned. Mrs Ward (57, ESA & PIP, Tendring) explained:

[My husband has] released some of his pension hence we got some new furniture, not expensive furniture but we got some new furniture because he released some money from his pension earlier this year which is good. We had to get a new cooker because I can't smell or anything [due to illness], I've nearly blown the bungalow up about three times because we had a gas cooker I couldn't smell.

For many, debts had got to such high and unmanageable levels that they were finding themselves in ever-increasing spirals of debt which would become more and more difficult to exit. One participant, Ms Hill (40s, Lone Parent Benefits, Colchester) had been affected primarily by the benefit cap, and although she received DHP, even the small extra payments generated by council tax payments had severely affected her ability to budget. She had found herself in a spiral of debt:

The benefits cap what it did to me was it meant that I had to suddenly start topping up my rent by about £50 or £60 a week... Because I received £560 a week and they capped everyone at £500 a week, so I lost about £60 a week. And

the way that they did it was that they took it off of my rent so then I'd have to pay the top up of my rent. But I think it was within a couple of weeks of it being introduced, I had a phone call saying that they were giving out discretionary payments... and I would be entitled to apply... [I'm also affected by the council tax subsidy] because I'm in debt with them at the moment and... I didn't manage to pay anything for the last year so now I owe them money for last year... That's been a struggle, finding that extra money for council tax definitely because... I do owe about £350 I think on council tax at the moment... I have to pay about £7 a week off the debt ... and about £5.68 a week toward the actual [present] council tax but... [With that] £5.68 I can, I can feed us all for one night with that. That's how I look upon things, like you know food money basically and clothing, and yea making sure that the kids have got everything that they need. So like £6 to me is yea, it's like an evening meal you know, I can feed us all with that... For me is actually quite a bit of money.

This illustrates the knock-on effects of various Reform-based penalties and payments. It created a shortfall in Ms Hill's weekly rent, and this then impacted upon her ability to pay her council tax bill, which had built substantial level of arrears that would likely lead her to accumulate further debt. As she states, this had major implications for her and her families spending on food, and thus, in the long term, may also affect their health. Moreover, once debts had got to very high levels, participants were threatened with court summonses, visited by bailiffs, and threatened with eviction. Consider the extract from Mr Osbourne (37, IS, Tendring):

I'm in debt more now than I've ever been in my entire life. I've had to sell things just to just to keep a roof over my head... I've had to leave one bill just to pay another... Bills just start to mount up and before you know it like it's the housing association rung me... then I'm getting letters like threatening with court action, I'm going to lose my house, I'm going to get my house taken off me... I'm just finding it more and more hard to just like, just to make ends meet like. These days it's just, it just feels like it's never ending. If it ain't the council tax it's the bedroom tax, if it ain't the bedroom tax it's like it's the gas bill, if it ain't the gas bill it's the electric bill. It just feels like it's never ending, I've been put on antidepressants... I mean like even down to things like water now I have to watch how much water I use like because I don't need to get into debt with my water or my gas or my electric... It's just a nightmare... you end up like paying

out... more money than you've got coming in... But yea I'm just getting more and more debt it's just getting hard... I've borrowed money to pay my bills... I got a court summons for my council tax but I sorted that out, ended up paying the last of my savings to add to the council tax to stop court action... And then two weeks ago I get a letter through with a court summons and I phoned them up and I've said to them 'like well you've told me to pay £7 on this card', and they're like yea that's right but... you still owe £600 from 1st April this year to the 1st April next year'. I was like 'so you're taking me to court for money for like for next year'? I've got to appear in court on the 29th of this month because of they want money for next year... I've just dodged the bailiffs for repossession of this house because I fell behind on my bedroom tax and it started creeping into the 200 mark so I had to get that paid off. They were saying that they wanted £100 paid in one go then two weeks later they wanted another £80. I mean that week I had to pay most of it to the bills and to the housing to stop the repossession of the house. That week I ended up having to, well, my partner ended up borrowing some money off of her mum.

It is clear that once a tenant falls into arrears on a bill, it quickly becomes very difficult for that person to maintain a debt-free existence, regardless of how well they might budget their income. There was simply not enough money consistently available to people affected by Reform penalties to sustain debt-free living, and, once in debt, it become increasingly difficult to reverse the trajectory. This occasioned the threat of formal sanction, which, combined with the failure of the benefits agencies to effectively administer payments, meant that living under Welfare Reform had become a source of considerable precariousness and insecurity. Indeed, for three of our participants, their debts had become so deep and they felt they had no other way of managing their finances other than to apply to become bankrupt. Mrs Chester (60s, ESA, Tendring) provided an example:

I went down the Citizens Advice and spoke to a lady called Hilary who did everything for me, and I went bankrupt. And as I say it wasn't one of my to-do things when I got to 60. I know people have bucket lists don't they? Well on my bucket list one of them wasn't to go bankrupt when I got to 60.

It was not only the aforementioned penalties, contributions, caps and NDDs that had affected participants, but as 78 per cent of our participants were sick or disabled, many had also been

affected by re-categorisation of their disability. Indeed, in the UK overall, approximately 62 per cent of welfare claimants are registered sick, disabled or as carers (calculated from DWP, 2014a), and consequently this aspect of Welfare Reform is likely to have affected millions.

5.2.1.2 Disability re-categorisation and finances

As a result of Reforms pertaining to who is and who is not deemed to be eligible for work, many respondents reported being re-categorised in terms of their registered levels of disability. Here, following re-classification, extra payments to account for the costs of disability were often rescinded and participants were encouraged to look for work, which, especially when combined with SRS and council tax payments, had severely affected their finances and budgeting strategies. Some of its impact on budgeting was also because most participants had appealed their re-categorisation and thus became the subject of delayed decisions and also over- and under-payments. Ms Hurren explained this process in some detail:

I've been off work now for about two and a half years. I had to go to an appeal for the ESA [Employment Support Allowance] because my doctors and that said I wasn't fit for work... Had an appeal and they [disability assessors] said 'no, yea, you're fit for work, probably don't know what kind of work you can do'. [So I] went to sign on and in the end they suggested I go back to the doctor to get signed off again because I couldn't meet their criterias of being available for work... Plus they messed it all up with over-payments and under-payments because no one in the office knew what they were doing, so it's taken a while to catch up. So I've had like nothing, I have no spare money because it goes towards obviously the extra rent we all have to pay, we have to pay nearly three quarters of that... I had the letters from the consultants and everything to say I've had injections, that my neck isn't working, I've got a bulge at the top and the bottom of spine.... but they didn't take any notice of it because they [disability assessors] have their own set questions to ask and I didn't meet any of those.... I ended up being a week and a half without any money because of the changeover and then again when I went back from JSA [Job Seekers Allowance] to ESA... So as much as you can budget a little bit it for the extra that's going to come but they expect you to pay the extra plus pay any money that they've over-paid and they'll just take what they want.

Ms Hurren's experience was not at all uncommon. A number of participants reported being deemed as able to work by the benefits system and their assessors - ATOS - whilst they were simultaneously considered by themselves and their GPs as unable to work. The resulting wrangles and appeals led to huge variation and uncertainty in their incomes. Mrs Box (60, Housing Benefit, Manningtree) elaborated:

It's been a nightmare, I don't know where to begin, I was, I have some serious health issues and I was on ESA.... I went for a medical at ATOS... I'd been asked could I lift an empty cardboard box, I said yes. Can I pick up a coin, yes I can pick up a coin. Can you communicate, yes I can communicate. Can I put my hands behind my head, well I tipped my head.... but I can't lift my, I can bend at the elbow but I find it difficult... So anyway, I got back this thing [letter], 'you have no points', so I went off to Citizen Advice Bureau who was very familiar with this scenario and he told me that I had to, it's not an appeal in the first instance, it's mandatory review I think they call it... And he said and in the meantime you'll have to apply for job seekers allowance and tell them you have health restrictions. I did all that and then I got back a letter saying 'well no yea we've looked at what you're saying... and we can't order on it because you're awarded no points'. So I wrote back... and they said 'alright we'll look at it again', and they come back with the same thing, 'we've looked again and no points', I could have cried ... And then I signed on job seekers and was going down there and the people in the job centre saw who I was and one day she said 'look don't, this is torture for you', you know, I couldn't breathe and I'm sitting here alright but if I try walking, and I was particularly bad then, and she said 'I'm going to sign you off.... because we can all see you're ill'. And so at the moment I'm getting nothing. I'm getting no job seekers allowance because she signed me off, I'm getting no ESA because they won't. So that since 18th July I've had not a penny so I'm having to borrow money just to survive... It's all very complicated.

This scenario presents not only the financial penalties introduced by Welfare Reform but also a somewhat disorganised benefits system with ostensibly little joined up working or common understanding between the many different agencies. The delays in being awarded these entitlements, appeals against negative decisions, and errors made by welfare services had resulted, for a major proportion of participants, with delays in payments and over-payments

which participants had to later pay back, and also under-payments in which participants had to wait long periods to receive their entitlements. These conditions, of course, made it very difficult to budget, particularly in the long term, and it generated considerable insecurity and strain. The increased use of plethora of privatised and external welfare agencies appears to have created a situation where it becomes more likely that different agencies will reach different conclusions about their clients, with the knock on effect that people will see their income disrupted and thereby run the risk of accruing arrears on bills as their weekly income dwindles. The next section elaborates on the bureaucratic and organisational obstacles that clients had to negotiate.

5.2. Bureaucratic Impacts

There was a whole load of confusion and the council were sending me letters upon letters upon letters upon letters all with different calculations for the same week. I mean one letter I got had three forms of calculations for my council tax for the same week. Even the housing association couldn't work out which one was correct. (Mr Holmes, 40s, JSA, Colchester)

For almost all participants, they found the bureaucratic nature of the system highly inflexible, and this was further compounded by receiving contradictory or ambiguous information about what benefits they were entitled to. Changes to the claimant systems under Reform meant that participants reported having to repeatedly make new claims, attend new assessments, and be what seemed for some, continually re-assessed. Part of the mistakes in payments were deemed by respondents to be a result of benefits agencies themselves misunderstanding the Reforms and thus making mistakes in payments that they would later recoup from claimants. Ms Ulrich (59, ESA, Colchester) explained this:

[The] housing officer said she would put in necessary documents towards me getting the rest of the benefits sort of thing, Discretionary Housing Payment. Filled in the appropriate forms, sent those in. But because of their lack of speed getting anything done I started racking up a massive rent bill... Nearly two months later Discretionary Housing Payment said I'm not getting Discretionary Housing Payment because I've not shown any support to say that I'm actively seeking to move... So I had to appeal that letter. I appealed the first letter, then after a few weeks they came back and said for six weeks I can have full housing benefit and then the following six weeks I can have a reduced amount, which I

appealed again because it is of no fault of mine... I'm trying to live on £71 a week and they want £27.39 a week of that towards that! I said it cannot be met... So after appealing for the second time I then got the DHP for one year ... And yea that's me at the moment, and as for the future at the moment I don't even think that far ahead, I just do one day at a time, just one day at a time that's all I do.... Anyway with the help of my friend... I went to court and I won my case so benefits were reinstated. I did get the money back, most of which I owed out because obviously I had to beg borrow and steal to sort of like try and juggle this place and stuff like that.

Ms Hurren said something similar

There needs to be something more widely spread so you know who you can go to, where you can get help, what you can claim, when you are signed off sick because no one seems to know everything... I spoke to five different people in the same office, got different information from all five of them. So I think there ought to be a consensus that they have you know yes, they need to send in this, they need to send in that and that needs to be done. I asked for a complaint form to be sent to me three times and never did get one... And more in an individual way, their forms are all rigid, set out and especially like with the ESA... I've had no help in between whereas other people just get everything, I just think it ought to be done to like more, more on a personal term within guidelines, certain guidelines but sometimes I think you know the forms need to be adjusted, just to accommodate other people.

The bureaucratic nature of claiming benefits, inconsistent information from various agencies, and the often long and sometimes incomprehensible forms, was also a source of strain for participants. As Mrs Beale (48, ESA, Tendring) explained:

I did apply to the council for help with the bedroom tax as they call it but they sent a form out so long I just took one look at it burst into tears and thought I can't do it, I've run out of energy to do it. I have suffered depression anyway so that doesn't help ... Unless someone says 'come here I'll do it for you', I just can't you know. I look at it, it just blurs and I can't concentrate and then I just - oh it's not worth it - I'll just cope, which I shouldn't do... But, they don't seem

to help you when you phone the council, and they don't seem to actually want to know... and you sort of think, well, what do I do now?

Many were so overwhelmed by this bureaucracy that it led them some to not try to claim additional benefits that they may have been entitled to. Mrs Davis (40s, ESA, Colchester) explained:

I can't stress on it any more, I did get very very stressed when I was going for the ESA and I was planning to appeal and everything and that's why in the end I dropped it. I just couldn't be bothered any more - what's the point in fighting the system? A system has targets to meet, they're not going to swap it, they're not going to change it you know. These people don't care, you're a number in a box, they don't care how your disabilities are affecting your life or the fact that the worry that because you're in this category if you can't attend to this meeting. They don't care, they really don't care.

Mrs Chester concurred and spoke about the fear of being further penalised by not being able negotiate the welfare bureaucracy:

That's another thing the government have done because it's all now done either online or on the phone you can't speak to a human being... I haven't got any confidence in filling online forms you know because I know for a fact I'll do it wrong. And then it goes to a department and then they don't look at the person, they look at the form and they think oh she's trying to defraud us. And then you got somebody knocking at the door telling you you've done it wrong and, you know, are you trying to get money that you're not entitled to. And it's not done deliberately, it's done because you don't know how to do it you know, they forget people have... We weren't brought up on computers weren't we, it was pen and paper you know, you went to see somebody.

To further compound this situation, almost all participants told us that those working in benefits agencies and local council were unhelpful and demeaning. They explained that their interactions with people working in benefits agencies was a source of a direct form of stigma where they felt belittled and talked down to, often saying they were treated like children by benefits agencies:

That's just part of it, it's the way you are perceived, I go into the housing office and it's like 'oh scum' - just like the rest of everyone else who goes in there, you understand, and that's exactly the way they talk to you. That's exactly the way they treat you like you're a scrounger on society - 'how dare you, we're going to do the best to make sure you don't get it', and things like that, and that's just not nice. (Mr Brown, 60s, PIP and Carers Allowance, Tendring)

To complain about the attitude about this bloke [from the benefits agency] on the phone to me when I explained to him I was actually laying in bed ill, could not move my head because I felt so sick, could not move at all, couldn't get out of bed but yet he still proceeded to belittle me... They assume that everybody is off sick is faking and everybody you know should make an effort to get to work, everyone should be doing that but not everybody fits... They just don't seem to be targeting the right people. (Ms Hurren)

As a result of complex bureaucratic systems and a perception of welfare staff as being unhelpful, for some, rather than continue 'begging;' and making appeals, the complexity, precariousness and punitive nature of the system meant that they had, in their words, 'given up' trying to claim all their entitlements. Participants were often too frightened of losing the benefits they had or of getting caught up in Kafkaesque situation, that they said they would often not even try to claim the benefits they thought they may be entitled to. Moreover, many were aware that they life on benefits meant that they would regularly be re-processed through the system, casting further stress on those that found bureaucracy difficult to manage. This meant that the inflexible but highly conditional actuarial benefit system and its increasingly punitive nature was a source of real insecurity and precariousness. Mr Young (50s, ESA, Epping) explained his experience:

Every time I see that gate open I think god have I got a letter coming from ATOS you know, have I got a letter from the council, have I got this, always bad news, it's never any good news come through that door... If they make a decision on your life it's a deck of cards like you know collapsing... They stopped my money because I didn't attend one of their meetings. The only thing that could have happened was the letter they sent me got lost in the post... That's all it takes to ruin your life - a letter getting lost in the post from them saying attend this medical. I mean why would I not attend, I know what's going to happen if I don't

attend. I just never got the letter and my life was, boom, ruined. Six o'clock one morning I had no money, I had no food here, probably little electric and that's the situation I found myself in because your life is just stopped. And that on top of everything else, that's always with me that day that that happened, that's always with me you know. I don't think of it everyday but sometimes I go to that cash point on the day that you are supposed to get paid and wonder if my money's going to be in there.

In a more practical sense, many participants could not afford internet connection in order to complete various claim forms and thus had to travel to libraries of community centres to use computers. This was especially difficult for disabled participants who found it difficult and expensive to travel, and problematic to stand in long cues. '0845' telephone calls to welfare call centres had also cost money, which mounted up, especially when appeals and mistakes were made with claims.

Almost all participants expressed their alienation as a result of the bureaucratic nature of the welfare system and felt belittled in their interactions with, particularly, job centre and local council staff. Yet, many also said that they would have preferred to see staff face-to-face rather than through telephone calls or simply through online claim systems. For older participants especially, this was a mysterious system which they had little access to nor the requisite skills. The bureaucratic and actuarial nature of the benefits system combined with what participants saw as condescending bureaucrats manning the system meant that participants mentioned again and again that 'they' – the benefits agencies - simply didn't care for participants' welfare.

The bureaucratic nature of the system was, of course, not the only source of insecurity for participants. The whole nature of welfare under Reform - the ambiguity of the system, continual changes in entitlements, and various penalties for extra bedrooms or not demonstrating enough effort to find work, was experienced by participants as a source of huge uncertainty and insecurity. In this way, Welfare Reform can be seen to have further increased insecurity to people's lives and, thereby, had further increased many of the social, psychological and health costs of welfare, which would likely be compounded in the long-term. The next section looks at the health impacts of Welfare Reform on our participants.

5.2.3. Health impacts

As can already be seen in a number of extracts above, many participants reported heightened levels of stress and strain due to the increasing pressured context of living on benefits. The impact of an inability to meet the basic cost of living, coupled with new sets of precarious claiming practices that could result in under-payment, over-payment and non-payment of benefits led to a situation of high stress and anxiety for the respondents. Additionally, coupled to this was the fact that many people could not afford to buy adequate amounts of food, or they had to self-ration the amount of water they used, which had a clear impact upon both physical and mental health.

For instance, Jill (59, ESA, Epping.) had been affected by having to pay penalties for two 'spare' rooms. She was interviewed with her friend Grace who had said that Jill was in denial about the changes to her income and effectively ignoring her mounting debt. Jill explained her financial situation:

I get £110 a week, so out of that I've got to pay £27 rent, well, call it £30 right, so that leaves me £80, then I've got Council tax... Well take £40 off £110, that's £60... After I've paid my rent I'm left with about £60 [per week].... For everything... my gas, electric, water, food, everything.... And it's impossible to do that.... £50 out of that is gas and electric every week I have to pay, I can't do it, I can't physically pay £50 a week... I always pay so much a month and keep afloat, always in credit, [but] I've now had the internet cut off... I've got no television and I've got no house phone, I can't have anything else cut... I could cry.... I'm scared. I'm in a state and I'm scared... I don't buy food... Well I'll have half, you know, small loaf of bread and maybe some butter. Kids come round and go 'you've got no food' - I've got no food cause I can't afford to go shopping. The rent has to come first because otherwise if you just do it, you know, a week behind... you get a nasty letter to say you know you're at risk of losing your home. That worries the life out of me.

Jill describes how she had cut her weekly costs down to the bare minimum, but this had not still not left enough money to pay bills, and had provoked anxiety and fear in terms of dealing with the possibility of rent arrears and the threat of eviction. There were also implications for her physical health where she reveals that she could not afford to buy adequate food. Like Jill, all respondents reported cutting back on the quality of the food they bought. As suggested

above, food was one of the few forms of expenditure that participants could control in addition to trying to use less fuel and water. Indeed, due to budgeting priorities that determined food as a tertiary payment, the amount of money spent on food was commonly simply based on what money participants had left after paying all their outgoings. Mr Woods (age unknown, ESA & DLA, single parent, Tendring) explained:

Like a proper dinner we've gone without before now, we'd sit and eat a bowl of cereal, make up some porridge or something... We eat what we can afford at the time, we don't go and do a monthly shop any more. We shop each day because you know if we need milk this day we'll buy some milk you know, and we've used all our sort of little bit of savings that we had... Even our little coppers jars that we use to fill up with pennies, and you know some days we've had to buy a loaf of bread and a pint of milk and with two pence pieces... We have to like eat day by day... We used the food bank a couple of times.

As food was a final and tertiary payment priority for participants this meant that almost any other kind of expenditure was a long way outside of their reach. Clothing, travel, socialisation and other expenditure like dental treatment or holidays were seen as simply unobtainable. Mr Holmes (40s, JSA, Colchester) explained:

There isn't any sacrifices because I've got nothing to sacrifice because I've been on incapacity benefit for years ... I just pay my bills, pay my rent and that's it, I don't have any expenses, I don't have sky TV, I have nothing like that... I don't have any luxuries, never have done for nearly a decade.... I stay at home... Food-wise is mince and pasta because my ovens broken, I can't afford a new oven so I'm living off basically what I can cook on a hob... When it comes to the food side of things it's basically cheap and cheerful, got use to it, I don't bother with luxury stuff.... I know how to not waste water so my water bill's £3 a month, it's next to nothing. I've learned how to cut down, being sensible, like doing the washing up not every day....I haven't been to the cinema in nearly 20 years.

Apart from the likely negative public health outcomes on welfare recipients not being able to eat and heat adequately, others told us that they could not afford some basic medical treatment like dentistry visits:

I haven't been to the dentist in four years because I can't afford to go to the dentist... I've got dentures and they need renewing... and I can't afford to you know, what a way to end life. (Mrs Chester)

For those who were disabled and, particularly, for those who were severely disabled, budgeting could be more difficult as a result of having to pay extra costs for assistive technologies such as electric wheelchairs or hoists, and also because those with less mobility tend to require more heating and lighting. Here, provision of DLA or PIP for people with severe disabilities does make contributions for the extra costs entailed by disability, and those deemed more disabled than others were awarded higher levels income than others. Yet, for our participants, the extra funds ensuing from DLA or PIP had often been used up in paying their Welfare Reform contributions to council tax or the SRS.

There were also a group of participants who had histories of mental illness, and many of these thought that their psychological issues had been compounded by the pressure of Reform. Ms Johnston (50s, ESA, Colchester) explained:

I'm on ESA, that was all mucked up, and luckily enough I went and sorted it and you know. Now it's been sorted out, but you know I'm constantly worried, constantly worried you know.... I don't sleep properly, I don't eat properly... as I say it's just a constant worry... Every day is a struggle to think you know. It's like last week with my money... was it going to be sorted out for yesterday, was it going to be there? It was all a worry all week... I can't get a job at the moment but it seems like I'm being punished for it you know because I'm not well mentally so I can't go to work but it seems like the government punishes you because you're mentally ill... I don't really want to live that long anyway, I feel like I've done my time here... I'll be 52 in November but, no, I feel like I've done my time you know.... I have visions of... throwing myself underneath a train or a lorry or a bus you know, I don't want to live...

Ms Paul (60s, DLA and IS, Colchester) had faced similar pressures as a result of Reform:

Well it's made me ill... I have something called fibromyalgia, which stress aggravates, and the amount of stress I'm under, I mean, because people aren't being very helpful. I mean the council are trying to force me into something [housing] that's not suitable for me, and who's going to pay for it all? I've got

no money.... I can't deal with all the people, it drives me crazy. I mean they keep saying to me moving is stressful, it's not the moving that's stressful. I'm good at organising and sorting stuff out and doing stuff, it's dealing with people that don't listen that's stressful. I just feel very frustrated and aggravated because nobody's listening. It's like they're treating me like I'm senile or I'm stupid or I'm invisible or I'm a five year old child. I know exactly what I need to live independently and I'm really ticked off about the fact that nobody listens.

A number of participants also told us that the stress of Reform had caused them to become physically ill. Mr and Mrs Brown (60s, PIP & Carers Allowance, Tendring) were one example:

Mrs Brown: We live on a knife edge don't we, well a tight rope walk really.

Mr Brown: It's a worry to see what else they're going to take off us.

Mrs Brown: I'm frightened of Kevin getting ill, he's had a heart attack already.

Mr Brown: I've had the [heart] bypasses from the stress.

The potential and actual impact upon physical and mental health and wellbeing, coupled with the re-categorisation of people as being less disabled than they were previously, presents a range of impacts for Welfare Reform that are predominantly negative. They very much overlapped with the financial constraints described above, and should be read as occurring in conjunction with those constraints. That is to say, the financial strain respondents were under were further compounded by the factors outlined above which directly, and negatively impacted upon health and wellbeing.

5.2.4. Social impacts

Changes within Welfare Reform have made receipt of benefits increasingly more conditional. Before Reform, many benefits were accessible once a claimant reached a certain threshold but, under Reform, a number of those thresholds have changed or have had additional conditions added to them. There was clearly a perception amongst respondents that there had been a shift away from benefit payments being seen as a right secured against ongoing or prior contributions to national insurance and taxation. Rather, Reform has created a context of benefits being seen only an entitlement for those who are striving for employment. Although not new, the discourse about welfare recipients as bogus had been amplified by Reform rhetoric and had thus brought with it a whole set of insidious negative social judgements and stigma. This seemed incredulous to many of our participants because who felt they had paid into the

system and thus had a right to be supported by it. Ms Blair (59, ESA & DLA, Manningtree) provided an example:

I claim what I claim, it's my entitlement, I'm not a scrounger. But that is what gets to you is that the media have the British people believing that we're all scroungers. We're not all scroungers, we're not, we need help, we need support that's all... I mean I could be living somewhere else in the world and sitting on the streets. I don't, I live in Britain and we support people. But the way the media is portraying it all at the moment is, I don't know, the general public believe that if you're in receipt you're a scrounger.

While different welfare recipients had different interpretations of their entitlement to benefits, the vast majority of respondents were vociferous about their right to receive fair and adequate levels. The major reason for their sense of right to adequate benefits was that almost all participants had spent most of their lives either in formal work or in full-time caring roles but who had, later in life, become too sick or frail for full-time work or they had left work to care for a sick relative. Ms Blair and Mrs Brown's words were representative of many of our respondents:

I worked as long as I could, paid my taxes, paid my National Insurance, paid my rent. I brought up two children on my own because I was divorced and worked for a living... I can no longer work but I worked as long as I could, so I do believe I've paid into the system, I've paid my dues, now I need help.... But to get help now you jump through hoops and I just think it is unfair... Just because you have a disability, it's not fair is it, it really isn't fair, there are people like me, hundreds of us, we've done our bit, we've worked as hard as we can, and we can no longer work, now we're asking for help... When I was working I paid National Insurance - the clue's in the name - insurance. You pay insurance premiums and when things go wrong they pay up. That might be quite simple but that's the way I look at it. (Ms Blair)

We both worked all our lives up to me having a stroke, and always paid National Insurance, always paid, and then I had the stroke I had to stop work and my husband stopped work to look after me. He's my full time carer which we believe saves the government money because they don't have to have someone coming in [to care for him]...It's like being punished because you're ill, even

though I've worked all my life and I've never claimed... Always worked and then something that you've got no control over happens to you you're punished - how can that be right? (Mrs Brown)

Like most others, these participants asserted their right to their benefits because they had paid in National Insurance contributions but, when falling on ill-health, they did not get the insurance pay-outs that they expected. Becoming disabled in late middle age is something that many of us may have to face, and this is a major reason why we have welfare system i.e. to smooth-out negative changes that occur across people's lives (see Hills, 2015). Indeed, due to the frailty of aging, a large proportion of all people claiming disability benefits are likely to be in the 50-67 age group. The result, for many of our participants, like Mrs Brown, was that they felt they were being punished for becoming disabled. Indeed, in neo-liberal states like the UK, welfare has increasingly become more punitive and conditional (cf. Wacquant, 2009), and participants' interpretations were, in this sense, correct. Welfare Reform, particularly in terms of its increasing conditionality for the sick and disabled, could be seen as having the effect of punishing the sick. The tenets of welfare Reform and the government rhetoric surrounding it, has moved the notion of welfare from its post-war notion as a right paid for by insurance, to one depicted as a conditional entitlement given as virtually a 'gift' by tax payers and government to those in need. Here, what is defined as 'right' and 'need' has shifted under Welfare Reform.

Feelings of being penalised and punished emerged time and time again in participants' narratives about their experience of welfare and Welfare Reform. Indeed, part of the major philosophy behind Welfare Reform has been focussed on bogus welfare claimants who claim they cannot work but, in actuality, according to the Government, can work. Such demarcations of welfare recipients suggests that they are taking and taking from government and never giving back. The consequence of this over-riding political rhetoric surrounding Reform is that UK welfare has also become increasingly punitive and stigmatic. Participants were acutely aware that by claiming benefits they were tarred by broad stigma of being non-deserving 'scroungers' who took but didn't give back. Ms Dixon (50s, ESA, Colchester) explained this, and its effects:

Especially with all this scrounger rhetoric that's going around... we're all scroungers apparently, and things like that - it just makes you on a real low and makes you feel really embarrassed and everything to kind of have to mention it or whatever... So that was quite... horrible [but] at the same time you got no

other choice... you can't work, you have to go into hospital and have your back operated and stuff like that... But it does... bring you down and then you feel like you're just stuck on it and people judging you and stuff like that.

It was not only those that had had formal employment and paid National Insurance contributions who felt punished by the system but also participants who had worked as carers for most of their lives. As, for example, Grace and Jill exclaimed:

Jill: Throw me to one side, like I'm 59 years old, because you married wrong, because this and that and the way life threw at me.... Not what I went out and did it deliberately what life threw at me.

Grace: No that's right, I didn't ask for a disabled child....If I hadn't had a disabled child I would have had a different life but I didn't ask for a brain damaged child, lack of oxygen at birth... I didn't ask for a disabled child, when she was here that was it, my life was over you know what I mean. You had to concentrate on them...

Jill: And they want to treat me like a what, a scrounger.

Grace: A scrounger, that's right. That's like me, that's how I feel, I feel like I'm a scrounger now because I had a disabled child.... And now I'm losing the one thing I've got, it's not only my home, it's my sanctuary... Why do they want to take that away from me, what have I done...?

Most participants had worked the majority of their adult lives in formal work or as carers for their children who were, in a number of cases, severely disabled. The caring role was, then, likely to have become central to these participants' self-identity and sense of social worth. However, the rhetoric surrounding Welfare Reform functioned to link caring work with 'not working'. This is a broader political promulgation of the often invisible status of, what is primarily, women's labour in the home (see, for example, Oakley, 1974). Yet, while the invisible nature of caring work had its antecedents in the past, its continuation in the form of lack of recognition of welfare recipients' labour had the effect of further debasing carers sense of self-worth and identity.

Another issue that emerged was that, for many older participants, their negative experience of Welfare Reform was compounded by the increases in retirement age that occurred around the same time as the Reform (and for similar austerity reasons). Many participants who had become

ill late in life and unable to do formal full-time work, expected that their life under the conditional welfare system would cease, for women, at 60 years old, when they would officially retire and be no longer dependent on provisional and conditional benefits. Yet, the increase in retirement age meant that their life on conditional benefits was extended, and this was interpreted as further punishment through no choice of their own. Ms Paul explained:

As I say I was so looking forward to being 60, not that I want to be old but not having to deal with the benefits anymore, and now I've got to wait until 2018 and all this. In between times I've got a permanent headache, my head feels like it's going to explode most of the time because it's just so stressful.

The situation of being a benefit recipient in itself also had an insidious social and psychological impact on our participants. This stigma was further amplified by participants' experiences of welfare agents and assessment agencies and also by the highly formal and rigid bureaucratic processes involved in claiming benefits. Participants were commonly left feeling poorly treated and powerless in the face of a highly bureaucratic, faceless, and precarious benefits system which bred considerable insecurity, worry, and anger. Participants told us that they had deserved to receive better benefits and better treatment by benefits agencies, in many cases, because they had paid into welfare systems for much of their lives. They thus expected to receive their benefit entitlements without the many conditions that accompanied benefit claims under Welfare Reform. All these issues combined had put severe strain on participants, with many claiming that they had become ill, angry and depressed as a result.

The fact that so many participants expressed again and again that they had worked for most of their lives, indicates, in part, a form of rhetorical work whereby they were, in narrative form, attempting to shrug off the stigma of being non-deserving (cf. Skeggs, 2004). The other way in which participants attempted to skirt stigma was by highlighting those others that they felt should be punished by the welfare system. Indeed, as can be seen in a number of the interview extracts so far, many participants had told us that Welfare Reform was, by targeting them, being aimed at the wrong people. This had angered many, and it indicates not only a form of rhetorical work in an attempt to skirt stigma but also that the major scrounger discourse surrounding the Reform was almost completely hegemonic. Participants, despite being severely affected by Welfare Reform to the point to which they felt they could no longer live life, still accepted the major tenets of Reform – that there were scroungers and cheats out there who should be penalised - but it was just that these were not being targeted correctly.

Indeed, the negative discourse surrounding welfare claimants had become so salient that some participants felt ashamed to even be identified by others as disabled. Their perception was that because of the strength of the ‘scrounger’ discourse, disabled people had become distrusted by broader UK society and were seen as bogus scroungers out to play the system. Indeed, as illustrated above, a major aspect of Reform has been to re-categorise those receiving disability benefits as actually available for work. Reform and its rhetoric thus creates, confirms and exacerbates the notion that many of the disabled are actually welfare cheats. Mr Wicker (50s, ESA, Epping) elaborated:

She [my wife] has to help me wash and dress and things like that because I suffer from spin bifida from birth... So as I say I had a lot of problems mentally dealing with it then and I got through all that with the help of doctors and all that but in the last couple of years we've discovering that what they're doing... It's like they're just picking on, it feels like they're just picking on the disabled all the time from our point of view... It's just like you're being hammered into the ground you know, it's crazy... It's very hard, being disabled in this country now, it can be just as bad as being... foreign. I might as well be Indian or coloured when I walk down the street because you get people have a pop at you.... You know, I mean straight away... if you're a working person... you ask their opinion what they think of that person that's basically sitting on her arse, claiming she's depressed... Straight away they're going to turn round and say... ‘they're just greedy scum, they're not helping the country, they're not doing anything, they're just, just out for their selves’ ... And that's the stigma that comes with it now and this government has made it worse over the last few years.... Because my illness is not physical, it's, you know, what I try to explain to people but they don't, you know they either don't understand or don't want to understand.... If people don't see a disability they automatically assume now that you're just a thieving and you're cheating the system.

Like Mr Wicker, many disabled participants felt that they were seen as benefits cheats by other people. This illustrates clearly the very insidious effect that highly negative welfare benefit stigma had had upon these participants, and the effect was to amplify their sense that Welfare Reform was both financially and morally punishing. The combined effects may be likely to further aggravate their illness and hit at their self-esteem, which would, in its turn, likely restrict

welfare claimants' ability to 'take control' and find formal work. Mr Smith (57, JSA, Epping) expressed this succinctly:

I've had letters threatening with eviction... So now as I say I'm paying £36 a fortnight so I don't get any more of those letters [but] if I miss one payment I'll have another letter threatening to take me to court for eviction so I just simply can't afford to miss one payment.... It's just putting me into a depression. I just don't want to get up in the morning, although I know I've got to go and look for work. But I've just, I use to be a right get up and go sort of person but I just haven't got that get up and go any more, it's just taken it all out of me... Well as I say I've, all me self-esteem seems to have just been drained out of me... I use to be out all the time, I've got an allotment up the road, I haven't been up there for weeks because I just haven't got, well, not the energy but the psychological being of wanting to get up there and get on with it.

5.2.5. Alternative sources of support

Although participants generally had very negative views of formal welfare agencies and systems, not all welfare-related services were seen in such negative light. In particular, many respondents mentioned how some housing associations and charities set up to help welfare claimants had been great sources of help and clarity. These included a number of voluntary and independent agencies available locally to help participants through the benefits maze. Respondents spoke in particular about the role of the Citizen's Advice Bureau (CAB), and a number of more locally-based agencies, most predominately One Support, without which they felt they would not have negotiated and survived Reform. Many also spoke positively about help they had received from Housing Associations, although a number also had negative experiences of their housing providers.

The CAB was, in particular, mentioned by participants so many times a source of help that it can be assumed that this long-standing agency had become part of a taken-for-granted source of advice. As Mrs Todd (50s, ESA, Colchester) told us, the CAB had been 'Brilliant, absolutely brilliant... they were so good they explained lots of things to me'. Despite its vital role, CAB services were too facing strain under austerity, partly due to the extra workloads it had taken on as a result of the effects of Welfare Reform but also due to funding cuts, and consequently some participants found it increasingly difficult to access CAB services. As Mrs Chester explained:

You go Citizen Advice you know for help and there's so many other people in there wanting the same sort of help, I give up and I come home, I can't sit there.... As I say there's, it's only open I think a couple of mornings a week and if you don't get in there before 9 o'clock they shut the doors at ten and you can't get in anyway because they're full to bursting... I mean it was the citizen advice that helped me go bankrupt because I didn't know what to do, I didn't know where to turn and I thought I can't do this anymore.

Other sources of support had also been strained by the rising numbers of welfare claimants needing help, which could be particularly problematic for disabled claimants. As Mrs Beale told us:

I mean I think they have a Housing Clinic at the library or something but I went there once to claim housing benefit when I first went on to housing benefit and we had to queue there for about two and a half hours. And I couldn't with my back now do that. I could not stay in one place for that length of time waiting.

A number of local support services were also mentioned by participants as vital sources of support. In particular, One Support was mentioned many times in interviews. Mr Lane (50s, ESA, Colchester) provided an example:

One Support, they're people who help you in a situation like mine with advice and help as to paying your rent and stuff like that you know, and getting you on track. So they've been very good, there's a young lady comes out and helps me out with that sort of thing, keeps me right you know. She seems to know everything what I'm suppose to do because me I don't know nothing much about anything.

Many participants had, however, found One Support only when they had almost reached rock-bottom – mostly when they had attended food banks and stumbled across this agency. Other participants, however, told us that they received no formal support other than trying to access the CAB, and many said that they had not even heard of agencies such as One Support. Certainly, one major housing association told us that they provide information to all their tenants about support services on offer. Yet, as the previous sections have illustrated, the complexities and ambiguities surrounding Reform had caused so much anguish that claimants may have simply been so overwhelmed by information that it had lost its meaning.

Even for those that did access them, formal support services, with the exception of food banks and the insolvency service Step Change, could not pay-off participants' debts, feed them and their families, or provide care for the sick. For these kinds of services, participants commonly drew on their informal support networks – their friends, families and neighbours. For instance, as suggested above, almost all participants told us that they had borrowed money from their friends and family. Yet, of course, if participants did move house under the pressures of the Spare Room Subsidy or Benefit Cap, these local support networks would diminish, leaving claimants more fully at the mercy of sometimes belittling and apparently ineffective formal agencies. This is explored in Section 6 below.

5.2.6. 'Existing not living'

The loss of those aspects of life that are taken for granted as normal features of living in contemporary Britain but which cost money not only had impacted on participants in a financial sense but the lack of things like food, heating and dental treatment would also likely impact on the physical health of those affected by Welfare Reform. In addition to this, life on benefits under Reform had also an insidious social-psychological effect in that many of the participants told us that they felt they did not and could not live what they saw as normal life. This was expressed time and time again in our interviews by participants telling us that they felt they were 'not living' but only 'existing' – an expression that can be interpreted as a profound feeling of social exclusion. As Mr Lane clearly explained:

It's changed my life and don't know where to begin with this one. In fact the bedroom changes, I mean I never knew what they were like before because I was working. But I'm no longer, as we say, living - I'm existing.... Well I know what living's about, living's you enjoy life and what not but now it's not, it's not like that, you can't do that anymore because of the financial situation. So it's a basic case of existing best you can really.... I can't afford to go out, I can't afford to dress as I use to dress, can't afford to eat as I use to eat, my social life's been affected... We're looking for cheaper alternatives to live, cheaper food and stuff like that you know, even to the extent that I had to go to the food bank... I've been there twice yea, it's quite it's quite a culture shock... the food bank was quite a humbling experience really... I suppose at the end of the day, really to be truthful, its poverty... The impact has been for him [my son] as well has been much the same - he's not been able to eat properly, had to sacrifice a lot of the

food and what we use to be able to afford and eat you know, like fresh produce and stuff like that. He's not been able to have that, [and] he's living in an unhappy environment as well because I'm not happy so it creates disharmony

Mrs Chester expressed a similar sentiment:

You just, you survive, as I say, you exist. You learn that maybe I'll pay that one this month and I pay some off that one this month or this week and then catch up with it next time. But you can't catch up so you're forever in this hamster wheel going round and round and round and round and round and you hope one day that you might fall off. No other way is there, it's just an existence.

These profound feelings of being excluded from normal life was something that many other participants who had always been on the breadline said they were accustomed to. For this section of participants, they were resilient budgeters, used to life as existence. Yet Welfare Reform had compounded the problems they faced. Ms Hurren explained: 'Yea I mean I suppose I have struggled but then I struggled before the benefits cap anyway do you know what I mean. It's always been, you know, hard to be able to pay for everything'.

This extract, and a number of extracts presented above, illustrate perhaps a key problem with some the aims of Welfare Reform. Although part of the Reform has been linked to saving government money in an era of austerity, another linked part is to make welfare increasingly inhospitable so as to act as a negative incentive for people to not claim benefits and thus move into work. Yet, what can be seen is that being on benefits and/or low pay before the Reform was already a struggle. The Reforms have simply compounded that. Moreover, considering that approximately 62 per cent of all UK benefit recipients, like the majority of our participants, were registered disabled or were carers for disabled dependents, most were not actually able to work – certainly not in full time or well paid jobs where they would no longer require help from the state. The increased financial pressure incurred by Welfare Reform would simply push everyone from these groups into severe poverty and debt, and, as a consequence, participants felt they were being unfairly punished through no fault of their own.

5.3. Impact of the Spare Room Subsidy

The SRS alongside Council Tax contributions, affected almost all our participants. The aim of the SRS is to free up larger housing for those in need of it, moving people with ‘spare’ rooms into smaller accommodation. Although many affected by the subsidy had been provided Discretionary Housing Payments (DHP) to make-up the extra costs, these were temporary and conditional upon participants demonstrating they were willing to move but had found no suitable dwellings to move to. However, many participants were so attached to their homes that they hoped suitable housing would never be found for them, or they reported they were unwilling to move and they thus disqualified themselves from DHP support. This section examines some of the reasons why participants did not want to move house, and it highlights the difficulties that many would have if they did move. It also illustrates how moving house could have very negative, and costly, repercussions for local councils, housing providers, and health services. Indeed, it may be that the costs associated with moving, in particular, old and disabled people out of their homes and communities, could, in the medium to long term, come to cost more than any savings made through the SRS.

5.3.1 Impact upon Family Life

Almost all participants would not have considered moving house before the implementation of the SRS and there were a multitude of multi-layered and complex reasons for participants not wanting to move to smaller dwellings. Moreover, many participants told us that they simply could not move to smaller dwelling because they actually needed the ‘spare’ room. One major reason for needing a spare room was that participants kept it for when family members came to stay. Participants did not want their children and grandchildren to no longer be able to stay with them. Forfeiting ‘spare’ rooms was, then, not a feasible option for many as it would break participants’ often primary identities as carers, parents and grandparents, and break up their vital local support networks. As Mrs Davis (40s, ESA, Colchester) explained:

It's important I keep a second room because Claire's at uni in London and obviously she needs a base for holidays and weekends and that. And also I've got a very poorly nanna... She's 93 and twice this year she's been in hospital and not being able to go home and live on her own for a while so she's come and stayed here while she's recuperating.... I'm the only one in the family that's got level access.

It was common that participants felt they needed an extra room for family members to use. Indeed, some participants had somewhat fragmented relations with their children which they felt would become more fragmented if they could not offer them a room to stay in. As Mrs Lowe (40s, working but in receipt of HB, Colchester) told us:

Why shouldn't I be able to have an empty room? My daughter's going to come back and then I won't have to pay [the bedroom tax]... If I downsize my daughter's going to think I don't want her... what do I say to her - 'sorry I've downsized' - the impact that has on a kid...I've got her into temporary care [and] because she's not living here I'm still being charged for it [spare bedroom]. And yet she can spend the majority of the time a weekend here, two, three nights here, I'm still being charged for the room, not fair.

Here, the motivation for paying the SRS rather than moving house can be seen as social rather than economic. For these participants, they felt that financial strain and debt through paying for the 'spare' room was worth taking on compared to the possibility of not having family members stay with them. Mr Osbourne (37, IS, Tendring), who was separated from his children's mother, expressed similar reasons:

I've got two bedrooms here and I've got a son and a daughter but I get told that if I'm in a one bedroom I can't have my daughter come and stay because where she's over a certain age now she needs her own room. But then I get told that where my kids only stay three nights a week I'm not entitled to the two bedroom so I have to pay a bedroom tax... If I move to a one bedroom then I'm not going to... be able to have my daughter stay and it's, I just don't know what to do at times... I'd rather go hungry and pay it... than have my kids thinking that I don't want them to come and stay no more... I just not having my kids grow up thinking that I didn't want them around.

Another related issue was that a number of participants did not want to move to dwellings where they thought they could not take their pets with them. As Mrs Painter (40s, DLA & Carers Allowance, Tendring) explained: 'Would have to get rid of all the animals and basically they're about the only things that keep me sane'. Ms Dixon professed similar reasons:

There's no other one bedroom places available unless I move into a flat, in which case I have to get rid of my dogs - and my dogs look after my lifeline because I

wouldn't go out if I didn't have my dogs. I wouldn't go out at all because... they get me out and they're like company and everything.

5.3.2 Impact on participants living with disability

The impacts on disabled participants of having to move house was perhaps more marked than for others. Most of the disabled participants argued that, as a result of their disability, they needed their 'spare' room. Consider, for instance, Mrs Brown (60s, PIP and Careers allowance, Tendring):

Then because we've got two bedrooms, bang, we're being charged for one and it's impossible for Kevin and I to sleep in same room, absolutely impossible because of my disability and everything. I need space in the bed, I get very very hot at night, I can't have anybody else there... plus my wheelchair and everything's up stairs and everything like that so there's no way we can ever sleep together... But to cap all that there are no one bedroom adapted houses for us to go to.... We had this house adapted a year ago, had a stair lift put in and we got a wet room downstairs. And because we had a grant for that from the council we can't move anywhere for five years. So we're actually caught in a trap, we cannot move out of this house for five years.... [And] we spent a lot of money on this house.

In addition to the problems that some disabled participants had in sharing a bedroom with their partners, like Mrs Brown, many also told us that because they had had a number of (expensive) adaptations made to their dwellings in order to accommodate their disability, they thought that they actually could not move because they had been told that they had to stay in a newly adapted house for at least five years. While social housing providers told us that this had been the part of general guidelines in the past, it was not the case for those affected by the SRS. Yet, past guidelines clearly continued to influence participants' perceptions. As Mrs Painter said:

[If we do downsize] then we're going to have the problem because Century Housing, who are our landlords, they paid towards the adaptations to the house for me - like the stair lift, and I've got an over bath shower with all the bits and pieces that I need. Because they paid towards that, they can keep us here like that by saying 'well, we paid two grand towards this adaptations so you're going to have to stay there for X amount of time...Or pay the two grand back'.

Issues around disability did not just refer directly to participants' immediate living arrangements. Mrs Cotton (50s, Tendring, DLA and Carers Allowance), for instance, outlined the implications of moving for her son who was living with severe disability:

No, I don't want to move at all and if it comes to it I will pay the bedroom tax, I would rather be poorer and pay it. But it just seems a bit unfair you know if it was just me and my husband yes I'd move, I've not got a problem with that... I mean I wouldn't want a house this size in all honestly but it's his [my disabled son] needs that worry me. And Damien's so used to his environment, he doesn't like change, and it'd just... be awful for him, and plus his day centre is basically up the road here so if there's an emergency... It just makes life easier because everything's around what I need here.

Strongly held reasons for not wanting or not being able to move as a result of primary responsibilities to family and the needs of disability had, of course, inhibited participants desire to downsize. These reasons were, however, not isolated but they were cross-cut and compounded by a number of other reasons for not wanting to move – in particular, participants' long-standing subjective attachments to their homes, local communities and local areas.

5.3.3 Attachments to community and local area

In addition to not wanting to move long distances from families, the most frequent reason given for not wanting to downsize were participants' deep emotional attachments to the homes and local areas in which they had often lived for decades. During this time they had built up informal social support networks and long-standing subjective attachments to homes and local areas, which they feared losing if they moved. Indeed, considering how being on welfare and then being on welfare under Reform had presented financial difficulties for participants, and how the majority of our participants lived with disability, local support networks were vital for both practical and financial help. This meant that financial penalties of having to pay the SRS often did not outweigh the costs of losing their local support networks. Mr Wicker (50s, ESA, Epping) explained:

My mum and dad live... 10 minutes down the road, my brother and my kids, my son lives in Brentwood which is only 15 minutes up the road, my daughter lives locally... They're all local to me so you know I've got my family around me sort of thing and also as I said I've got neighbours. I've been here 25 years, I've got neighbours that have known me for 20 years and if I have a problem or I

need to get to the doctors and I can't drive because I can't walk properly or anything like that, I've only got to pick up the phone and they'll take me straight away you know. It's that kind of community sort of thing that that's how it affects me mentally because I don't want to lose that because it's hard enough being disabled without you know. And when you've got neighbours and friends like that who help you out and then all of a sudden you've got the council saying 'well you know we've got nothing, no one bedrooms in this area so you could end up you know 20 mile away or 30'... I'm not going... don't you understand I'm not going now because I've got nobody there...It's not just a house you know... it's a community and it's you know why should I give that community up?

Mr Lane (50s, ESA, Colchester) expressed a similar sentiment:

Oh no I don't want to move out of the community here, this is where I want to stay. If I'm wanting another place to live, get a smaller place, it's got to be around here because I don't know anywhere else... I've lived here 20 years and I know everybody. This is my little area, walk down the street, hello to everybody yea, that keeps me going you know. Fact is if I went away now and I was in the same situation with somebody where I didn't know... that would make my health deteriorate more, I know it would, it'd make me more depressed. But the fact is knowing that I've got people round here that I can speak to is a great help you know.

It was not only that participants received support from their communities which would be lost if they moved out of the area and into smaller dwellings but participants also provided support to their communities. Many helped one another out, informally caring for one another, looking after grandchildren, and caring for neighbours and community members. Mrs Sharp (50s, ESA, Chelmsford) explained:

I've got pensioners live that side, I've got a pensioner live that side, and I help them, I look after them now and again. I do their shopping... I'll do their bins, all the little things that they can't do themselves I do them all for them... And even they've said you know if you end up having to move, we're leaving, we're moving because we don't want anybody else living next door because you don't know who they're going to put in. And then old people, they don't like change

do they, and I know for a fact the old people next door to me would not be happy if I was to move out so I have declined [to downsize] - believe me the council have sent me two different letters to offer me houses in two different places... I've been in this house 15 plus years, I am struggling to pay it [bedroom tax] but I am paying it.

Reciprocation of informal support meant that having to move home as a result of the SRS would impact not only those that moved, often far away, in terms of fracturing and inhibiting their support networks, but it would also affect those that remained. As Grace and Jill told us, Grace's move to another area as a result of the pressures of the bedroom tax had already had this effect:

Grace: And I had to leave Mary didn't I... The old girl over the road, Mary, I'd known all me life, since I was 18.

Jill: She's 89.

Grace: And I use to help with her husband and that.

Jill: It's heart-breaking when I see her, because she, without Karen you know, she can't get over here to see Karen, and Karen's been poorly and can't get over there so they all miss ya... They all say 'have you seen Karen, how's Karen'...

Grace: Yea, but Mary's husband Johnny, I mean every Sunday I use to put him to bed for her when he got old. So we're very close you know, like mother and daughter really... and I've had to leave her to get on with it.

Jill: That breaks your heart.

Local informal support networks were also central for participants' decisions-making in that many told us that this was a major reason why they would rather pay the SRS than move house. Moreover, the political and media rhetoric surrounding welfare claimants as lazy and unwilling to work was belied by the considerable voluntary and informal work that participants did every day. There was no one in our sample who simply did nothing and, indeed, many were public characters (Jacobs, 1961), the lynch-pins of community life. Forcing such people to move house would, then, take them out from local community networks in which they provided vital services to one another. In the long term, these support networks would likely be replaced by formal support – at a cost to governmental budgets.

5.3.4 Lack of adequate alternative housing

Combined with their attachments to local areas and properties, participants did not want to downsize also because they said that there were no suitable alternatives available. Indeed, many felt punished or ‘blackmailed’ by being penalised by the subsidy when they found that no suitable properties were available. Take for example Ms Dixon:

[They] blackmail you somewhat to say ‘well we’ll give you help with money, Discretionary Housing Payment’ where they will pay the extra on your bedroom tax for you. But you have to be on this exchange list, prove you’re on the exchange list to be able to move but there’s nothing actually to move into, there’s no smaller properties to move into so you’re in a real vicious circle - you just can’t get out of so you have to pay it or else you get evicted and end up homeless... People can’t move because there’s nothing smaller to go into, they can’t rent it out because the rooms are too small, and they can’t find extra money because they’re off sick or they’re disabled so you know you’re really, they didn’t really give you much options.

Many thus said that they would downsize but they had not done so because there were not any suitable housing available. Yet, as they had agreed to move, most of these participants had received DHP to manage the shortfall. Yet, others claimed they did not know about DHP and others had to face the strain of continually re-applying for it and/or appealing negative decisions. Of course, because the SRS had hit all affected social housing residents in Essex at the same time, many residents were trying to downsize at the same time, meaning that access to suitable smaller properties had become increasingly limited and competitive.

Not being able to find a suitable property to move into was something mentioned time and again by participants. This situation was somewhat exacerbated for older participants who told us that they did not want to move to sheltered housing because they feared losing their independence but, as sheltered housing was sometimes available, they were penalised for their decision. Ms Standage (61, DLA, Mersea) explained:

Yea I’m paying for that bedroom but of course I was going to move out into a one bedroom at the beginning when it all started but then when you went on the internet to look up places there wasn’t really many places about - only sheltered housing and I didn’t want to go in to that. I mean I’m 61 but I don’t class myself as old, not yet... I don’t really want to go into sheltered housing no, I’m not

ready for that... I do keep looking on the list but of course when it first happened - the bedroom tax - everybody was trying to get a one bedroom ... In the end I gave up and I thought I won't look any more, at the moment I'll leave it, I'll stay I'll have to pay the [extra] rent. I've got no choice, what choice have I got? I've got nowhere else to live. They actually really put people in a position that they didn't know what to do, I think they created fear in people for no reason at all... I want to hang onto my independence as much as I can and I've a right to don't I? I mean it's not fair to take that away from somebody... I went on there this morning and had a look... there was 48 properties I could look at and they're scattered all over the place, Suffolk, Ipswich, Colchester, there was none for Stanway and there was none for here.

Of course, combined with the subjective and practical values ascribed to long-standing homes and local community support networks, the provision of unwanted flats or sheltered housing was commonly not enough incentive for many participants to move. Additionally, however, many other participants appeared to not hold full and clear information about alternative housing, the processes of finding suitable properties, or about where to find help with moving house, which had also restricted their desire to move.

5.3.5 Lack of Reliable information

Lack of information regarding suitable properties to move into may not have been a result of there being no information available but rather due to contradictory information coming from different service providers and advisors, and the associated rigid bureaucratic systems. Contradictory and ambiguous information lead to severe confusion, ambiguity and doubt – and this contributed to preventing participants being able to make a firm decision to downsize. As Mrs Beale told us:

I can see where they're coming from by trying to get people to move but I think they're putting the pressure on wrong people. There's other ways of doing it I think, like as I said if they'd have given me more options and spoke to us about your options. And if I said 'no I'm not moving and that's it', then fair enough, I have to pay that, but they should, to me they should go through your options so you know what you can do and what you can't do and then make your decision from there.... Because it's, you feel like you're banging your head on a brick wall really you know, they're not very helpful on the phone

It can be seen that most participants told us they could not move for various quite reasonable motives. However, for some, drawing on their sense of the idea of welfare as a right rather than a conditional entitlement, often because they had lived in their homes for many years, they told us that they would simply not move and they could not accept that they should do. Mr Brown provided an example:

Yea, so the Epping Forest Council came to me and said 'oh you should move'. I said why, she said 'you've got too much room', I said I know I have but there again I have lived here since 1968 so you tell me why, why I got to move out? She said 'well you want smaller accommodation', I said yes I most probably do but I'm not moving this house, you have to take me out in a coffin, so she, I left it like that and they went away... No... I would not move, I've been in this house 51 years, I'm going to stay here.

In terms of information about financial and practical help to move house, participants told us many different things about what they thought they would be entitled to. The variation in their knowledge about entitlements to help with moving may have been because different local councils and housing providers provided different services and financial incentives to assist their clients' move. Nonetheless, even if participants could obtain financial contributions to help with moving costs, they felt that not all costs of moving would be funded by housing providers. Participants saw that there would be many extra costs associated with moving which, under their financial constraints, they could not afford to fund themselves. As Mrs Squire (50s, JSA, Colchester) told us:

Well yes but it's getting harder, it's getting harder yes, but to move to get a smaller house would be very very expensive because although you get a subsidy from the council because you're giving up a room and they may help with moving costs to re-carpet somewhere and re-curtain somewhere, it becomes very expensive, and it's far more than what thousand pounds they would offer you... It becomes expensive - curtain poles, curtains, blinds, it all adds up... This is my home, this is where my [late] husband and I were, why would I want to move?

To cast further ambiguity on participant's knowledge of entitlements about financial help to move, some told us that the financial help was conditional on which property they chose to move to. Mrs Lowe explained:

Well I could have got £500 [to help with moving house] if I chose what [property] they wanted.... but I went on the exchange and lost out on £500 because I wanted to choose where I wanted to live. You're given a choice to where you're allocated... and they give you £500 for downsizing but I opted to just do an exchange... I was doing it anyway before the thing [bedroom tax] came on because I was downsizing but I had to move. I was looking for a two bedroom but this one come up and I took it....They offer you money, it's council to council, you get offered money, but if you're in a housing association and want to do it you don't get no money... They helped with the price of a van and that was all.

For disabled participants to move house it would be much more costly considering that they would likely need help with packing their belongings, and would certainly require help to actually move house. Mrs Beale explained:

I'd definitely need help with like getting carpets and things, if I could take this or someone to fit the carpets, even to move. I can't lift or carry anything, so I can't physically move anything much heavier than a full kettle basically. And obviously with moving I suppose, and being near family and help with you know decoration costs when I get there if it needs it or carpets and if the curtains don't fit from here to the next one.

In terms of the various incentives and disincentives to move house and downsize, it can be seen that the costs of moving were often enough disincentive to not move. Moreover, financial incentives did not take account of people's subjective attachments to specific properties and local communities, and consequently, many participants told us that they would simply try to pay the SRS. Mr Lane poignantly summarised this:

The money that they're offering... that's just not worth it, it's not worth it. They're trying to downsize me into a different size property right, for the sake of about £10 rent [it] doesn't work does it? They're going to take my garden away from me and give me a flat with no garden and expect me to be alright. ... It's... penalising me for not having money isn't it? It's in comparison with

ethnic cleansing. As I say they're punishing them who don't have the money, myself who doesn't have the money. So you're getting forced to move out of your house into a different size property, and I know the theory and I know the thesis all behind it all and yet it's not working.

5.3.6 Problems with the Spare Room Subsidy

As can be seen, participants' reasons for not moving were multiple, complex and often accumulative, and they were underpinned by both practical and subjective attachments to areas, communities, and properties. The disincentives engineered through Welfare Reform – specifically the SRS - were, then, not disincentive enough for many of those affected. Moreover, the positive incentives to move were weak – not least due to ambiguous information about financial support to move. Of course, moving from a house with a spare room, with a garden, with close neighbours and family living locally, to a small flat or supported housing outside of the areas in which participants had often lived for decades, offered little incentive.

It can be seen, then, that the incentives provided under Welfare Reform to encourage claimants to align their behaviour with the underlying aims of Reform were largely negative incentives i.e. various conditions and penalties. By contrast there were few, if any, positive incentives applied. Combined with a sense of right to benefits, the lack of positive incentives was something that chimed throughout our interviews and which can be seen expressed by participants as a deeply seated feeling of being punished for their financial situation. With respect to the SRS, these negative incentives meant that participants were effectively no longer being provided a home to live in. 'Home' is a subjective phenomenon characterised by feeling of stability and security (Ghanem, 2003) but, under Reform, the provision of homes had become a highly conditional entitlement given by the state to claimants and, consequently, social housing had thus become increasingly insecure.

6. Conclusion

Despite the large financial penalties that participants faced as a result of various deductions under Welfare Reform, very few had been encouraged to downsize their dwellings, and even fewer had been encouraged off of benefits and into paid work. Indeed, considering that the majority of our sample, just like the majority of welfare claimants in general, were sick or disabled, or they were carers for the disabled or for young children, most were actually unable

to do full-time paid work. The many negative incentives encouraging claimants into paid work were thus ineffective as most participants simply could not do this due to ill-health or caring responsibilities. The result was, rather, a deep-seated feeling amongst respondents of being punished and stigmatised by Welfare Reform, pushing most respondent's way below the headline and thereby inducing considerable stress and insecurity.

While the welfare bill may, in the short-term, decrease as a result of some aspects of Welfare Reform, the financial, social and psychological costs to local communities and families is likely to increase. Moreover, there are number of longer-term costs that are likely to surface in terms of reduced physical and psychological health of those affected which will indirectly impact on health service costs. Additionally, the costs of moving residents to smaller dwellings, especially the disabled, and the costs of fitting appropriate technologies to new dwellings for the sick and disabled will accrue extra costs to housing providers and local councils that are likely, in the short-term at least, to require more expenditure than the savings made through the SRS.

In terms of the major aims of Welfare reform – to save government money and encourage more people into paid work – it would appear a failure. The main outcomes have been to put claimants under severe financial situations in which they could not afford to eat or heat, or provide normatively for their children, and in which they experienced heightened levels of financial and psychological insecurity. The potential health and social costs generated by this are likely to be a dominant feature of the near future for which government and communities will inevitably have to pick up the pieces.

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Appendix 1: Respondent details

Name	Age ^{vii}	Area of residence	Main benefit received
Grace	59	Epping	ESA
Jill	59	Epping	ESA
Ms Standage	61	Mersea	DLA (low rate)
Ms Hurren	50s	Colchester	ESA + DLA
Ms Hill	40s	Colchester	Lone parent benefits
Ms Potter	34	Colchester	DLA and JSA
Mr Smith	57	Epping	JSA
Mr Brown	60s	Epping	ESA
Mr and Mrs Woods	Ages not known	Tendring	ESA + DLA (lowest rate), and carers allowance
Mr and Mrs Painter	40s	Tendring	DLA and Carers Allowance
Mr and Mrs Brown	60s	Tendring	PIP and Carers Allowance
Mr and Mrs Wicker	50s	Epping	ESA
Mr Osbourne	37	Tendring	Income support (but signed off as sick)
Mr Copse	47	Maldon	ESA
Mr Lane	50s	Colchester	ESA
Mr Addo	60s	Tendring	JSA
Mrs Chester	60s	Tendring	ESA
Mrs Jones	51	Tendring	DLA
Mrs Sharp	50s	Chelmsford	ESA
Ms Ward	57	Tendring	ESA and PIP
Mrs Box	60	Manningtree	Housing Benefit only
Mrs Squire	50s	Colchester	JSA
Mr Holmes	40s	Colchester	JSA
Mrs Beale	48	Tendring	ESA
Mrs Cotton	50s	Tendring	DLA and Carers Allowance
Mr Phillips	40s	Colchester	Carers Allowance
Mr Young	50s	Epping	ESA
Mrs Davis	40s	Colchester	ESA
Mrs Lowe	40s	Colchester	Working and receiving Housing Benefit only
Ms Ulrich	59	Colchester	ESA
Ms Paul	60	Colchester	DLA and Income Support
Ms Johnston	50s	Colchester	ESA
Mrs Hake	40s	Colchester	ESA and PIP
Ms Dixon	50s	Colchester	ESA
Mrs Todd	50s	Colchester	ESA
Ms Blair	59	Manningtree	ESA & DLA

Notes

ⁱ see <https://www.gov.uk/government/policies/simplifying-the-welfare-system-and-making-sure-work-pays>)

ⁱⁱ see <https://www.gov.uk/benefit-cap>

ⁱⁱⁱ Frozen in April 2001, NDDs have been increasing since April 2011. Under UC, a ‘Housing Cost Contribution’ (HCC) will replace NDDs. HCC will be a weekly flat deduction of about £15 per week per non-dependant for households with one or more non-dependants aged over 21.

^{iv} Six Real Life Reform reports had been published at the time of writing but the conclusive seventh report was not yet available.

^v This figure is illustrative but not totally accurate as some respondents were unsure of the name of the benefit they received and others received more than one form of benefit.

^{vi} These findings are slightly different to those revealed by Real Life Study 6 which found that 42.9% of participants prioritised fuel bills, followed by 32.9% prioritising rent payments, and then 20% prioritising food spending.

^{vii} If not stated specifically by the interviewee, age was estimated by the interviewer.