

Access to housing benefit for 18 to 21 year olds

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We strongly believe benefits should be maintained for 18 to 21 year olds who need help with their housing costs. While the vast majority of young adults can either afford their own accommodation or live with their parents, for many housing benefit is all that stands between them and homelessness. We are concerned that removing young people's access to housing benefit will lead to an increase in youth homelessness.

Who will be affected?¹

- There are currently 19,031 18 to 21 year olds claiming housing benefit and Jobseeker's Allowance
- Over three in five (11,834) live in social homes so will already have met strict eligibility criteria for housing
- Those living in the private rented sector are already entitled to only the lowest rate of housing benefit, the Shared Accommodation Rate; more than six in ten (4,498) receive less than £75 per week

Barriers to living with parents

Many young people simply can't live at home with their parents. Of those accepted as homeless by their local council last year, almost a third were under 25 and more than 8,000 said the reason for the loss of their last home was that their parents wouldn't or couldn't house them.²

Some young people have very clear reasons why they cannot live in the family home, including orphans, care leavers and those who have experienced violence or abuse from family members. Others may have experienced a relationship breakdown with their parents, for example if they have been thrown out because they are gay, have an alcoholic parent or have never got on with a step-parent.

Some parents may simply be unable to afford to house their adult children or may not have the space, particularly if they have downsized to reduce their housing costs.

Even if young people in certain circumstances were exempted from rules limiting access to housing benefit, those whose parents cannot or will not house them may find this difficult to prove to the local housing department. There may be very little evidence to confirm their situation. Even those who have experienced abuse may find this difficult to demonstrate, since domestic abuse is significantly under-reported. Without housing benefit many people in these sorts of situations are likely to be left without support.

Homelessness

Homelessness, including youth homelessness, is already on the rise. In four years the number of young people sleeping rough in London has more than doubled³ and 8% of 16-24 year olds report recently being homeless.⁴ Restricting access to housing benefit would put many more young people at serious risk of homelessness. This is especially true for those already living in homelessness accommodation projects, which are largely funded through housing benefit. Nearly half (49%) of people using accommodation projects are aged under 25.⁵

Withdrawing housing benefit from young people would not only undermine the statutory homelessness safety net but would also be expensive to the taxpayer. The annual cost of

¹ All figures from [Stat-Xplore](#), as of February 2015

² DCLG (2014), [Live tables on homelessness](#)

³ [CHAIN data](#)

⁴ Heriot Watt University and the University of York/ Crisis (2013), [The Homelessness Monitor](#)

⁵ Homeless Link (2015), [Support for single homeless people in England Annual Review 2015](#)

homelessness to the state is estimated to be up to £1 billion. This includes direct costs to local authorities, but also costs placed on the health service, justice system and in benefit payments.⁶

Recent research by Heriot Watt University found that, once the costs of vital exemptions and knock on costs to other public services have been taken into account, the policy would save a maximum of £3.3 million. This is a conservative estimate of the knock-on impacts; only an additional 140 young people would need to become homeless before the policy would end up costing more than it saves.⁷

Unemployment

Young people who have left home to look for work – and those who have been working and renting independently prior to losing a job – may need housing benefit for a short period to help them stay near job opportunities. At the moment 85 per cent of young people on Jobseeker's Allowance find a job within twelve months.⁸ Withholding support could easily transform a short period job hunting into long-term unemployment, putting young people at risk of homelessness and undermining their potential to contribute to the economy.

We urge the government to commit to maintaining housing benefit for 18 to 21 year olds. Restricting access to housing benefit is likely to lead to an increase in youth homelessness and make it harder for young jobseekers to find work. This will not only have catastrophic effects for those people affected but will in turn place additional financial pressures on the economy.

Case study: Jade's story

Jade*, 21, was sexually abused by her father from the age of 11. Confused and afraid, she did not tell a soul. Living in fear throughout her adolescence, she could not sleep at night and even stopped having baths and showers in her house because her father would come in to watch her. Things got so bad she tried to take her own life three times.

Because she had nowhere else to go, Jade remained in her family home until she was 19, when she could bear it no longer. Jade began sleeping on her older sister's sofa, but says she felt like a burden, so she ended up staying with a friend. While there Jade got in touch with a scheme that helped set her up with a private rented flat. Her rent is £70 a week, which is paid entirely by housing benefit.

Jade is a trained hairdresser. Until very recently she was working in a salon, but she was made redundant. She is desperately looking for a new job and looking forward to the day she won't need to claim housing benefit. For Jade, living with her parents is simply not an option:

"If it wasn't for housing benefit I probably wouldn't even be alive, I know it's like dead drastic, but I feel like a burden on everybody. I have not wanted to live with my parents since I was about 12, 13. I've always had this situation at home. But if I wasn't here now... I would be dead. That is me being honest."

* Jade's name and some minor details have been changed, to protect her identity

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⁶ DCLG (2012), [Evidence review of the costs of homelessness](#)

⁷ Heriot Watt University (2015), [Lifeline not lifestyle: An economic analysis of the impacts of cutting housing benefit for young people](#)

⁸ House of Commons Library Standard Note (2014), [Youth Unemployment Statistics](#)