

**The Impact of Social Security Reforms on Younger Adults'
Housing Choices in Edinburgh**

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Abstract

Within the context of austerity and welfare reform, this thesis examines the impact of Housing Benefit restrictions introduced post-2010 on younger adults aged 21-34 in Edinburgh. Two welfare reforms in particular have affected households with younger adults. The first of these is the increase in non-dependant deductions (NDDs) that reduce Housing Benefit entitlement for families with resident adult children. The second is the increase in age at which the Shared Accommodation Rate (SAR), which limits Housing Benefit entitlement to the prevailing rents in shared accommodation, applies. This research involved semi-structured interviews with 10 national (Scotland) policy experts and practitioners operating across Edinburgh. Biographical, semi-structured interviews were also concluded with twenty-three parents and younger adults aged 21-34-year olds to examine the impact of reforms on younger people as they attempt to make the transition to independent living.

The research findings demonstrate that younger adults do not have full access to social security, and this discrimination within the welfare system is based purely on socio-economic status as well as age, and fundamentally limit the housing choices and opportunities for people affected. Further, the age of those defined as belonging to the category 'young person' is increasing, and this cohort are deemed not have the same financial need or entitlement as older people, so reducing the opportunities and choices of younger people and those of their low-income families they continue to reside with. The thesis contributes to the literatures on welfare regimes and welfare reform. It demonstrates that there is an important age-element in welfare regimes that is not considered in existing literature other than in relation to pensions. It also demonstrates that widespread lack of understanding of the benefits system means that reforms are not mediated through 'rational' actors working with perfect information. Indeed, it is striking the extent to which many younger people have become disengaged from the social security system particularly in response to increased conditionality and sanctions. It is also striking that the younger adults interviewed did not consider the state to be an obvious enabler to independent living: social housing was seen as largely inaccessible whilst housing benefit did not enter their calculations. Instead younger people looked to the labour market as the route to independence, even though the often low paid and insecure nature of employment were insufficient to secure and maintain private tenancies. The operation of the benefits system including SAR point to age-based differences in the social security system. However,

because SAR and NDDs affect only low-income households it is clear that there is also an important intra-generational cleavage between young people whose paths to independent living are hindered by the operation of the benefits system, and those who are not – and indeed whose path to independent living is actively promoted by the state through state supported entry into home-ownership through schemes such as Help to Buy.

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Glossary of abbreviations

CEC	City of Edinburgh Council
DHP	Discretionary Housing Payment
DWP	Department for Work and Pensions
ERTB	Extended Right to Buy
ESRC	Economic and Social Research Council
HA	Housing Association
HB	Housing Benefit
HMO	Houses of Multiple Occupation
JSA (IB)	Jobseekers Allowance (income-based)
LHA	Local Housing Allowance
MIS	Minimum Income Standards
NEET	Not in Education, Employment or Training
ND	Non-dependant
NDD	Non-dependant Deduction
NLW	National Living Wage
NMW	National Minimum Wage
PRS	Private Rented Sector
RTB	Right to Buy
SAR	Shared Accommodation Rate
SFHA	Scottish Federation of Housing Associations
SIMD	Scottish Index of Multiple Deprivation
SRR	Single Room Rate
SRS	Social Rented Sector
TP	Transitional Protection
UC	Universal Credit

Part I

Research Background

Chapter 1 Introduction

Introduction

Having conducted an ‘early day’s’ research project into welfare reforms on social insurance, and both social and housing assistance payments announced from 2010 by the Coalition Government as part of my MSc dissertation (Blenkinsopp 2012), unanswered questions have remained. These centred around the possibilities and abilities of financially disadvantaged young adults to manage some of the changes which impact on residence and tenure and housing security whilst unemployed or underemployed. Of particular interest is the increasing of the age at which someone is considered to be a ‘young person’ within the social security legislation and how these assumptions fit with wider changes in society such as the higher propensity for young adults to stay in their family home until later in life and whether low-income parents are well positioned to accommodate these changes.

Research background

Significant changes to Housing Benefit affecting private tenants were introduced by the Emergency Budget in 2010 and further reforms affecting both social and private tenants are being introduced as a result of the Welfare Reform Act 2012 in Great Britain. The Coalition Government at this point stated: *“The state can no longer afford to pay people disproportionate amounts in benefit each week, sometimes in excess of what someone in work may take home in wages.”* (Department for Work and Pensions 2012: 1). The Welfare Reform Bill, published 17th February 2011 followed the *21st Century Welfare* consultation, which set out a range of options for Welfare Reform. At the end of the consultation, the White Paper *Universal Credit: welfare that works*, was published along with the Government’s response to the consultation. The White Paper set out the Government’s proposals to reform the welfare system to: reduce costs, including those for administration, improved work incentives and simplification of the benefits system (DWP 2010: 1). Within this research, the term Welfare Reform is used in a broad sense for ease of understanding, and relates not only to the 2012 Act, but also to legislation enacted by the preceding Labour government (1997-2010) relating to the Local Housing Allowance in the private rented sector (PRS). Further to this, the research deals with measures set in place to reduce public spending by the Coalition Government, those relating to welfare benefits of both the Emergency Budget of the 22nd June 2010 and the Comprehensive

Spending Review of the 20th October 2010 as part of the overall Reform, therefore justifying the overarching term “Welfare Reform” (Blenkinsopp 2012).

Two areas of reform will be analysed to gain a deeper understanding of the interconnections between reforms relating to both Housing and Welfare Policy on young people aged between 21 and 34 years old. The main areas of reform identified for analysis are the increases in the non-dependant deduction (NDD) rates from April 2011 and the increase in age of those affected by the shared accommodation rate (SAR), applicable in the private rented sector from January 2012. Housing Benefit reforms with reference to these two areas of reform expose issues of where low-income young adult may live and highlight the relevance of (continued) parental responsibilities and their willingness and their financial ability to support their child(ren) beyond what might be considered the ‘normal’ age of transition to adulthood. The remainder of this chapter traces current debate relating to younger adults’ pathways into independence, followed by an overview of the tenures that younger adults may live in when living independently in the UK, which offers context to later chapters when discussing younger adults’ relationship to the housing market.

Existing assessments of the current reforms have, until recently, been “static” and the government has argued that consequently they overstate the impacts, by failing to take account of behavioural changes of people potentially affected, to mitigate their consequences. They also tend to examine the consequences of each reform in isolation from others, whereas in reality, they will inter-act with one another. This research was conducted taking place during the first few years of the reforms impacting together and is therefore timely. It offers new insights into the potential for younger adults housing pathways (and hence their transition into full adulthood) to be fragmented and protracted by the reforms.

Consensus exists across disciplines that the main markers to transition to adulthood are leaving education, entering the labour market, family formation and also moving out of the family home (Fitzpatrick 1999; Ford et al 2002; Jones 1995, 2009; Clapham 2002, 2003 2005; Clapham et al 2012; Tunstall et al 2013) which is a focus of my own research. The literature also suggests that this process has become more fragmented, risky and protracted in ‘late modernity’ (Giddens, 1991, Beck 1992, Furlong and Cartmel 1997, 2007, Taylor-Gooby 2004), and that these processes have intensified since the Global Financial Crisis from 2008. In the UK, young people have been particularly affected by austerity measures

which have been a focus of the Coalition and Conservative governments since 2010 which have been committed to deficit reduction (Antonucci et al 2014).

Economic independence and residential autonomy are described as the two cornerstones of transition into adulthood according to Aassve, et al (2013: 949). Their finding of research looking at 24 countries during the period of 2005-11 (pre-and mid recession), suggest young adults were affected disproportionately by unemployment. This caused protracted transitions and postponements into adulthood with much more parental co-residence than previously experienced (ibid: 950). However, the UK had already experienced substantial pre-recession increases in co-residence, which changed little during the recession.

Clapham (2002; 2005) describes, housing pathways as “continually changing set of relationships and interactions experienced over time” (Clapham 2005: 27). It would be too easy to argue that the young adults studied were one homogenous group, never leaving their ‘set’ trajectory. The housing pathways process is dynamic and junctions in the pathways can change the direction for the better, worse or the same housing situation. To better understand opportunities, it is imperative that these are discussed by way of alternative or ‘sliding door’ pathways (what might be, what could be) which is developed through the analysis of empirical data. Briefly therefore, we turn our gaze to different tenure options and examine the experience of young adults to understand potential constraints to these. Fahey and Norris (2011) argue that there has been witnessed a long-term expansion of self-provisioning of welfare by households (Fahey and Norris 2011: 447). The social rented sector has shrunk whilst the owner-occupied sector has expanded throughout the EU15 as a whole since 1990 (ibid: 446).

Fahey and Norris argue the contraction of social housing and the increased home ownership do not necessarily represent a withdrawal of state support. Conceptually they argue the reason for this is that they believe there is a failure to distinguish between housing as a commodity, bought and sold on the market and housing as a service, accommodation to be lived in and enjoyed and enables self-provision of welfare across the family. The authors acknowledge that many commentators have suggested self-provisioning through home ownership is regressive as: *“access to the tenure is mediated by structural inequalities in relation to socio-demographic characteristics such as age, income, class and generation”* (Ibid: 448), but suggest ultimately home-ownership can be viewed as a superior tenure as it achieves efficiencies as a welfare asset (Ibid: 450).

McKee (2012) further discusses the increased marketization of welfare and individual responsibility for one's own welfare (McKee 2012: 857). Ownership of housing has increasingly become a welfare asset for later life, to pass on to children or release as equity. Research here develops a theoretical argument about extended pathways for young adults due to their inability to join the 'terrace train' (my words to describe cheaper entry-level homes) even though they show a clear preference for this tenure. McKee concludes there may in fact be a 'lost generation' excluded from home-ownership by high house prices, and restricted mortgage availability exacerbated by the global economic crisis. Many young people will not realise their preference to buy until much later in life, if at all, and will be dependant on private renting. Further to this, due to the aging population not passing on their housing wealth until much later, this may cause inter-generational conflict, and seems likely to reproduce inequalities across age groups. This is particularly interesting when considered the lost opportunities for young unemployed and underemployed adults as their ability to save for a deposit to mortgage a property is severely restricted during this period, particularly when renting privately. This picture, shows that there are clear limits to the potential for increased marketisation of welfare and individual responsibilities as these depend on mass home ownership.

Choice of tenure? – the private rented sector

To reveal the significance of the PRS to young adults' abilities to gain and sustain housing, an overview of the PRS will firstly be examined here. The private rented sector (PRS) was the dominant tenure within the UK until the 1950s (Garnett and Perry 2005 :412). Rent controls in existence from 1915 and regulated tenancies which made it difficult to remove tenants unless tenants died or broke a key condition of tenancy such as failing to pay the rent, or were paid to move, meant private landlords had limited control over their capital investment. Unfavourable tax treatment along with the poor image of the sector, often seen as controlled by slum landlords, for example the Rachman scandal in London (Lowe 2004: 222) had amalgamated to enhance the tenures decline.

A revival of the PRS could be seen to be caused by several factors. Deregulation of this tenure could be argued to have been initiated by The Housing Act 1988. The Act abolished strict rent controls on new tenancies, enabling 'market rents' to be charged and allowed two new forms of tenancy, reducing security of tenure, the Assured Tenancy and the Short-Assured Tenancy making renting more viable and less risky for landlords (Ibid: 222). Following the Act's introduction, prior to the market downturn of the late 1980s early

1990s, many people, particularly in the south of England, had bought their homes at a high price and found them in negative equity when the market crashed. Mortgage interest rates also rose to 15% in a short period (Bramley et al, 2004). Many mortgagors were unable to sell their properties, and if they had to move they found that the only thing they could do was to rent out their former homes: the phenomena of ‘reluctant’ landlord (Bramley et al 2004:22)

Further to this, the ‘Buy-to Let’ mortgage became available in 1996 due to an agreement between mortgage lenders and the Association of Residential Landlords. After the stock market crash in 1987, investments in pensions and stocks and shares were thought inferior to the investment in housing. Coupled with long term low inflation and low interest rates which emerged in the 1990s, investors believed they could get more for their money investing in housing and many more ‘amateur’ landlords entered the market (Ibid:46).

The sector has undergone a dramatic revival since the 1990s. Often viewed as an important tenure due to its flexible nature the PRS offers choice and (on the face of it) greater mobility, particularly for the young, including students, as 45% of private rented sector households are under 30 (ibid). The PRS does bring advantages for younger renters, for example, those wishing to share costs or for those wanting to live in an area for a relatively short time, such as students. However, there is not the ease of movement as first perceived because of high deposits, advanced payments of rent, tenant referencing and lists of perceived bad tenants readily available to landlords, access can be difficult for some. Disadvantages include lower security of tenure and higher rents than found in the social rented sector (SRS), particularly in pressurised housing markets such as Edinburgh.

Choice of tenure? – owner occupation

The landscape has changed dramatically around tenure in the UK in the past 10 years. It became an expectation, (at least from the 1980s) that many young adults would *choose* to mortgage a property to live in or to rent out as soon as they could afford to. There are several reasons for this, firstly the deregulation of the mortgage market allowed greater access to mortgages. Increasing loan to value mortgages, in some cases allowing mortgagees the opportunity to borrow typically between 95-100% on the value of the property (therefore without the need for deposits) and wider availability of buy to let mortgages. Secondly, Right to Buy (RTB) offered the chance to buy a social rented property with discounts and these cheaper properties entering the market if re-sold later.

Thirdly, changes in the private rented sector tenure decreased the security of the tenure and enabled rents to rise, making this sector less attractive when settling in an area for many.

As opposed to other forms of investments such as pensions, stocks and shares for example, post 1987 stock market crash (Forrest et al 1990:53) investment in housing was seen as a 'safe' investment, which until recent times could be borne out by the long-term rise in property prices. Apart from having the benefit of living in the property, and inheritance to pass to family, owner occupation is favoured in the tax system as opposed to other tenures (Bramley et al 2004:53). Commentators have also stated not taxing an activity which normally would be subject to tax amounts to a subsidy (Gibb and Munro 1991:189). In the case of owner-occupation, not taxing the 'imputed rental income' as has happened in the UK since 1963, has meant that owner occupiers have been treated more favourably than other investors for example, private landlords who pay tax on rental income under Schedule A of income tax schedules dealing with land and property. Moreover, homeowners are not subject to capital gains tax on their main residence. In contrast, private landlords and property investment companies are subject to pay tax on the gains in equity in their property once sold (Hills 2007:26-27). Between 1981 and 2001 owner occupation rose by 40% partly due to these favourable measures (Bramley et al 2004:19). The mortgage market became highly competitive throughout the mid 1990s - mid 2000s and many people, including low income earners entered the market. Rising prices meant people became desperate to get into the market, including first time buyers. Initial fixed rate mortgages and relaxed practices such as self-certification of earnings allowed many people to exaggerate their earnings and pushed themselves to the limit of affordability. Owners saw their investment appreciate with little effort and many took second secured loans or mortgages against their properties in the hope the increases would be sustained (Bramley Ibid: 43-62; Lowe 2004: 200-204).

Changes to the expectation and drive to purchase were undermined by the Global Financial Crisis which had its origins in the US sub-prime mortgage crisis. The recent credit crunch and recession from the late 2000s saw many who could formerly re-finance no longer able to do so. There has been a restriction on mortgage lending; applications are scrutinised and only those with impeccable credit histories, along with large deposits are considered. As of 2017, the UK has 17.5 million owner occupiers (Barton 2017:22). This is of course a huge part of the story – but it does not tell it all. Following the credit crunch, banks were reluctant to lend money, particularly without large deposits which first time buyer and younger adults

(without equity from a property) were unable to satisfy without the help of their family, friends or legacy (ONS 2016 (a); ONS 2016 (b)). This disadvantaged the younger age group, but being unable to purchase a property does not bring hardship to young adults in and of itself at the point of non-purchase. Although accepted however, that they may be disadvantaged somewhat due to the lack of ability to release capital from their purchase for later life, but this is only briefly touched upon here.

Choice of tenure? - social rented sector

Although underway from the 1960s due to ageing stock and system defects, and heightened by public spending cuts in the mid 1970s, the decline of social rented sector was greatly affected by the Right to Buy (RTB) brought in under The Housing Act 1980 (Bramley Ibid 2004:34; Le Grand et al 2008; Jones and Murie 2006). Better off tenants, buying more desirable homes had a sifting impact on the social and demographic profile of the remaining social rented sector. The tenants and the estates left were somewhat residualised. Homelessness legislation from 1977, gave local authorities a statutory duty to house vulnerable priority applicants and because a refusal of an offer meant termination of the local authority duty, many were forced to live in these estates which further concentrated poorer, less skilled and vulnerable young tenants causing a worsening of the sector's image (Fitzpatrick and Stephens 1999; Hills 2007:2).

The social rented sector has concentrated priority on attempting to improve its residualised image, however, increased numbers of dwellings built in the sector have struggled. Having initially relied on 'bricks and mortar' subsidy and then more recently, the demand-side subsidy of Housing Benefit (when building), SRS landlords were coaxed into the supply of family accommodation, leaving in many areas, little in the way of 1-bedroom properties for single young adults to rent. Where they were offered properties, affordability is good whilst in work, as even where they were offered and rented 2 or more-bedroom properties, the rent of these were still comparable, and in some cases cheaper than one-bedroom properties in the PRS. When living wholly from benefits, affordability remained good due to HB matching £1 for £1 rises in rent, and rent covered in full, in most cases, although this is changing as will be discussed in greater detail later. Along with offering lower rents, the SRS has offered greater security of tenure in Scotland. Life time tenancies were introduced in 1980 by the Housing Act in England and the 1980 Tenants' Rights (Scotland) Act due to pressure brought by tenants and pressure groups. Further embedded in Scotland's housing law by Schedule 5 of the Housing Scotland Act 1988 for local

authorities and the Housing (Scotland) Act 2001 for housing associations, the Scottish Secure Tenancy can offer stability along with security to households and families and the wider community, particularly in need of further support to sustain their tenancy.

The Right to Buy, along with restricting receipts to pay debts rather than build, along with homelessness legislation, have been some of the reasons that the social rented sector has suffered from both a decline and a residualisation of existing stock, with long waiting lists being common in many high demand areas (Fitzpatrick and Pawson 2007; Malpass 2004). However, long waiting lists show the popularity of this sector is still high, although there have been attempts to restrict the security of tenure in England through the offering flexible tenancies (albeit under the auspices of allowing landlords access to funds to build). The Localism Act 2011 (legislation.gov.uk 2011) changed the rules on the length of tenancies for social renters in England and SRS landlords in England could, on a discretionary basis, let on short-term contracts of between one and five years, ending the notion of a tenancy for life (Fitzpatrick and Watts 2017; gov.uk 2015). English SRS landlords can allocate in relation to being in employment or having links to the locale (Parkin and Wilson 2016; Fitzpatrick and Watts 2017) ‘trumping’ the ‘needs-based’ allocation of old (Fitzpatrick and Stephens 1999). As many SRS landlord did not choose to implement fixed term tenancies following the Localism Act 2011, further provisions were made through the Housing and Planning Act 2016 to take away local authority landlords discretion to offer fixed term tenancies or not. Local authorities in England must now offer fixed-term tenancies under most circumstances, although the discretionary system remains for HAs (Parkin and Wilson 2016). The Scottish government also allowed Scottish SRS landlords to use intermediate tenancies or mid-market rents with the aim to supplement grant funding for the supply of further SRS. However, this has been mainly used in high demand housing markets such as Edinburgh and with less appetite in more restricted markets (The Scottish Government online 2012).

Restricting security however, is argued not to diminish the demand for further building given the actual and forecasted changes in demographics and household make-up, and restricting life time tenancies could see a resultant ‘postcode lottery’, offering security of tenure only where and when it would suit the landlord, mainly affecting high demand areas (Hills 2007:19). Sub market rents and therefore affordability can be seen to increase incentives for tenants to find and retain work (even within the current housing benefit

‘taper’ system) thereby offering stability and security throughout life changes (Hills 2007:20).

As recently as 2015 however, the Conservative government have proposed an extended Right to Buy (RTB), which now includes a pilot for Housing Association properties in England (Chandler and Disney 2015). Divergence can be seen between England and Scotland, with the Scottish Government ending the Right to Buy in the SRS as of 1st August 2016 (Scottish Government online 2015). Another area of divergence can be seen with the Scottish Government enacting a new and more secure PRS tenancy with The Private Housing (Tenancies) (Scotland) Act 2016.

David Cameron, the Prime Minister of the Coalition Government, made links between young adults’ transition to adulthood whilst supporting the ERTB during his leader’s speech at the Tory party conference in 2015:

“...as we said in our manifesto, 1.3 million to be given the chance to become homeowners. A promise made. A promise kept. But the challenge is far, far bigger. When a generation of hardworking men and women in their 20s and 30s are waking up each morning in their childhood bedrooms – that should be a wakeup call for us.” (Politics Home.com 2015: Home Ownership line 19)

What is not clear within this quotation is that the young target audience for the RTB must be able to access a mortgage and be able to afford to buy. A very confusing policy picture starts to emerge when contrasting this policy and SAR which is discussed in greater detail in Chapter 2, begging the question: ‘which young people should stay with their parents until they are 35 years old (or live in private shared-accommodation) and which should receive state support to buy their own home?’

This Chapter has focused on my interest in this research and the context of the research theme. Current academic debate has been introduced relating to younger adults’ potential pathways to independence through housing. This was followed by an overview of tenure in the UK within which younger adults may leave home and live independently, offering context to later chapters when discussing younger adults’ relationship to the housing market.

Within this thesis, **Part I** focusses on the background of this research and includes **Chapter 1** which introduces and traces current academic debate relating to younger adults' pathways into independence followed by an overview of tenure in the UK and the implications for younger adults. **Chapter 2** provides essential context to the thesis by detailing the way in which housing assistance is delivered to younger people, and providing an overview of early research into the impact of post-2010 reforms. This chapter also identifies key gaps in understanding which this thesis seeks to address followed by the research aim and the research questions. **Chapter 3** reviews existing academic literatures and again identifies key gaps within the reviewed literatures. The first literature reviewed is welfare regime literature, to discover if it has the explanatory power to interpret the distributional consequences of the state, market and household as generators of welfare for younger adults. The housing pathways' concept is then explored to allow for an understanding of individual agency thought to be missing within welfare regime theory. Behavioural and 'nudge' economics literature is then introduced to extend the research's theoretical 'toolkit' to better interpret how agents themselves react to overt and covert policy change. **Chapter 4** outlines the methods chosen for the research focussing on the key questions: 'Why' I chose the methods and 'How' I implemented them, which includes full ethical considerations related to the research. Part I concludes with **Chapter 5** which offers an overview of Edinburgh chosen as the case study area. The first section of this chapter examines locality aspects relating to the jobs market, the housing market in terms of access and affordability, as well as the availability of social rented housing. In the second section, factors that relate to where low income younger adults live independently are then investigated.

The central research findings are introduced within **Part II** of this thesis with the commencement of the analysis of the empirical findings starting with **Chapter 6** which explores younger adults' access to the rented housing market in Edinburgh and specifically the role of social security payments in helping them to secure a tenancy. **Chapter 7** investigates the role of the labour market in assisting affordability of rental properties for younger adults in Edinburgh. The operation of the local labour market and housing market for younger adults is considered along with the ability of the social security system to offer adequate continuity and flexibility to assist with affordability. **Chapter 8** traces social security's role as a 'safety net' and the relationship it holds for younger adults' affording rental accommodation in Edinburgh and whether the safety-net is experienced fairly across generations. The knowledge younger adults' hold of the system is also explored, followed

by an assessment of any impact this may have on their ability to transition to independent living. **Chapter 9** relates to how younger adults can continue to live in independent accommodation once accessed. The supporting role of Housing Benefit where income is low is explored, looking at younger adults' knowledge and their advice-seeking behaviour and the supporting role of landlords. **Chapter 10** interrogates the impact and implications of Housing Benefit restrictions on younger adults who live with their low-income parents, using the non-dependant deduction as a lens to highlight intergenerational issues. The impact on the relationship between parent and the younger adult still living at home will also be explored. Part II concludes with **Chapter 11** which reflects on each of the research questions posed at the outset, addressing how the research aims were met. The limitations to the research are then addressed. How this thesis contributes to knowledge, policy implications and how the thesis may inform the future research agenda ends the chapter.

Chapter 2 Housing Assistance

This thesis centres on the impacts of changes to rules relating to social security benefits and in particular, Housing Benefit on younger adults and their families, and their transition to adulthood. This chapter provides essential context to the thesis by detailing the way in which housing assistance is delivered to younger people, and providing an overview of early research into the impact of post-2010 reforms. It identifies key gaps in our understanding which this thesis seeks to address.

Housing Benefit

Housing Benefit (HB) is paid to lower income families to offer financial support with their rent and eligible service charges. Instead of subsidy paid direct to housing suppliers to reduce rents at source, HB is a “demand-side ‘consumption’ subsidy” (Garnett and Perry 2005:440) to help with affordability issues via income for those who are eligible, and to help somewhat with choice of housing (although needs based). HB is paid in different forms dependent on landlord, i.e. rent rebate if council tenant, housing allowance if registered social landlord and as local housing allowance if renting in the private sector, which will be discussed in more detail below.

Eligibility, along with other means-tested benefits such as income-based job seekers allowance is determined by reference to a common baseline income (ibid: 438; Kennedy, 2014: 4). These notional amounts, deemed to be sufficient to live on, are made up of an ‘Applicable Amount’ and premiums and nominal disregards for earnings. If in receipt of another means tested benefit such as income-based Jobseeker Allowance (JSA-IB), full HB is payable, if not, a ‘taper’ system applies, and benefit is reduced by a fixed percentage (65p) for every pound (after income tax and national insurance is deducted) earned over this threshold. Commentators have argued that HB can provide a disincentive to work and keep people in an ‘unemployment trap’, as the withdrawal rate of benefit may leave the recipient little or no better off in work. This process is more acute for families with children, as they may experience several benefits being withdrawn simultaneously. A dual process occurs to act as a barrier to enter employment below a certain income, as households can see a limited effect of the extra earned income. Only small disregards of earnings are allowed which may apply to several benefits claimed (Parliament.uk online 2000). The higher the rent, the more difficult it is to be released from the ‘unemployment

trap' which is particularly significant for those such as young adults renting in the PRS (Hills Ibid:20; Lund 2006:96-100).

Non-dependant deductions from Housing Benefit

Non-dependant deductions are a little-known element of HB, but based on my own experience of advising those affected, can have deleterious consequences for both HB recipient and the non-dependent themselves. The majority of those affected by this policy are low-income families in the social rented sector with their older children (post 18 years of age) still living in the family home. Set amounts are deducted from a HB recipients benefit depending on the age and circumstances of the non-dependent. The principle of this deduction is to ensure the tenant retrieves at least the amount of NDD from the non-dependant. However, Scottish Federation of Housing Associations (SFHA) report that fewer than one in five of households with non-dependants receive 'dig' money to make up the shortfall (Littlewood 2011: 10). They also report that many claimants do not make the connection between the loss of HB because of NDD and asking for a contribution. This can leave a shortfall in HB as opposed to rent payable. The charges can lead to arrears accumulating as the tenant may not have the income to cover these missing payments. These issues are exacerbated where tenants are under-occupying or are repaying an overpayment of Housing Benefit, making the shortfall in rent even greater. Also, their main benefits may already be restricted if they are having direct deductions made for budgeting loans or rent arrears.

Non-dependant deductions have risen significantly as part of secondary legislation i.e. between 2011- 2017, the lowest rate has increased from a reduction of HB of £7.40 to £14.80 per week by 2017 (see Table 1 below). Take the example of someone over 25 and on a means-tested benefit, or has income less than £128.00 per week. Where the non-dependent is earning over £406 per week the NDD is deducted from the eligible rent at £95.45 per week, which is significant, where rents are lower in the social rented sector, as this may leave no HB payable to the tenant. More than one NDD can be deducted from HB at a time and therefore a number of recipients will have a few deductions from their HB at the same time.

Table 1 Non-dependant deductions from HB, rates and criteria 2017-18

Non-dependant deductions	weekly gross income *	2010-11 weekly deductions	2017-18 weekly deductions
aged 25 and over in receipt of IS, JSA(IB) and UC, in receipt of main phase ESA(IR); aged 18 or over, not in remunerative work	n/a	7.40	14.80
aged 18 or over and in remunerative work	less than 128	7.40	14.80
	128 - 187.99	17.00	34.00
	188 - 244.99	23.35	46.65
	245 - 325.99	38.20	76.35
	326 - 405.99	43.50	86.95
	406 and above	47.75	95.45

*weekly gross income differs between the 2010-11 and 2017-18 rates and the former is used for comparison of weekly deduction only.

Note: NDD rates have increased by 100% during the period 2010 to 2018, (90% of this between 2011-2014). In comparison, JSA over 25 rates increased by 12% from £65.45 to £73.10 during this period.

Taking the example of a 25-year-old receiving JSA(IB), 11% of benefit income would be needed to cover the deduction in 2010 but just over 20% of benefit income in 2017.

Taking the example of a 24-year-old working 35 hours per week and earning National Minimum Wage at £5.60p/h = £196 gross earnings per week; £46.65 p/w would be deducted from HB in 2017 which is 23% of gross income.

Taking the example of a 26-year-old working 35 hours per week and earning National Living Wage Rates at £7.50 p/h = £262.50 per week; £76.35 p/w would be deducted from HB in 2017 which is 30% of gross income.

Source: Child Poverty Action Group 2017; Gov.uk 2017

Under-occupancy charge or spare room subsidy

Working age, social housing tenants in England, Scotland and Wales, can have their Housing Benefit reduced if it is considered that the property they live in is larger than the household requires. The under-occupancy charge (commonly known as the “bedroom tax”) applies when the claimant is deemed to have a spare room: 14% of the ‘eligible rent’ for 1 spare bedroom and 25% of the ‘eligible rent’ for 2 or more spare bedrooms. This issue is

of consideration as in most cases the non-dependant deduction is greater in all cases where the tenants is in receipt of Housing Benefit. It is being highlighted here due to the stark choices SRS tenants who are parents of young adults may have if they are unable to claim benefits for them and therefore the choice may be to under occupy the property and pay the reduced top-up as opposed to paying the higher top-up for having the non-dependent live in this spare room. However, under-occupancy has been mostly mitigated in Scotland with the Scottish government bolstering the Discretionary Housing Payment (DHP) budget since it was introduced in 2013 (Berry 2014), and more recently passing legislation through the Scotland Act 2016 to abolish the under-occupancy charge altogether in Scotland once Universal Credit is introduced (Berry and Kidner 2016).

Local Housing Allowance

Local Housing Allowance (LHA) was introduced to the PRS by the Labour Government in 2002 to nine pathfinder areas and rolled out across the UK from April 2008 (DWP 2014a:15). LHA ends the convention that housing benefit payments are based on the actual rent paid by the tenant. Instead it is based on a standard amount initially based on the 50th percentile of rents in each “broad market area”. It was intended to private tenants with an incentive to seek value for money: if their rent exceeded the notional amount, they must make up the difference themselves; initially if their rent was below the notional amount they could keep the difference up to £15 per week/ Reform to LHA 2011-12 saw a reduction in the notional rent from the 50th to 30th percentile of area rents; an overall four-bedroom cap; removal of the £15 excess to be paid to tenants where they had chosen a cheaper alternative accommodation and LHA was only paid on the appropriate size of property (DWP, 2010a).

The DWP have more recently commissioned an independent range of mixed methods, longitudinal research into Local Housing Allowance which included analysis of area, employment and housing (Beatty et al 2014a; Beatty et al 2014 b; Beatty et al 2014 c; Cole et al 2014 and Kemp et al 2014). These reports concentrating on landlords’ and tenants’ experiences of changes to the Local Housing Allowance (including SAR) through qualitative interviews and quantitative area based data. As many of the changes to Local Housing Allowance had a greater impact in inner London due to the high cost of renting in the area, research focussed attention on London Boroughs and surrounding areas.

In each of the project areas, the researchers however found in relation to SAR (in particular), that the Transitional Protection (TP) offered if the tenant had an existing claim along with the possibility of temporary help through local Discretionary Housing Payment (DHP) fund, meant that many people, by the end of the study, were still relatively unaffected by the changes. Many tenants had chosen not to move as this would prompt an end to the TP/DHP and they would incur the financial costs of moving, such as agency fees, and non-financial costs such as securing references. Moreover, they risked being in greater competition with those not claiming LHA, choosing to pay the top up of reduced benefit throughout this period. These factors highlight the need to re-visit the impact assessments (Beatty 2014b:33). A significant (but mostly unexplained) finding was that during the period of study, January 2011 to August 2013, although an increase in the overall on-flow (of new claims) for HB (LHA) was witnessed, there was a 13% reduction in overall SAR on-flow in all areas with a fall of 27% in cities and the surrounding areas for the 25-35 age group (Beatty et al 2014a: 50-52).

Along with the Northern Irish government, the Scottish Government has also commissioned a myriad of welfare reform impact research since 2010. Beatty and Fothergill (2014c) along with others (Beatty and Fothergill 2013a; Beatty and Fothergill, 2013b; Beatty et al 2015; Phillips 2013 and Scottish Government Welfare Analysis 2013) have found that in Scotland, Glasgow and then Dundee are most exposed to losses expected by Welfare Reform and argue that the more deprived the existing local authority is, the greater the financial impact on those claiming benefits in those areas. Consequently, there will be a widening gap between the least and most well-off areas in Scotland. The impact assessments expose the expected losses across Great Britain and therefore, which claimant groups are likely to be most affected. The assessments however expose a gap in knowledge as to the cumulative effects of welfare reform on individuals and households due to the lack of intricate knowledge of the benefit system and how one benefit or loss of benefit may affect eligibility for others. Also, how a policy instrument such as SAR may work in a pressurised housing market such as Edinburgh will be extremely important to understanding younger adults' choices and opportunities and potential constraints particularly when currently living with their low-income parents.

Shared (or Single) Room Rate and Shared Accommodation Rate

The concept of restricting the size of accommodation rented to young adults was introduced in 1996 with the Shared (*or Single*) Room Rate (SRR) within the Housing Benefit (General)

Amendment Regulations 1996: *“to ensure that Housing Benefit does not encourage young people to leave the parental home unnecessarily or to take on higher priced accommodation at the taxpayers' expense than they could afford from their own earnings”* (All Party Parliamentary Group for the Private Rented Sector 2014:14). The SRR initially affected young adults aged 18-24 years ability to claim housing costs for anything other than shared accommodation (Kemp and Rugg 2001). A change of name to the Shared Accommodation Rate (SAR), and the introduction of increased age restriction followed from 1 January 2012, when single people aged from 25 to 34 were also affected by the shared accommodation rate (Beatty et al 2014b). The Chancellor announced in the Spending Review of 2010, that the Government would be increasing the age threshold for the SAR from 25 to 35: *“so that housing benefit rules reflect the housing expectations of people of a similar age not on benefits.”* In response to concerns expressed about this policy change, the Government re-iterated that:

“The Government does not think it unreasonable to limit Housing Benefit in the same way to those slightly older working age individuals who have recourse to public funds, particularly as many of their contemporaries in work are living in shared accommodation” (All Party Parliamentary Group for the Private Rented Sector 2014:15)

Early DWP impact assessments suggested that 97% of Scotland's LHA claimants would lose out by the 2011-2012 reforms, with an average loss of £10 per week per claimant (Department for Work and Pensions 2011). The rate of SAR is based on the level of local rents for properties for a room in a shared house, for example, are not self-contained which means LHA will be based on the cost of sharing a kitchen, bathroom/toilet or living room. Even where shared accommodation is available, SAR may not cover the whole of the rent depending on the gap between the local rents rate and the actual cost of the accommodation. The position can be argued to be worse where areas lack the availability of shared accommodation which means making up payment out of other welfare benefits, earnings, discretionary funds or falling into arrears for a self-contained home (Beatty et al 2014a). To help alleviate some of these issues for those renting in areas of high demand, high rent and those lacking suitable properties, the Government instructed Rent Officers in 56 areas across GB to increase their LHA rates by 4% above the 30th percentile in 2014/15. Some of these areas are generally unaffordable, like London Boroughs, and others are rural areas

which do not have sufficient suitable sized properties. Edinburgh was not one of the areas covered (DWP 2013).

Drawing on debates of the ‘risk society’ (Beck 1992; Giddens 1991), Kemp and Rugg (2001:698) argue that, as traditional household structures and classes were broken down in the post-modern era, increased opportunities were witnessed for young adults. However, this brought about a new set of risks leaving “standard biographies” to be replaced by “biographies of choice in a risk society” (ibid: 689) and resultant protracted housing pathways for young adults. The authors argue changes in benefit legislation for young people from 1986/1988 (which included reduced benefits for under 25-year olds through the abolition of householder status for this age group), had a major impact on young unemployed and underemployed young adults. Abolishing the householder rate in the benefit rates of those under the age of 25 year was described by Harris (1988) as “a deliberate policy of prolonging the dependence of the young unemployed on their families” (Harris, 1988:518). As the SRR had cut Housing Benefit entitlement, private sector landlords were less willing to rent to young people because of this, and due to assumptions of how tenancies would be run. This suggests that landlords discriminated against these young adults, in part due to assumptions about the ‘undesirable characteristics’ of HB recipients, leaving them to face greater risk due to the changes (Ibid:694).

A more recent study into the potential effects of SAR on young adults conducted by Rugg (2011) concluded that two serious consequences of the new legislation could be drawn for young adults: there was an increased risk of homelessness where young adults did not manage rent payments well and where there were more chaotic lifestyles. The report also highlights that young tenants may just abandon their tenancies due to poor relationships with others that they are ‘forced’ to share with. Also inferred was that landlords held a preference not to let to younger tenants’ due to assumptions of chaotic lifestyles and benefit claimants per se, meaning lack of ‘affordable accommodation’ across this tenure. The costs of Houses of Multiple Occupation (HMO) licencing also meant landlords were less likely to put larger accommodation aside for sharers in this age group. SAR was argued to potentially double demand for this type of accommodation for this age group. Further to this it was argued that tenants with more complex needs would be better suited to one-bedroom properties. The second serious consequence was that of the implications for young adults’ wellbeing related to the potential dangers of living with strangers, crime, lack of access to their children living with an estranged partner and heightened safety issues due

to domestic violence. The research also found where more ‘choice’ was available, for example, who to rent with, costs, area, wellbeing of the young adult was thought to be much better.

Universal Credit

Universal Credit, part of the Coalition Government’s Welfare Reform Act 2012, which started to replace all means tested benefits for those of working-age from October 2013 for new claimants, in certain parts of the UK, followed by a rolling programme of take-up for new claimants and replacing existing benefit entitlements. Full national coverage of Universal Credit is not expected to take place until September 2018 for new claims and between July 2019 and March 2022 for those with existing ‘legacy’ claims who have not had a substantial change in circumstance which would mean a new claim for UC (Keen and Apostolova 2017). Paid monthly in arrears direct to the claimant, Universal Credit payments are meant to mimic salaries, placing greater responsibility on claimant and increase awareness of budgeting for priorities such as rent. Some people may struggle with receiving their benefits over a longer period and those who find it very difficult due to health reasons or due to other ‘vulnerabilities’ may be allowed to have an ‘alternative payment arrangement’ whereby their rent payments can be paid directly to their landlord or can request their standard allowance over a shorter period (Gov.uk 2017).

Non-Dependant Deductions from Housing Cost Element of Universal Credit

Where the claimant is receiving Universal Credit, non-dependants aged 21 years and over, are expected to pay housing cost contributions of £70.06 per assessment period which is normally a calendar month (Gov.uk 2017) as a flat rate across all income groups (*equalised to 16.17 per week*). Many working non-dependants will benefit once the tenant/recipient is able to make a claim for UC by having (in most cases a much reduced) flat rate non-dependant deduction but as noted above, many HB recipients will not change over to UC until 2022. However, previously a non-dependant aged 21-25, in receipt of a means-tested benefit would not have been liable to make payment towards housing costs. Where the tenant is claiming UC, they will now need to make a payment of £70.06 per month from their monthly UC which is likely to be £251.77 per calendar month in 2017-18 (Gov.uk 2017), reducing their weekly surplus from benefit from £58.10 to £41.93 per week. Also, non-exempt non-dependents over the age of 25 years, without work will pay slightly more for this deduction than previously. Therefore, poorer and younger adults will be adversely affected by this change.

Removing HB entitlement to 18-22-year olds

After many years of pre-cautioning that under 25-year olds would lose entitlement to both Housing Benefit and income-based Jobseekers Allowance, the measure was eventually announced in the Summer budget 2015. The Chancellor announced the removal of the Housing Cost Element of Universal Credit to the 18 to 21 age group in ‘full service areas’ from April 2017¹. There are some exemptions, for example, where the younger adult has children of their own, have had to leave home because of violence or abuse, where the young person is claiming a relevant disability benefit or is living in temporary accommodation. If a young adult between 21 and 24 years old has a ‘sufficient earned income’, meaning they have an earned income (not from self-employed) of 16 hours or over of work at the national minimum wage, they will also be able to receive housing cost payments of UC.

The Conservative government gave a few reasons for moving forward with this policy change: to continue with the reduction in spending on welfare, forecasting the change would see a saving of £40 million by 2020/21; to dis-incentivise a life of benefit dependency and to create an air of fairness for this age group to “*ensure young people in the benefits system face the same choices as young people who work and who may not be able to afford to leave home*” (Wilson et al 2015). However, the Institute for Fiscal Studies (IFS), (Emmerson et al (Eds) 2015), in their Green Budget of February 2015 pointed out that many of the young people who could claim these benefits were already parents themselves and would be unlikely to be affected by the new measures and therefore the reduction in welfare spending would be minimal. Accepting that perhaps changing behaviour and the moral questions surrounding this policy were perhaps more important to the Government they noted that there may be serious unintended consequences:

“...there would be real trade-offs. Big reductions in entitlements could leave those whose parents were unable to support them without any means of support, and any exemptions could create new distortions to individuals’ incentives. For example, if those with children were exempted, there would be a stronger incentive for young people to have children. And if, as the Conservatives have recently proposed, only those housing benefit recipients claiming JSA were affected, there would be a

¹The Universal Credit (Housing Costs Element for claimants aged 18 to 21) (Amendment) Regulations 2017 Statutory Instruments 2017 No.252:

http://www.legislation.gov.uk/uksi/2017/252/pdfs/uksi_20170252_en.pdf

stronger incentive for young people to claim employment and support allowance instead, or be a lone parent (with a child under 5) in order to qualify for income support” (Emmerson et al (eds.) 2015:212).

As UC rolls out across the country greater numbers of young people will be affected by this measure and this issue will be explored in this thesis.

Discretionary Housing Payments

Discretionary Housing Payments are cash limited funds allocated to local authorities by the DWP to administer to claimant’s that they believe need extra funds to meet housing costs. A claimant must be entitled to HB and in need of further financial assistance beyond HB. There are no appeal rights attached to any negative decision of DHP, however claimants can ask initially for a review of their decision and a further review if still not satisfied by a more senior member of local authority staff who was not part of the earlier decision.

Discretionary Housing Payments have been bolstered by UK government to local authorities to mitigate some of the effects of Welfare Reforms, such as those affecting private rented sector tenants and under-occupancy in the social rented sector. On top of the allocation from UK government, the Scottish Government has provided an extra £35m to councils in 2016/17 on top of funds from the DWP of £15.2m. From April 2017 DHP is devolved to Scotland and with no extra funds expected from DWP, the Scottish Government estimates they will spend £57.8m in 2017/18, 47m of this is expected to be spent on the Scottish Government commitment to mitigate the under-occupant charge, leaving just £10.9m expected to be spent on all other areas of welfare reform (Scottish Government 2017). Even though the increases of the non-dependant deduction (NDD) have been significant (doubled in all cases and discussed in more detail later) it is extremely difficult for HB claimants to secure DHP for this purpose as it is expected that the non-dependent makes up the missing rent.

Scottish Context of the impact of reforms

At issue for the Scottish government is, that although they are responsible for housing policy, they are not responsible for social security payments and most specifically, Housing Benefit payments (Stephens et al 2015). However, the Scottish Government has scope to mitigate the impacts of housing benefit reform in two respects. First, it has been able to allocate some of its own budget to the DWP’s allocation of Discretionary Housing Payment

Funding to mitigate the spare room subsidy/ “bedroom tax”. Second, it now has control over the housing cost element within Universal Credit and will use this to end the effect of this, but not other, reforms. Finally, the Scottish Government is committed to protecting HB entitlement for 18-21 year olds, but it is less clear how it can do this.

Vulnerability and the issue discretion

The category ‘vulnerable’ is not without contention. Who is classed as vulnerable is often down to a subjective decision, and ‘some categories’ of people are offered ‘innate’ vulnerability, such as people with disabilities, which could be viewed as discriminatory. The category ‘vulnerable’ has become increasingly important within the social security system as a greater reliance on discretionary benefits have been observed. An example of this is the increased use of discretionary budgets is DHP, which has been augmented by the Scottish government from 2010 to mitigate some of the most extreme effects of Welfare Reform in HB in Scotland. Governments from 2010 sought to very tightly define those who can be considered ‘vulnerable’ within the benefits system as well as offering what has been termed here a ‘hierarchy of vulnerabilities’ in the design of their ‘flagship’ benefit, Universal Credit (Gov.uk 2017). The discretionary process has been argued by Brown (2012) to control social security spending, with those ‘most vulnerable’, most deserving of help, and those further away from the tight definitions, are the least of all deserving claimants (Brown 2012; 2014). As will be discussed in Chapter 3, this process is not a new phenomenon within the social security system.

Lipsky (1980; 2010) gave insight into how ‘street level bureaucrats’ such as DWP workers, local authority workers, those working within the judiciary and housing and welfare professionals use their discretion in their working lives (Lipsky 1980, 2010; Rowe, 2012; Cowan and Hitchings 2007; Hudson 1997). Street level bureaucrats are all those who operationalize legislation and guidance: “shaped by policy elites and political and administrative officials.” (Lipsky 2010:14). Lipsky describes them as having considerable discretion during the process of dealing with members of the public. They have discretion over whether or not to meet or speak with someone, the processes that must be used, and importantly, the outcome for the claimant/client/member of the public. This is important within this thesis as it offers an insight into the processes involved for those tasked with making decisions relating to discretionary benefits such as DHP. This discretion is therefore not only found within discretionary benefits, but embedded within the institutional arrangements (Stephens 2011) within which claimants seek support. With

discretion being at the heart of the “New Poor Laws” which reinforced the deserving and undeserving dichotomy of those seeking help (Harrison 1989: 134; 240), Titmuss described a process of transposition of the ‘old’ system on the emerging welfare state during the 20th Century in Great Britain (Titmuss 1963: 18) which meant discretion remained embedded as a deciding tool in the most desperate of cases.

Discretionary practice can also be viewed in relation to allocation of housing, although some of this has been removed by the 2001 Act in Scotland - all can enter the waiting list. However, once someone has been offered a tenancy, what support is put in place will be at the discretion of housing management if no previous support exists (Papps and Smith 2000:192). This support can be intrinsic to the potential of tenancy sustainment for a young person, as discussed by Pawson et al (Pawson et al 2007:98) and again it could be argued that the ‘most vulnerable’ are the most deserving of receiving tenancy sustainment services (where they exist) within the SRS.

A moving target – age, legislation and the normative perspective

As housing assistance payments have continued to change over the past two decades for young adults there has been a change in the wider normative perspective of who is a young person. As discussed earlier, practitioners and researchers alike cite poor tenancy management skills, for example poor rent payment performance and lack of care with the property as some of the reasons PRS landlords are unwilling to let to ‘young people’ (beyond the wish not to rent to those on benefits in many cases).

When the housing assistance legislation stated SRR was to affect those up to the age of 25-year olds in 1996, the category of ‘young people’ was already on the move from 21 years of age (following the JSA regulation changes in the 1980’s). Research during this period (1986-1996) did discuss the widening of youth transitions to adulthood and cited several factors (as previously discussed), (Giddens, 1991, Beck 1992, Furlong and Cartmel 1997, 2007, Taylor-Gooby 2004 and Antonucci et al 2014). It is difficult to discern in the literature any reference to either practitioners or landlords discussing the ‘problem’ with young people and tenancies being anything other than up to 21 years of age (or 25 when the legislation changed). This suggests that it is the decisions behind the change in social security legislation and ensuing debate and comment which has been reinforcing the

lengthening of the transition to adulthood for specific groups of young adults (those reliant on social security benefits) as highlighted earlier with David Cameron 2015 speech.

How does wider society see people from the age group of 25 -34-year-old? I would argue many would concur with (one of) David Cameron's view(s) that problematises: "a generation of hardworking men and women in their 20s and 30s are waking up each morning in their childhood bedrooms – that should be a wakeup call for us." (Politics Home.com 2015). At this stage of their life course, most people are maturing and able to or would wish to support a mortgage and be perhaps settling down with a partner. Certainly, as far as medical science is concerned, women are in their prime for conceiving children during the ages of 20 to 35 which means leaving it later will risk more problems in pregnancy and perhaps the inability to conceive at all (Campbell 2010). It could be possible that too much is being read into these changes, and the only reason that governments have actioned these policies could relate to nothing other than cost-saving measures, to restrict access and amount of benefit. However, if this were the case why is there such a prescriptive commentary on each change to benefit legislation affecting these age groups. Of course, none of this matters if you can find a job that fully supports rent payments, no matter the sector, or a mortgage, but as has been highlighted earlier, more people have become reliant on housing assistance payments as a greater reliance on PRS has been witnessed even when people are in work - so – it does matter very much to some people.

As discussed later in Chapter 3, the current government urged utilisation of behavioural economics and psychology in the design of policies in order to change behaviour. However, these are usually discussed in terms of affecting claimant's behaviour. We can hypothesise that these social security changes relating to age have affected claimants' behaviour, but have achieved this mainly by restricting eligibility to and introducing greater conditionality and sanctions where people have 'fallen foul of the rules', and many of those affected have been in the under 25-year category (Watts et al 2014). Yet their desire to gain and sustain employment has been consistent, as was found in a recent study relating to homelessness and benefit sanctions (McCarthy et al 20015). This is explored in more detail in this thesis with research participants. I would further posit that parties such as practitioners and landlords have also altered their perspective of young adults as a result of welfare reform. Now they might discuss 'problem' young people in tenancies as those aged up to 35 years; again, an area which will be drilled down during the interviews.

The lengthening of the transition to adulthood is also reflected in academic research. When researching youth homelessness in 2008 youths were categorised as 16-24-year olds (Quilgars et al 2008). Moving on to 2015 the category has lengthened, although understandably here as the research is specific to SAR. The category of young people now becomes 18-34 years (Sanders and Dobie 2015), with 16 and 17-year olds excluded. The category ‘young people’ is completely undefined in another 2015 research specific to youth policy and housing and even though the authors argue that specific and cumulative policies have driven up the age of transition for ‘young people’ there is not a sense of the age range (Rugg and Quilgars, 2015).

The use of age specific categories can be helpful in identifying groups of people who may be affected by certain structural or policy changes and can help identify and focus alleviation strategies. Also, what can be seen is how the extended young person category relating to social security policy of 18-34 helps to muddy the waters and offers less of a focus. This will also be explored during the qualitative stage of this research.

Conclusions

The younger age group 18-25 had already been affected by changes to their benefit entitlement and benefit rates, since the mid-1980s. The main changes at this point were related to lowering payments for those aged under 25 and by offering restricted eligibility in relation to age. These changes along with reductions in the amount of Housing Benefit (LHA) that can be received due to Welfare Reform following 2010 form the perspective of deficit reduction and what the Coalition and then the Conservatives hope to achieve for younger adults, which is summed up by the slogan, ‘earn or learn’ (Wilson 2017). Welfare Reform impact assessments since 2010 have been extremely useful in exposing the expected losses across GB and which claimants’ groups are likely to be most affected and where they might reside. The assessments do however expose a gap in knowledge as to the cumulative effects of more hidden welfare reform which impact across the generations, such as the NDD. The missing ingredient of agency can combine with and affect how younger adults and low-income parents will respond to these changes. This research seeks to enhance our understanding of the effect of these reforms on younger adults and their low-income parents, seeking to discover potential choices with a focus on the complexity and inter-connections of reform by focusing on one social security benefit (HB) that young adults and their low-income parents may be reliant on if unemployed or underemployed.

Research issues these discussions raise

In this section I outline the key research issues Chapter 1 and 2 raise and follow this with the overall aim of the research and the research questions.

The government expects, where possible, for younger adults to live in their parental home, and it is accepted that many people between the ages of 18 -24 years of age do still stay at home (see Chapter 4). Those aged between 18 and 24 need to navigate the ‘adult’ system and some commentators argue this predisposes them to being nearly twice as likely as adults to churn between periods of unemployment and low pay (Shildrick et al 2010). Young people in work are more likely to be underemployed and almost 60 per cent earn below the ‘living wage’. Both these situations are argued to arise due to 18 – 24-year-olds trying to satisfy the adult labour market conditions and avoid harsher sanctions (Local Government Association 2014: 28; Centre for Economic and Social Inclusion 2013; Watts et al 2014). It is noted briefly here that the understanding of ‘low pay’ is not uncontentious, or in fact worked out in the same way by those researching and discussing it. There is no single definition of low pay, either in the UK or internationally (Centre for Economic and Social Inclusion 2013:19). However a range of measures have been used to define low pay, including the: National Minimum Wage (NMW), introduced in 1998 and set by the UK Parliament; relative to the median wage definition commonly defining low pay against a benchmark of two-thirds of median earnings is most commonly used; a Living Wage threshold defined against living costs, specifically income required to meet living standards considered acceptable by the general population and finally a Minimum Income Standard (MIS) which builds on the Living Wage approach, a UK Minimum Income Standard has been devised to capture what the public feels to be an acceptable standard of living in the UK (Padley and Hirsch 2017). Young people, particularly those aged between 18-25 years of age have therefore been afforded attention via a myriad of policies to increase their dependency on parents or those acting as parents, through policy focussing on them staying in education or finding suitable training or work and not (where possible) claiming benefit, with the effect, it is argued, of a further slowing down their transition to adulthood (MacDonald 2011: 430).

What remains unclear of the 2012 changes to SAR, is why the older young adults aged 25-34-year olds have been added to the mix. Is there a similar expectation of older young adults, who are not disadvantaged, to stay at home with their parents/guardians until they

are 35 years of age? Alternatively, is it just low-income young people (both waged and unwaged), who have no ‘right’ to their transition to adulthood through housing? With the ONS (Briggs 2014) finding that the average age of motherhood increased year on year since the mid 1970s, to the age of 30 years for the first child by 2013, this would mean that many parents affected by this policy would be in their mid-60s before their children moved away and started their own lives. An assumption can be made that these parents and guardians remain somewhat financially responsible for their ‘elderly children’ without recourse to social security or social assistance for them. In fact, as discussed earlier, often penalised for having a non-dependent living with them, if they themselves are claiming benefits.

This raises a further a question as to whether low-income parents can financially support their older children during this period. The financial support that low-income parents can receive ends when the child reaches 16 years of age, or up to the age of 20 when the child is completing Scottish Highers, A levels or similar (Stephens and Blenkinsopp 2015). Parental benefits stop at this point, even if their ‘child’ is still living at home and has no income of their own (Ibid). As can be seen from Table 1 above, NDDs start at the age of 25 years if the non-dependent is also receiving an income-related benefit. However, when the ‘child’ reaches 18 and is working or where they are not in employment, education or training (NEET), the NDD is deducted from the parent’s HB from this earlier age. Even with a move to the National Living Wage (NLW) for those over 25, many lower-income families, particularly lone parents and couples with only one person working have still been greatly affected by the cumulative effects of welfare reforms and the recent rises in the cost of living (Padley and Hirsch 2017). A ‘hidden’ and ‘private facing’ reform such as the NDD is little documented and the families, including those who would have been considered lone parents if their children were younger, are no longer considered ‘families’ within welfare legislation, and therefore not given financial support for the continued role many parents may offer to their older, non-dependent children. As the majority of those affected by the NDD live in the SRS, if their adult child does move out, this could leave a spare-bedroom meaning the under-occupancy charge would then be applied. It will therefore be useful to explore these issues in more detail offering a ‘voice’ to those most affected, the parents and younger adults themselves.

Since 2014, the UK Government have tasked policy makers with ensuring all new policy is ‘family friendly’, by either actively supporting the role of the family, or ensuring the family are not affected by any measures of a policy. This family test runs aside other tests

such as equality and cost tests. Five questions are made to any policy maker and two of these, question 2 and 5 are pertinent to this research:

2. *“What kind of impact will the policy have on families going through key transitions such as becoming parents, getting married, fostering or adopting, bereavement, redundancy, new caring responsibilities or the onset of a long-term health condition?”*
5. *How does the policy impact those families most at risk of deterioration of relationship quality and breakdown?”* (DWP 2014 b:7,8)

David Cameron’s ‘on families’ speech introduced the family test; here he stated: *“We know that one of the biggest strains in a relationship can come from problems with money...”* (Gov.uk online 2014 Section: Helping families stay together, line 3).

Support for low income parents to continue to support their children, to help them through the transition from school to work, or from home to independent accommodation; and avoiding ‘family’ break-up due to financial constraints may be seen as a target of this policy. However, little acknowledgement has been made of this policy test relating to the reform measure previously discussed, the NDD, affecting both parents’ and younger adults’ financial situations.

It is these households that are of the most interest in this research; where the financial push factors have been strong for young adults to leave home as there has been no incentives to support extended living at home. Without the choice to stay at home, how do these young adults ‘choose’ where to live and how do they then gain and sustain a place to live if affected by SAR?

Research aim and research questions

The aim of this research is therefore to interrogate the impact and implications of Housing Benefit restrictions on younger adults (aged 21-34) living with their low-income parents.

The specific research questions are as follows:

- i) How well informed are younger adults and their parents about the ‘Non-Dependant Deduction’, ‘Shared Accommodation Rate’ and other Housing Benefit restrictions affecting 21-34-year olds?
- ii) To what extent has knowledge of these Housing Benefit restrictions affected
 - a) younger people and their parents’ perceptions of the younger person’s housing options, and
 - b) the actual housing decisions that they have taken (i.e. for the younger person to continue to/return to live with their parents, and for their parents to allow this)
- iii) To what extent does the NDD in particular impact on the relationship between younger people living at home and their low-income parents? *and*
- iv) How do both generations navigate any challenges posed?
- v) What is the view of younger adults, their parents and key stakeholders on the fairness of these Housing Benefit and other welfare restrictions affecting younger adults?
- vi) What are the implications, if any, of these welfare restrictions for understandings of what it means to be an 'adult' in modern day Scotland? *What is the relative importance of the welfare system versus other social, economic and cultural factors in shaping these contemporary constructions of adulthood?*
- vii) What are the implications of these findings for the design of both housing and welfare policy in Scotland?

Chapter 3 Literature review

Introduction

Examining the social security system and housing systems, including Housing Benefit (HB), within the wider welfare system, this thesis seeks to discover the potential impacts of contemporary welfare reform on young adults' housing pathways and employment opportunities, which in turn, may ultimately impinge on their later welfare. Chapter 1 and Chapter 2 offered a deeper analysis of significant changes to Housing Benefit (HB) affecting both social and private tenants which were introduced because of the Welfare Reform Act 2012 in Great Britain introducing a discussion of how younger adults may react to these changes. The aim of this chapter therefore is to examine the potentials of welfare regime theory (including labour market, tax, social security and the housing system) to discover if it has the explanatory power to better understand the distributional consequences of the institutional characteristics (state, market and household as generators of welfare) of welfare regimes (Stephens et al 2010: 41) for young unemployed and underemployed young adults. Welfare regime theory will be employed to better understand the overall situation for young adults, their transition to adulthood and the long-term effects on their welfare, which I suggest has been little explored in the welfare regime literature to date.

Welfare regime theory allows an understanding of the overarching power structures which delineate distinctive relationships between the institutional characteristics which in turn create different distributional mechanisms and outcomes within countries through their welfare systems (Fitzpatrick and Stephens 2014: 215-216). However, this analysis can be too narrow in its scope when seeking to understand the distributional outcomes beyond numbers and monetary values, particularly in relation to young unemployed and underemployed adults who have been affected by welfare reform. Moreover, existing assessments of the current reforms have generally been static, and the government has argued that consequently they overstate the impacts on income by failing to take account of behavioural changes of people potentially affected, to mitigate their consequences. They also tend to examine the consequences of each reform in isolation from others, whereas in reality, reforms will inter-act with one another. The housing pathways concept allows for an understanding of individual agency (Clapham 2002: 64) and will be therefore utilised to supplement the substantive welfare regime theory. It is argued here that the housing

pathways concept does not hold the explanatory power needed to interpret the specificities of the distributional consequences, of the institutional characteristics of welfare systems, which welfare regimes theory holds. However, housing pathways can be used to augment existing welfare regime literature in relation to young adults, thereby, both highlighting and helping to fill the gaps in knowledge and potentially enhance theoretical frameworks.

This research will also explore the effects on incomes and wider well-being of young adults, as a result of the welfare reforms, and how individuals react to policy change in welfare. The implications of the interaction of individual changes in welfare on the individual will also be elucidated. Behavioural and ‘nudge’ economics literature will be used to extend the research’s theoretical ‘toolkit’ so as to better interpret how agents themselves react to overt and covert policy change. What follows therefore, analyses the relevant literatures of welfare regimes theory, housing pathways, behaviour and nudge economics to theoretically and conceptually underpin the thesis aim.

Welfare State – the example of Great Britain

The Poor Laws - a rudimentary system

Great Britain’s contemporary welfare state did not suddenly appear. Huge moves towards social policy, albeit basic, enacted substantively to deal with issues of both vagrancy and poverty, were made via the Elizabethan Poor Law Act of 1601 in England. Although in today’s terms, this was a rudimentary system, the 1601 Act succeeded in institutionalising the pervading idea of ‘givers and takers’ within the system (Harrison 1989). The New Poor Laws of 1834 were enacted in England, in large part, in response to rising taxes which were felt by rate payers to be directly related to ‘unwarranted’ rising payments of welfare and a mismatch of tax levels and services throughout the country (Ibid). Although Scotland had similar experiences, following the Act of Union, retained distinct laws, culminating in the Poor Law (Scotland) Act 1845. The New Poor Laws reinforced the deserving and undeserving dichotomy of those seeking help; with pauperism, rather than poverty per se one of the main targets (Harrison 1989: 134; 240).

The contemporary welfare state in Great Britain

Advances in welfare state building in industrialised countries, including Great Britain, was marked at the early part of the 20th Century, with the ‘heyday’ described as the 1950s and

1960s (Titmuss 1963; Esping Andersen 1990; Kemeny 1992, 1995; Taylor-Gooby 2012). It is within -this period we start this welfare regime theoretical journey. It is this historical point which ushers in welfare regime theory, positioned within the social sciences and dealt within the context of the wider socio-economic and political structure. Titmuss pointed out that during the early part of the 20th Century: *“Inquiry was moving from the question ‘who are the poor?’ to the question ‘why are they poor?’”* (Titmuss 1963:17). New ways of describing the new social phenomena of the welfare state included questions as to why and how the poor were often demonised and the structural forces which embedded these stereotypes argued to have been superimposed from the past were devised. For example, Titmuss quotes his own tutor, R H Tawney’s 1913 ‘Memoranda on Problems of Poverty’: *“The problem of poverty, he said, is not a problem of individual character and its waywardness, but a problem of economic and industrial organisation”* (Titmuss 1963:18).

Interestingly, although Titmuss was influential at the historical crux of welfare state building in Great Britain, he was critical of how the legislation had been developed. Understanding that great leaps in social progress and understanding were being made during this period, with a main aim to overthrow the Poor Laws, he was more than disappointed that every new piece of legislation appeared plucked from the Poor Law and transplanted into the emerging welfare state. Hence Titmuss stated: *“Many [pieces of legislation] ...had their character moulded by the moral assumptions of the nineteenth century”* (Titmuss 1963: 18), the basis of which were demonstrated above. Titmuss argued therefore, that no matter the good intention, social progress must necessarily be stymied by the regressive structures and functions of these emerging services. As new welfare problems presented themselves, new solutions were reached with a new (or transposed) piece of legislation. Also, the first and second waves of the industrial revolution during both Poor Laws helped to sever family ties as people moved away from this traditional support to look for work (Ibid: 108-109). Titmuss argued that these processes ultimately meant that it was the individual at the heart of each problem that was relieved in individual circumstances, with the consequence that welfare became highly individualised. This also suggests that support via the other institutional characteristics of welfare regimes, described above, namely household and market were hypothetically distanced as the emerging state sought to deal piecemeal with these individual problems. In many cases the ‘natural support option’ was designed out, which meant, on the face of it, greater reliance on the state for those individuals. Further, this left in Great Britain an incomprehensible web, or

as Kemeny (1992: 116) describes, a “*veritable kaleidoscope*” of services, which needed careful negotiation, and a myriad of workers were needed to support the growing (costly) administration and legislature of the welfare system at local and central level. This legacy goes some way to answer why sweeping welfare reform cannot be achieved quickly in Great Britain - given that it took over four centuries to infuse into the country’s psyche.

Support with housing costs

Although the main purpose within the overall review is to discover the explanatory powers of welfare regime literature to the research aims, it is important to understand housing costs supporting role within the housing system within Great Britain. This will be achieved here prior to moving to discuss welfare regimes and the operation of the housing market within the welfare state. Economic theory defines subsidy as goods or services sold beneath their true value in the market. The subsidy derived is that between the market value and that which is charged (Garnett and Perry 2005: 57). This can be seen for example with rents charged in the social rented sector; tenants can be argued to be receiving an economic subsidy as rents are charged at ‘affordable’ levels and not market rates. Housing Benefit and related systems are paid to lower income families, to offer financial support with their rent and eligible service charges and currently administered by local authorities, on behalf of central governments’ Department for Works and Pensions. In contrast to subsidies paid direct to housing suppliers to reduce rents at source, HB is a “demand-side ‘consumption’ subsidy” (Garnett and Perry 2005: 439). HB helps with affordability issues via income for those who are eligible and helps somewhat with choice of housing (although needs based). Although one national scheme, HB is paid in different forms dependent on landlord as discussed previously.

The origins of support with housing costs can be found at the early part of the Twentieth Century in supply side subsidies, such as rent subsidies and subsidies paid to local authorities, to allow them to build from 1919 (Kemp 2007:109). It was not until Housing Act 1930 when local authorities were given discretionary powers to help lower income tenants afford their accommodation through differential rent schemes, which sometimes took the form of income-related rents (Ibid: 109). This discretionary scheme remained in place until the Housing and Finance Act 1972 in England and Wales and corresponding legislation in Scotland, when a national mandatory scheme was introduced to be administered by local authorities for help with housing costs for all rental tenure types.

An alternative scheme for those who claimed social security assistance benefits was introduced in 1943 and continued into the new post-war welfare scheme. This was paid as an additional amount on top of main benefit by the Ministry in charge of Social Security to help with, up to, the full rent of a reasonable rent, or where a mortgage was held, in the owner occupation sector as help with mortgage interest (Ibid). These payments were intended to prevent housing costs taking incomes below the minimum level set by basic social assistance and social insurance benefits. An important feature of the British social insurance system is that there is only a token allowance for housing costs. Since benefits are set at low levels, recipients were also often entitled to top-ups from social assistance to help meet housing costs. The new Housing Benefit system introduced in 1972/73 operated in parallel to the social assistance scheme leading to a series of anomalies. Eventually a single and unified system (for tenants) was introduced in 1988, and this forms the basis of Housing Benefit today. The principal changes between 1988 and 2010 included the introduction of the Shared Room Rate for under 25s in private rented housing, and the Local Housing Allowance for private tenants in 2008. As described in Chapter 2 this replaced the actual rent with a notional rent in the benefit calculation in order provide “shopping incentives” to tenants.

Kemp (2008) argues that HB both affects and is affected by housing policy and social security legislation, playing a crucial role in assisting both housing consumption and affordability. In social security terms, HB is designed purely as an income supplement to allow tenants to afford rents, however in housing policy terms, to allow rents to remain lower, so a decent home can be afforded (Kemp 2008: 54). Bradshaw, YeKaterina and Stephens (2008 7-8) agree that HB is a key housing policy instrument. They go further, to suggest it allows for better standards of housing consumption for lower rents to help alleviate poverty, particularly in households living on means-tested benefits. Others such as Taylor and Wilcox (2004: 106, 118) argue that in the previous 20 years, rents had actually risen in Scotland due to effects felt by landlords of the reduction in ‘bricks and mortar’ subsidies, but also due to LVST and change of landlord from local authority to housing association. Higher rents in the housing association sector compared to local authorities has meant that more tenants are relying on HB to afford their rents. Further to this, Hamnett (2009) argues that expenditure on housing has decreased, mostly due to the reduction in direct ‘bricks and mortar’ subsidies to social housing providers. In the same period, expenditure on indirect subsidies of HB to tenants has increased significantly in the sector and the HB bill has risen significantly because of this. Kemp (2008) also argues that

from the 1980s HB has played an increasingly integral role as an income subsidy for social housing providers in Great Britain, as general subsidies were reduced to only 10% of all income (Kemp 2008: 55).

At a cost of some £25 billion across GB, Housing benefit has become a central element of the social security system in helping to reduce poverty and to help those with restricted incomes afford adequate accommodation (Tunstall et al: 2013; Stephens and van Steen 2011). Indeed, it is by far the largest housing-related subsidy. However, HB has been criticised for its administrative complexity, its potential effects on employment incentives, and for its spiralling costs.

Welfare regime theory

As welfare states in industrialised countries began to mature, social sciences research turned its gaze to comparative welfare study and it is here we find much rich pickings to develop the framework of the thesis. As the aim here is to explore the distributional consequences of the institutional characteristics (state, market and household as generators of welfare) of welfare regimes for young adults it would be remiss not to revisit seminal theorists which are the basis of many contemporary studies of the welfare state - no matter the discipline. Further, to delimit the literature, two main protagonists have been chosen, Esping Andersen (1990) and Kemeny (1992, 1995), however others such as Donnison (1967), Ronald (2007), Stephens (2011), Stephens et al (2010), and Fitzpatrick and Stephens (2014) will be drawn into the analysis due to their major contribution to welfare regime theory and relevance to this research.

Esping-Andersen's (1990) theory of welfare regimes typologies, explaining how different nations' welfare systems grew from different ideological and historical roots such as religion, has persisted and has been the starting point for many studies in welfare. An updated and encompassing description of a welfare regime is: "*Welfare regimes reflect power structures that in turn give rise to distinctive labour market institutions and tax/transfer arrangement. Together with intra-family transfers, they form the 'welfare system'*" (Fitzpatrick and Stephens 2014: 215) creating often similar (convergent) and more frequently very different distributional consequences (divergent) (Ibid: 216). Esping-Andersen describes clusters of three types of welfare regimes: conservative, liberal and social democratic. The type of welfare regime prescribed by Esping-Andersen related not

only to these power structures, but also the level of decommodification witnessed (to the level where people make a living outside market forces) and social stratification (the level to which work-related status is maintained by the system) (Esping-Andersen 1990: 37). As Esping-Anderson used the limited data available to him at the time, many countries and therefore further types of regimes were missed and have been subsequently updated by others, for example rudimentary systems (Fitzpatrick and Stephens: 2014: 215).

Esping-Andersen's perspective of divergence was in stark contrast to existing literatures marked by the early work of Donnison (1967). Donnison's early theoretical perspective relied on a premise of (old) convergence, describing three housing policy regimes of industrialised nations as embryonic, residual/social and comprehensive, with nations converging through stages to the final stage three, as they became more economically advanced and mature. Therefore, he assessed that each nation was driven by the same underlying needs and the goal for each nation state was a mature welfare state in and of itself (Stephens and Norris 2011, 2013). Esping-Anderson (1990) thought this 'accepted' existing theoretical model to be inadequate and sought to reconceptualise and re-theorise welfare state building by examining the underlying power structures which existed and which he argued were built primarily because of working class mobilisation (Kemeny 1995: 64). Ronald (2007) argues that rather than within the class mobilisation thesis, it is Esping-Anderson's distinguishing welfare regime feature of state, market and welfare relationships as providers of welfare, which holds the key to better understanding of the role of housing system's place within welfare regime's (Ronald 2007: 477). Esping-Anderson did however achieve a move away from narrow definition of the welfare state which had ultimately only allowed for a better understanding of policy, service and payments which existed within individual countries (Esping-Anderson 1990).

Many commentators have argued against the specifics of the typology for example, that individual countries, such as those found in Southern Europe, do not fit with his categorisation (Allen 2006; Ferrera 1996). Others such as Rice (2013) assess Esping-Anderson typology as being a useful analytical tool mainly due its longevity, and agreeing that welfare regimes themselves have their origin in the state-building and religious history of the countries of Western European. Rice also states in practise, many of the welfare regimes are hybrids and new criticisms are emerging for ignoring the delivery of welfare programmes within each country, for example, regionally rather than through the nation state. Stephens' (2011: 337), 'systems embedded' approach, further illustrates a need for

deeper analysis within welfare regime theory, which also places the resultant institutional arrangements of welfare within their wider historical, legal and socio-economic context in each country. This approach is particularly useful in defining welfare regime theory as constantly changing in line with such events as the Global Economic Crisis along with more incremental policy led change. The macro ‘nature’ of welfare regime theory however has been tested and argued to be inadequate when examining how little it can tell us about marginalised groups, for example with the homeless groups studied by Stephens et al in 2010 (Stephens et al 2010). In an article based on their original 2010 study, Fitzpatrick and Stephens (2014) also importantly highlight a gap within welfare regime research relating specifically to what welfare regime theory is unable at present to inform us of, namely, how individuals interact and react with these power structures institutions and in turn affect distributional outcomes (Ibid: 216), which is of great relevance to this thesis aims and objectives.

Following a very careful reading of the above and wider welfare regime literatures, I found that it did not directly ‘speak’ to the concerns of the younger age group, apart from Stephens and Fitzpatrick’s 2010 study, and subsequent article that looked at marginalised young people as part of their wider research. However, more recent studies by Stephens and Blenkinsopp (2015) of young people’s rights and access to social security does offer insight into the outcomes for younger adults of the welfare mix within different welfare regime contexts. Also, Annonucci and Hamilton (2014) set out to create a ‘middle-range theory’ between youth sociology, where much of the debate into the historical and contemporary condition of younger adult sit, along with the ‘welfare mix’ (state, household and market). The authors acknowledge that: “...*welfare structure shapes the extent to which young people can exercise agency, and the extent to which they are constrained by structure.*” (Antonucci and Hamilton 2014: 29). The authors state welfare regime theory is ‘of a time’ and largely irrelevant to younger adults’ current experience of it. They argue that younger adults experience greater insecurity in the labour market and greater activation within the benefits system, a process already underway for this group prior to the Global Economic Crisis, than was the case when Esping-Andersen wrote in the 1990s. As younger adults’ status is unique, in that, they hold a ‘semi-dependent status’, the authors state it is the welfare mix which can be most fruitful in understanding how younger adults negotiate associated risk of this unique state (Ibid: 23-24). However, the authors choose to somewhat wash over welfare regime theory, that better defines the context of a country’s power

structure, which in turn defines individual welfare states, and indeed the welfare mix within which welfare is generated.

Housing and the welfare state

As someone writing closer to the time of the inception of the contemporary welfare state, Titmuss understood housing to be an important (yet often failing) element of the welfare state (Titmuss 1963: 108, 109, 227-229). However, one of the most influential welfare regime theorists, Esping Andersen (1990:1) dismisses ‘the housing question’ as being too narrow a focus for a study on welfare regimes within page one!

A question exists as to what role housing plays in welfare regime theory. This issue will be very briefly discussed here to understand that housing's role is not unproblematic. Torgerson (1987: 116-123), places housing as the “wobbly pillar” under the welfare state due to the: *“uneasy relationship between welfare states purposes and housing policy”* (Ibid: 116), which he illustrates by referring to the potentials for *“welfare-orientated housing policies”* (Ibid) in the UK, Norway and Sweden. Torgerson argued housing, in the main, is not offered as a right and held aside purely on the basis of ‘need’, apart from in certain circumstances with particular landlord types. Many housing commentators have found the “wobbly pillar” metaphor pervasive, as it demonstrates the difficulties describing housing in terms of welfare.

The next ‘theoretical juncture’ (Stephens and Norris 2011, 2013) was developed through the work of Kemeny (1992; 1995). Kemeny described two categories of countries relating to the housing policy regimes, dualist and unitary. Dualist countries were argued to be in the main English speaking nations who supported home ownership through policy, an unregulated private rented sector and a small residual social rented sector. Unitary systems in contrast were tenure neutral with each offered support equally through policy. He links these systems to ideological and cultural norms within these two groupings – dualist being more individualistic and unitary more collectivist in ‘nature’. Lennartz (2011) argues that Kemeny’s model allows housing to be understood as a key element in the structure of the wider welfare state (Lennartz 2011:347) and that society and the wider welfare state itself can be read through its dominant form of tenure. Unitary systems, where renting dominates, citizens are more likely to finance a more universalistic welfare state, as the costs of renting are more equally distributed throughout the life course. A more residual welfare state model

can be witnessed where owner occupation is dominant, as citizens are more reluctant to pay for welfare whilst also paying for a mortgage (Ibid).

Interestingly, Kemeny (1992), argues against the thesis of housing as the ‘wobbly pillar’ due to its market element. He suggests that within Esping-Andersen’s principles of decommodification relating to welfare, that owner occupation would in fact increase housing’s stature within the welfare state, as owner occupation receives more state subsidy, which owners are automatically eligible for as soon as they buy – without the need for a means test. However, whether owner occupation is a preferred choice is questioned by Kemeny (1995: 17), given that in dualist states, highly residualised public or social housing requires strict mean-test at allocation and throughout occupation (Kemeny 1992: 64; 1995: 9, 17) and private renting is profit driven and offers, in many cases, little security of tenure. Kemeny points out that this leaves housing consumers little choice rather than of owning their property.

Importantly, Kemeny underlines a conception of welfare as a service as well as just provision by the state which theoretically allows for the redrawing of boundaries of who and what can be understood to provide welfare services. Agreeing with Rose’s 1986 concept of the ‘welfare mix’ to better understand the total welfare available through all sources. This welfare mix concept suggests that the household offers much in the way of welfare and not always by money changing hands. The welfare mix can be argued to be the household, the market where individuals and households buy welfare and also receive as part of the conditions of employment and the state, where through monies paid to the state, funds are fiscally re-distributed to the individual is also part of the ‘welfare mix’ (Kemeny 1992: 74). Also agreeing with Johnson’s 1987 thesis of ‘welfare pluralism’ which fortified the threefold model by adding the voluntary sector to the list of welfare providers, Kemeny argued however, those providing welfare services included for-profit organisations, particularly in relation to housing, which reached beyond the usual interpretations of not for profit organisations (Ibid). With a myriad of provision within each country, Kemeny points out, what is needed is to: *“understand the way in which different forms of welfare affect each other and result in a dynamic relationship that remains as yet almost entirely unexplored”* (Ibid).

It has been necessary here to review the literatures supporting the thesis claim that a gap exists relating to welfare regimes and young adults. Welfare regime theory has not yet

exploited its explanatory power to investigate the problems and potentials for young adults, particularly in relation to their housing and employment transitions and choices. Welfare regime theory holds some explanatory power to allow a better understanding of the distributional consequences of the institutional characteristics of welfare regimes for young adults, but this has been little explored in the welfare regime literature to date. It is here that the thesis also introduces the housing pathways concept which has had a strong tradition in examining the dynamic processes which affect young adults and help and hinder their chances and choices in the interim and in later life in relation to housing.

Housing pathways concept

The housing pathways approach defines a conceptual tool which can help to understand the “patterns of interaction (practices) concerning house and home, over time and space” (Clapham 2002: 63) for an individual or household. Further, housing pathways allow the agent (individual/household) to be better understood in line with structural factors and other pathways such as employment pathways over an individual’s life course. The housing pathways process is dynamic and junctions in the pathways can change the direction for the better, worse or more or less the same housing situation.

A wealth of literature already exists which analyses transitions into adulthood which is situated in housing career, and more latterly in housing pathways literature, and this concept will be utilised within this research. As an analytical tool, housing pathways can be fruitful in describing the effect that structural factors, dominant discourse and individual agency have on young adults’ choices and chances. For example, the approach was used by Fitzpatrick (1999) in a study of young adults and their experiences of homelessness which were argued to be often mediated through service providers (Fitzpatrick 1999). Through the application of the housing pathways approach, Kemp and Rugg (2001), in their early study of the single room rate (now known as the shared accommodation rate) of HB in the private rented sector, offered a new understanding of the position of young adults, with increasing choice framed within greater risk in their housing pathways. The housing pathways approach enabled Ford et al (2002) to devise a classification of the ways in which young people moved into adulthood via housing options through a myriad of opportunities and constraints (although acknowledged relied on a continuum). More recent studies have included Heath’s (2008) study, which related to housing provision for young adults in the light of increased uncertainty and risk. Updating the Ford et al 2002 classification typology

to nine types, Rugg's (2010) typology was developed as a result of significant social change. Clapham et al (2012) agreed with the new classifications and further offered predictions as to the numbers of young adults likely to be affected in their opportunities around housing by 2020. Finally, McKee (2012) discusses the increased marketization of welfare and individual responsibility for one's own welfare (McKee: 857). Research here develops an argument about extended pathways for young adults' due to their inability to buy, even though they show a clear preference for this tenure.

The housing pathways concept can offer much in the way of discovering choices and chances, opportunities and the risks attached for young adults and their experiences of housing through the life course. Although not without critics, for example, for overstating the claim of being theoretically grounded in social construction theory (Somerville 2002), and among many criticisms, Bengtsson (2002) highlights Clapham's use of household as the unit of analysis, given the concept expresses an overarching subjective and therefore individualised viewpoint (Bengtsson 2002: 69-70). The housing pathways concept will help to feed into the gap exposed in welfare regime theory, however accepted, can only help describe the interactions young adults experience with housing and offer little analysis as to what affect the distributional consequences of the institutional characteristics of the welfare regime have had on those outcomes.

Behavioural economics and nudge policy

The traditional economic agent/subject studied within economic theory has been defined as 'rational' in their behaviour and choices, with an overriding need to maximise their own self-interest in a hypothetical free market world (McQuillan and Sugden 2011). Therefore, an awareness of a decision to be made, will mean, in self-interest, an individual will always plump for the 'rational choice' and therefore the best choice possible. This 'rational' person is useful in describing large data sets, information and making assumptions and predictions based on this economic analysis. Behavioural economics developed by those such as Hayek in the 1970s along with other 'first generation behavioural economists' (Frantz 2013: 2), believed that in fact, humans had 'bounded' (Simon 1982) and limited rationality. Behavioural economists such as Hayek and Simon rejected the notion that economic decisions could be illuminated through such positivist and universalistic assumptions (Frantz 2013) and instead posited that context along with bounded rationality, which they saw as routed in human decision making, was too complex to explain by such methods.

The second generation, or ‘new’ behavioural economists (re-)assumed the abstract concept of ‘utility maximisation’, but then sought to evaluate where and how the population conformed to, or deviated from this model (Leggett 2014:5). The aim of the second-generation behavioural economists was to try and achieve better decision making. This was thought possible by using more market orientated theory of social psychology, more attuned to subtle (and sometimes not so subtle) persuasion to purchase goods in the market. Leggett (2014:4) described the distinction between ‘old’ (first generation), and ‘new’ behavioural economics as relating to the first wave wishing to evidence actual behaviours which may shine a light on what the population saw as maximising their own utility.

Following the global economic crisis in 2007/08 and subsequent deep recession, many economic theorists moved the debate further by adding ‘nudge’ to their arsenal of policy tools. Thaler and Sustein (2008) argued that the irrational decision-making behaviour witnessed by individuals could be predicted, and therefore policy could be designed to encourage good decisions without the need for heavy regulation. They argued that nudge policy was underpinned by ‘libertarian paternalism’, liberty preserving yet capable of altering behaviour (Thaler and Sustein 2008). This work was followed by Kahneman’s (2011) advancing analysis that humans made decisions via two very different thought patterns. These processes he describes as ‘fast’ thought processes, mostly made intuitively and likely to be made in error and ‘slow’ deliberative thought, which took time to process information to reach a decision and was little used (Kahneman 2011). The way that choices are framed, whilst devising nudge policy has been informed by ‘choice architecture’: a framework to understand the ways in which individuals make (irrational) choice. Choice architecture is an amalgam of eight steps and only a brief overview is described here by way of illustration (Oliver 2013). These decision processes are:

- 1) people are influenced by others and social norms
- 2) people rely heavily on fast, intuitive thought which is liable to error
- 3) people are inherently lazy and suffer from inertia which lead to false decisions
- 4) the way a decision is framed may result in different decisions being made
- 5) people ‘inherently’ suffer from overconfidence which leads to risks being taken
- 6) whilst accounting their finances mentally, people fail to make good judgements
- 7) people are more sensitive to losses in the present than gains in the future
- 8) people prefer instant reward – ‘hyperbolic discounting’.

Nudge is only one form of behavioural economics designed to inform or change behaviours, and ‘think’, which aims to optimise the setting within which more effective collective decision making can take place is amongst these. ‘Think’ therefore allows the state (or others) to act as facilitator (John et al 2009). ‘Think’ can somewhat overcome a critique of nudge, in that it does not and cannot legitimise decision making that is required by the more reflective citizen (Leggett 2014: 14). ‘Steer’ is a model with the aim to empower the citizen to make the right choices (Grist 2010). The citizen themselves, define, and can therefore change their own behaviour, if required (Leggett 2014:13). Other models such as ‘shove’, wish to optimise powers through legislation and bans to make citizens and others conform to what is considered the best decision and: *“recognise[s] that agents are deeply and unevenly imbedded in structural social contexts.”* (Ibid:15). A more recent contribution by Mullainthanin and Shafir (2013), argues that it is ‘scarcity’, or lack of an item itself (most usually essentials such as food), which means that citizens lack poor judgment and imagination in all areas of their lives other than that which they are most pre-occupied, such as the lack of food. The authors suggest nudge-like interventions to solve the overriding issue so better choices are possible in other areas of their lives. However, the authors answer relies on making assumptions about those they discuss most – those in poverty - that they hadn’t already thought about what their lives would be if only they had saved for the ‘rainy day’ instead of asking a local loan shark for money.

As stated earlier, a significant exploration within this thesis relates to how young adults respond to changes within the benefits system. It has been widely reported and acknowledged that much of the premise underpinning reforms have been informed by behavioural and ‘nudge’ economics mediated through the government sponsored Behavioural Insights Team (Oliver 2013; Jones et al 2013). Indeed, the UK government’s largest spend on any benefit is with State Retirement Pension, which has itself been subject to ‘nudge’ policy through the workplace pensions scheme since 2012 (Cribb and Emmerson 2016). Further to this, much of the wording preceding, and in the welfare reform legislation itself, is concerned with changing the behaviour (in great part) of welfare claimants and recipients. It is important therefore to better understand the theoretical positioning. If we without thought accept the premise that welfare is too costly, and many people do not deserve support and, after cutting budgets for this support and the supporting administration to little effect on the overall budget – the behaviour of the recipient must therefore be at fault and must be persuaded (even surreptitiously and covertly) to change their behaviour.

Taking the premise that behavioural and nudge economics assumptions of how individuals make decisions are correct, there are a number of issues of the use of nudge with some elements of social security policy which I will briefly elucidate here by offering an example. A claimant receives direct payments of Universal Credit for one month and one week's benefit (mimicking salary payments to make claimants more job ready) including housing costs into their bank account. Immediately the benefit is paid, they withdraw the housing cost payment to buy new carpets, confident that this decision will have no effect on their security of tenure and that they will be able to cut their budget elsewhere to cover their rent. Is this decision necessarily irrational? The situation the claimant finds themselves in is that they have twins who are just learning to crawl – the floor being uncarpeted, is dirty and made of chip board. The claimant has no other access to funds for carpets unless they go to a payday lender, which they are aware are very costly to pay back. The point here is that *if* an individual mostly makes decisions in the ways discussed in the illustrated steps - and therefore their decisions are predictable – the predictable decision would be to carpet the floor – so why frame choices which may lead to even greater risk? Not only that, within the scenario discussed, the decision to use the money for carpets could be the most rational of decisions. This example highlights that the externalities and the behavioural decisions derived from them, which cannot be predicted, may render nudge impotent when devising many of the welfare reform policies discussed (Leggett 2014; Oliver 2013; White 2013).

This review has established that there are alternatives to the narrow and universalising traditional economic model predicated on the assumption of human rationality. Behavioural economic theory and nudge policy design concept have been analysed and found useful to better understand individual's modes of decision making. As argued above, it is difficult to assess the "rationality" of behaviour of low income households which are juggling a range of necessary expenditure against a range of social security benefits, some of which have specific purposes. Therefore, although not expected to be used without caution, behavioural economics and 'nudge' have relevance to the theoretical 'toolkit' previously described.

Conclusion

After a review of existing academic literatures, it can be argued that although welfare regime literatures largely ignore the issues of age (other than pensions), it can be utilised to better understand the distributional outcomes arising from the state, market and households, or 'welfare mix'. The housing pathways concept can be used to better understand younger adults, their low-income parents, practitioners and policy experts' knowledge, perception and responses to these welfare reforms, adding an element of 'agency' missing from welfare regime theory. Finally, how people react to welfare policy changes are little known beyond numbers and monies affected. It is here that behavioural economics and in particular nudge policy will be tested through qualitative interview.

Chapter 4 Research Methods

Introduction

In this Chapter I outline the methods chosen for the research. It focuses on the key questions: ‘Why’ I chose the methods and ‘How’ I implemented them. The section ‘Why’ starts with a general discussion of social research methods and then my own research strategy, namely, why I have chosen a primarily qualitative based strategy. This is followed by my reasons for choosing a case study as my research design. I then give my reasons for choosing biographical, semi-structured interviews as my primary research method in preference to other approaches. In this section, I also discuss why my methods for collecting quantitative based data is most appropriate to help answer my research questions. Within the second section, ‘How?’, I firstly expand on the fieldwork stages of this research, giving a detailed ‘audit trail’ of how I carried out this research including ethical considerations, followed by an explanation of how the empirical data was collected and then analysed.

Why - Research Strategy

Social research is a process of discovery and is carried out for a multitude of reasons, from theory and concept building, to informing policy and practice, or a mixture of both. Approaches taken to make discoveries within social research vary, and debate exists amongst those who prefer one strategy over another. Associated with the natural sciences, quantitative strategies use analysis of ‘larger’ data sets to attempt to test theory through setting hypotheses. These hypotheses are then tested using ‘objective’, ‘reasoned’ and ‘logical’ arguments (Bryman 2012: 621) to eventually revise the theory first tested which is described as ‘deductivism’. This can be seen to have a cyclical effect on theory building as discussed by Bryman (Ibid). Conversely, qualitative strategies allow for the collection of data argued to offer ‘thicker’, richer descriptions of the subject being researched (Ibid: 392). Qualitative research usually uses smaller numbers of research subjects than with quantitative methods, but more ‘information’ is extracted from each participant through, for example, in-depth interviews or focus groups. Qualitative strategies are more ‘inductive’ in style, starting from within the social world, theory is built from the ‘ground

up' (Glaser and Strauss 1967) and often challenge the viewpoint which proposes to be 'value-free' as with the more 'positivist' 'deductivism' (Bryman 2012:615-616).

My epistemological viewpoint is that there is space for both research strategies, although I believe that no research can be truly objective and therefore any purporting to be truly value free, in fact offers an opaqueness which may affect how research is judged. An extreme of either viewpoint in my opinion limits the aim of social science. To always value one strategy over the other, means in extreme cases, limiting findings to, for example, how many people are affected by a certain thing or what one person feels about their situation. Neither position truly informs the social world in enough detail or context (respectively) to allow for change to happen, where indeed this is the goal. As this is an objective of my own research, my preference is to use both strategies, but only when relevant. For example, with the research design some quantitative strategies are used to offer greater context and for the method, qualitative strategies are used to offer more in-depth understanding. I accept that not all research is to change the social world, but to instead generate theory and concepts, and in these cases one or other of the strategies may be more appropriate. However, for this research I choose both.

Why - Research Design - Case Study

Case studies are a useful and widely used research design, as they allow for concentrated enquiry into single or multiple cases, of for example, a geographical area (Bryman: Ibid:70). Case studies can highlight the complexity, uniqueness or similarities across the case or cases studied. A case study can be the core of the research or used as a backdrop to the research.

I selected Edinburgh as my case study area because it has several characteristics that are particularly pertinent to an investigation of the impact of welfare reform on younger people. Namely that, by Scottish standards:

- it is a "young" city, furnishing a relatively large 'target' population for my study;
- it has a large PRS;
- it has a pressured housing market.

These characteristics mean the welfare reforms in which I am interested, for example SAR in the PRS, have had a particularly high impact in Edinburgh, as compared with elsewhere

in Scotland, though in many ways the experience in Edinburgh may be expected to be similar to that in the more pressured markets in the south of England. My expectation is that young people in Edinburgh will experience these reforms more acutely because of the interaction with lower benefits unable to satisfy higher rents in the PRS market particularly.

At just over half a million, Edinburgh has the second highest population of any city in Scotland with only Glasgow larger (see Table 2 below). Edinburgh attracts many incomers from across the rest of Scotland, the UK, and from overseas, to and live and work in the city. It has seen an increase in population of 12.2% between 2006-2016, the highest increase anywhere in Scotland.

Table 2 Key demographics – estimates for Scotland’s four largest cities

Key demographic	Aberdeen	Dundee	Edinburgh	Glasgow	Scotland (Average)
Estimated population mid 2015-mid 2016	222,840	148,270	507,170	615,070	5,404,700
Density (person per square kilometre)	1,238	2,478	1,926	3,521	69*
Change in population mid 2006-mid 2016	+9.6%	+3.4%	+12.2%	+8.2%	+5.3%
Change in population mid 2015 -mid 2016	-0.22%	+0.04%	+1.68%	+1.44%	+0.59%

*population concentrated across the central belt.

Source: National Records of Scotland. Table A, 4 and 6 of mid-year population estimates 2015-16

Of Scotland’s four largest cities, apart from Aberdeen at 73.4%, Edinburgh had the highest employment rate at 72.8% as can be seen in Table 3 below. The level of employees in full-time employment was 74,700, only surpassed by Glasgow at 84,000, making it a popular destination for younger adults to secure employment. However, the number of part-time workers in Edinburgh is higher than almost all the largest cities at 46,400, with only Glasgow having a higher level at 48,900. The part-time level in Edinburgh has grown

significantly since 2008 by 4,700 over this period. The level of non-permanent employees in Edinburgh is the highest of the four largest cities at 16,300 in 2016.

Table 3 Employment Patterns by local authority- estimates for Scotland’s four largest cities

Scottish Council Area	Employment rate	Level F/T	Level P/T	P/T level change 2008-2016	% Permanent	Level permanent	Level not permanent
Aberdeen	73.4%	22,700	21,200	-1,800	95.6%	99,200	4,600
Dundee	65.4%	23,300	12,100	-1,600	94.6%	54,800	3,200
Edinburgh	72.8%	74,700	46,400	+4,700	92.4%	199,200	16,300
Glasgow	67.4%	84,000	48,900	+8,700	93.7%	233,200	15,800
Scotland (Average)	73.4%	725,300	517,800	+25,000	94.2%	2,100,700	129,900

Table 1.15 and data in yellow employment rates Table 1

Source: Scottish Government Annual Population Survey 2016 Table 1.10, data in orange

Edinburgh can be considered a relatively ‘young’ city, in that, the median age of its residents was 36 in 2016 which is lower than the Scottish average median age of 41 years. As can be seen in Table 4 below, only Glasgow of the four largest cities has a younger median age of 35 years. Where the figures were available in 2011, the percentage of the population aged 16-29 years old in Edinburgh and Dundee was 25%, slightly lower than Aberdeen which was 26% but a higher percentage than the Scottish average of 19%. In 2011, Edinburgh and Glasgow had the highest percentage of 30-44-year olds living in the cities at 22% of the population, higher than the other largest cities and the Scottish average which was 20%.

Table 4 Age profile of total population for the four largest cities in Scotland in 2016

Scottish Council Area	Aberdeen	Dundee	Edinburgh	Glasgow	Scotland (Average)
Median age	36	37	36	35	41
% under 16	15	16	15	16	17
%working age	69	65	68	68	63
2011 % 16 - 29	26	25	25	24	19
2011 % 30 - 44	21	18	22	22	20
%pensionable age	16	19	16	15	20

Source: National Records of Scotland mid-term 2016 Table 7 and data highlighted orange Scotland Census 2011 Population by Council

Although Edinburgh can be considered a ‘young city’, the proportion of the 16-24 age group in employment is the lowest of the four largest cities, as can be seen in Table 5 below, and lower than the Scottish average. However, the proportion rises to 82.6% of the 23-34 age group in employment in Edinburgh, the highest proportion across the four cities, and higher than the Scottish average. This suggests that the relatively low rate of employment among 16-24 year olds arises from factors other than the condition of the labour market, for example high participation rates in further and higher education (see below).

Table 5 Proportion of age categories in employment by local authority – aged 16-64

Scottish council area	16-64 years	16-24 years	23-34 years	35-49 years	50-64 years
Aberdeen	70.2%	44.8%	78.9%	81.7%	69.5
Dundee	66%	53%	76.4%	73%	61.3%
Edinburgh	71.3%	39.9%	82.6%	85.8%	66.6%
Glasgow	67.3%	48.5%	79.2%	69.9%	66.6%
Scotland (Average)	72.9%	55.7%	80.8%	81.9%	68.8%

Source: Scottish Government Annual Population Survey 2016 taken January – December Table 1.4

Young adults staying on in further and higher education and training may partially account for the lower proportion of 16-24-year olds in employment. The Scottish Government Annual Population Survey between April 2016-April 2017 shows the inactivity rate for those aged between 16-24 years in Edinburgh in 2016 was 52.5%, higher than the other largest cities, and higher than the Scottish rate at 36.7% (Scottish Government Table 3.4). As can be seen from Table 6 below, Edinburgh has the second highest proportion of 16-64-year olds inactive because a student at 39.3% and many of these will be in the 16-24 age group. The highest proportion inactive because a student was in Aberdeen at 44.1%, and the lowest Dundee at 25.2%, which was only just higher than the Scottish average.

Table 6 Reason for inactivity for those aged 16-64 years olds

Scottish council area	Student	Looking after family/home	Temporary sick	Long-term sick	Discouraged	Retired	Other	Total level
Aberdeen	44.1%	11.4%	-	15.9%	-	12.4%	14.6%	38,300
Dundee	25.2%	25.1%	-	25.5%	-	12.4%	-	27,700
Edinburgh	39.3%	16%	-	18.6%	-	12.7%	12.1%	87,200
Glasgow	33.4%	19.1%	-	29.2%	-	5.9%	9.8%	117,000
Scotland (average)	24.5%	20.5%	2.8%	27.5%	0.5%	14.2%	10%	793,700

Source: Scottish Government online (2017 (e))

Scotland still has a high proportion of SRS properties compared to the rest of the UK, but as can be seen from Table 7 below, in 2015, Edinburgh has a lower percentage of SRS properties than the other three largest cities in Scotland, and the Scottish average. Glasgow has by far the largest proportion of SRS stock at 35% compared to Edinburgh's 16%. Along with Aberdeen, Edinburgh has the highest proportion of owner occupied stock of the four cities at 54%, but lower than the Scottish average standing at 58% as of 2015. Edinburgh is also the only city of these four where the PRS is greater than the SRS as a proportion of all dwellings, standing at 27% in 2015.

Table 7 Tenure across Scotland’s four largest cities 2015 (% stock) and Average house price as of March 2017

Council Area	Total dwellings (000)	Owner Occupied	Vacant private dwellings or second homes	Private rented	Rented from Council	Other social rented	Average House Price March 2017
Aberdeen	114	54%	4%	18%	20%	4%	£164,289
Dundee	74	46%	4%	21%	17%	11%	£115,131
Edinburgh	240	54%	4%	27%	8%	8%	£225,166
Glasgow	303	44%	3%	18%	0%*	35%	£115,131
Scotland (Average)	2549	58%	4%	15%	12%	11%	£136,865

*Large Scale Voluntary Stock Transfer of approximately 90,000.00 dwellings from 2003.

Source: Scottish Government, Housing Statistics for Scotland, Scottish Housing Survey 2015, Table Stock by tenure by Local authority. Data highlighted orange: House Price Index 2017

Edinburgh has a pressured housing market, in that the average price of an owner-occupied dwelling in Edinburgh was nearly double the average of both Dundee and Glasgow. As can be seen in Table 7 above, Edinburgh’s house price was around 40% greater than the Scottish average house price in March 2017. These higher prices are then reflected in the high cost of private renting, which is the predominant rental tenure across the city. This then has an impact on the local demand for social rented sector for those who cannot access or afford owner occupation or the private rental sector. Although rents are significantly lower in the SRS than in the private rented sector, access is difficult with very high numbers on the waiting list as discussed in Chapter 5.

A major reason for choosing Edinburgh as my case study was that two of my research questions require a focus on examining the role of the PRS for younger adults when they leave home, namely:

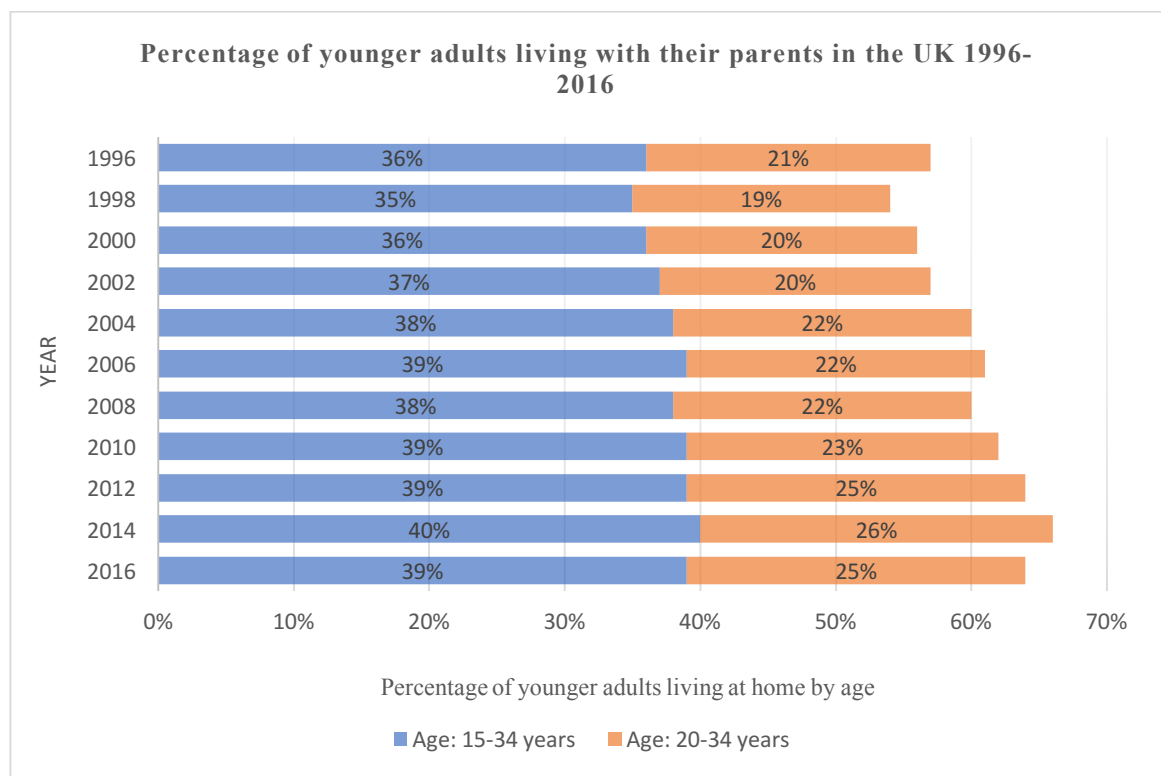
- How well informed are younger adults and their parents about the ‘non-dependant deduction’, ‘Shared Accommodation Rate’ and other Housing Benefit restrictions affecting 21-34 year olds?
- To what extent has knowledge of these Housing Benefit restrictions affected
 - a) younger people and their parents’ perceptions of the younger person’s housing options, and

b) the actual housing decisions that they have taken (i.e. for the younger person to continue to/return to live with their parents, and for their parents to allow this).

Edinburgh was then chosen as early impact assessments highlighted the city would be one of the areas most affected by SAR in Scotland (Department for Work and Pensions 2011; Scottish Government 2013). This is due to both the city’s size, the higher number of shared accommodation units available in the city, apart from Glasgow, compared to the rest of Scotland, a large PRS compared to the other cities and the high cost of private rental housing in the city.

Reported across the UK is the rise in young adults continuing to live with their parents over the past twenty years as Figure 1 below demonstrates. As this rise was experienced across the UK, but the figures were not broken down at geographical level, in Table 8 below, relevant census data has been extrapolated to determine if this phenomenon can be seen at Scottish level.

Figure 1 Percentage of younger adults living with their parents across the UK 1996-2016



Source: Office for National Statistics 2016 (b)

One of the key research questions relates to how younger adults navigate issues around non-dependent children continuing to live with their low-income parents and I have

therefore drawn together information available at city level which has relevance to this. Within Chapter 5, I have focussed on non-dependents claiming HB. In Table 8 below I have used the 2001 and 2011 Scottish Census to illustrate the increase in this phenomena across Scotland's four largest cities. Although Glasgow had the greatest number of households with non-dependents in both census years, Edinburgh saw the greatest increase over the period at 189% where Glasgow's increase was the lowest. This data, however, does not tell us the age or number of the non-dependent in each household, which tenure the households lived in, or indeed whether they would be subject to the NDD. However, it is indicative of the pressures relevant to my research questions.

Table 8 Household composition 2001 and 2011 across Scotland's four largest cities – all children non-dependent households

Council area	2001: Mar /Co	2011: Mar/Co	2001: LP	2011: LP	2001 Total	2011 Total	% change
Aberdeen	5,399	16,781	2,532	7,313	7,931	19,313	+144%
Dundee	3,993	11,412	2,343	5,908	6,336	17,320	+173%
Edinburgh	9,411	30,123	5,815	13,918	15,226	44,041	+189%
Glasgow	33,778	45,048	24,198	32,817	57,976	77,865	+34%

Mar/Co= Married, Civil Partnerships and Co-habiting couples, with non-dependent children

LP = Lone Parents, with non-dependent children

Source: National Records of Scotland - Scotland Census 2001 and 2011. Table DC1109SC

As Edinburgh is a particularly pressured housing market, it is not typical of other cities across Scotland. Nonetheless, as social security reform applies equally to individuals across Great Britain (prior to mitigation via DHPs in particular), some of the findings in Edinburgh may be most applicable to other pressured markets such as London and some areas in the South West and South East of England. However, while likely to affect relatively smaller numbers outside of Edinburgh, across Scotland there will be low-income young people and families affected by the welfare and housing issues qualitatively investigated in my thesis. Where someone resides has important implications for how they are affected by the interaction between welfare reforms and the housing market context, which in turn impacts on both the labour market and housing options available to them. By Scottish standards, Edinburgh has a small but still significant SRS and larger PRS which

allowed me to find the relevant participants for the study, while the housing pressures evident across all tenures rendered my research questions relevant to all participants in terms of the choices and opportunities available to them.

Why? - Research Methods

Quantitative methods

As discussed in the last section, I employed quantitative methods along with qualitative methods, discussed in greater detail below, to answer my research questions. Using existing quantitative data, allowed me to focus on collating and analysing the qualitative data which is my main method of both testing and building theory around my research questions (Bryman 2012). As my research questions relate to knowledge, perceptions and experiences of younger adults and their parents, the quantitative data is used as a ‘yardstick’ (Ibid) to add context to the issues I probe in detail elsewhere. I used both administrative data, for example, to determine the number of HB claims processed by Edinburgh council, and survey data (based on representative population samples), for example, to identify demographic profiles. The main quantitative data I used came from the following sources, summarised in Table 9:

Table 9 Quantitative data used

Source	Type	Used to analyse	Limitations
National Records of Scotland (NRC) Scotland Census 2001 and 2011 and mid-year estimates	Census with some survey data	Demographics, household composition, tenure type across Scotland broken into council areas	Although efforts are made to account for people not staying in the household at the time of the census, a small number will be unaccounted for. Also, as the data is captured only every 10 years, the data can be out of date.
UK Government statistics, namely Department for Work and Pensions (DWP) accessed through Stat-Xplore website	Administrative data	Relevant HB statistics namely, HB by tenure, SAR, NDD broken down by age and parliamentary constituency of case study area	Changes in the benefit criteria can lead to fluctuations in the rate of claimants with many people ineligible to claim or, where awards are low, feel it is not worth claiming. Also, HB claim numbers are reducing as UC rolls out across the country. Data will not be comparable from HB to UC

		for triangulation purposes	in a number of respects, for example, those claiming UC whilst working will be subject to conditionality, meaning where working part-time, they may need to seek full time employment under their UC claimant commitment which may discourage some people from claiming.
Office for National Statistics (ONS) which includes Nomis Official Labour Market statistics	Administrative data some Survey data	Changing trends in young people living with parents in UK. Area profiles in terms of prevalent type of work, economic activity/inactivity rates, qualification profile	High quality statistics that meet the criteria for 'national statistics'
UK House Price Index/ Registers of Scotland	Administrative data	Scottish house price data	As statistics are collated across devolved governments there are known issues with comparability across the UK. This is currently under review.
Scottish Housing Regulator statistical returns	Administrative data	The distribution of SRS landlords to confirm case study choice and for contact details for the qualitative parts of the research	
Scottish Government statistics including Scottish Index of Multiple Deprivation (SIMD), The Annual Population Survey and Scottish Labour Force Survey	Administrative Data some survey data	'The Housing Statistics for Scotland' used to analyse statistics on housing lettings, levels of public housing stock, private and social rented stock statistics and eviction trends. SIMD	As above, housing market statistics are collated across devolved governments and there are known issues with comparability across the UK, although not a concern for this study. This is currently under review.

		used to delineate concentrated areas of multiple deprivation in case study area for triangulation purposes	
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I therefore used both administrative and survey data, including relevant ‘National’ and official statistics, to establish relevant contextual matters, such as number of recipients of SAR and numbers of claims that were subject to the NDD. This analysis was confined in most cases by geographical area, Edinburgh, and by time, as a recent snapshot.

Key matters that I wished to interrogate using quantitative data were how many low-income younger adults lived independently and claimed HB in Edinburgh, by tenure and by age (split between under 25s and 25-34 years of age where possible). My definition of low-income was that the younger adult or parent had a low enough income to warrant a claim for a means-tested benefit including HB.

Another key part of this quantitative analysis was to identify where across the City of Edinburgh low-income younger adults and low-income parents were most likely to live in rented housing (in both the social and private sectors), and may therefore be in receipt of HB. The DWP’s Stat-Xplore enabled analysis at the level of parliamentary constituency, and I employed this as my key means for presenting my quantitative analysis, as it allowed for contextualisation across the city and triangulation with other datasets, such as SIMD and Scottish Housing regulator statistics, to home in on areas where relevant benefit claimants were most likely to live. This triangulated data also helped me to interpret my case study qualitative data.

I present my data using a variety of bar graphs, tables and maps or, where appropriate, in narrative commentary (Yin in Bickman 2009: 262). Maps were used to enable the reader to visualise the parliamentary constituencies that were being discussed in the text or graphs. The source of the quantitative data utilised is clearly cited within the thesis along with the data sheet number or table number where appropriate, to ensure that my methods are replicable and my statistical data analysis capable of being checked and verified (Bryman 2012).

Qualitative methods

An element of ‘life history’ interviewing allows for a biographic element to be introduced, giving more than just a ‘snap-shot’ of the housing, labour market and social security aspects of the lives of those interviewed. Qualitative interviews were chosen to facilitate rich descriptions which allowed for both deeper analysis and to offer a fuller account of the lived experiences of the research participants within the case study areas. Interviews were semi-structured as the aim was to encourage participants to talk freely on the research topic. This allowed for capturing previously unidentified but relevant areas of interest within the research. The quantitative element of the research provides contextual relevance to the case study area and to allow for Edinburgh and the respondents views and experiences to be placed within the wider national setting.

How the research was carried out – an audit trail

Throughout this research I have kept a research journal to keep a track of the research origins and process. This journal, relevant stored emails and supervision notes combine to give an overview of how this research was carried out.

Early days

Following my MSc dissertation exploring the implications of welfare reform on rural Housing Associations, I raised a key question of how those who receive benefits may be affected by them. At this stage, 2012, little research had been conducted into the effects of welfare reforms on this group and there was missing literature related to the cumulative impacts of welfare reform and how people would respond to them which I had tried to highlight in case examples within the dissertation. These examples were used as early evidence by the SFHA to the Scottish Government welfare reform parliamentary committee, which then helped inform ongoing debate about the potential impact on tenants. Personally, I wanted to develop this research further.

With support of my now lead supervisor, I applied for the Economic and Social Research Council (ESRC) urban pathways open competition PhD in early 2013, with my research proposal based on how younger people would manage through housing benefit reforms and whether this may have implications for where they live. Once awarded this funding I had several months to prepare for the start in October. I made early preparations by getting in touch with professional contacts across the central belt of Scotland, who I believed may

help facilitate contact with younger adults at a later stage in the research. I got agreement from many to re-contact them once I had started with the fieldwork stages of the research. These contact details were stored securely behind a password protected system. I believe this stage was very useful as it meant that I was not contacting everyone ‘cold’ when I most needed support to facilitate contact with respondents.

Research starts proper

The early days of the PhD involved meeting with supervisors, completing a full literature review and research problem or background chapters. This stage was imperative as it enabled me to locate the research problem and early questions to theory such as welfare regimes and concepts such as housing pathways and behavioural economics and psychology and other relevant literatures that highlighted the relevant gaps in knowledge as discussed in Chapter 3. I was aware however, that social policy is constantly changing, and welfare reform was no exception. I was also aware that other researchers, many of them professional, and funded, were now exploring this as an issue, as it was receiving more media and policy attention. This meant as a very early career researcher I had to keep ‘on my toes’, and be aware of new and emerging findings so as not to duplicate others’ research. However, as my background was from the field of welfare rights, I was well placed to do this. This did not mean that there were not wasted hours reading and writing about proposed reforms only to find they were scrapped or that someone had covered pertinent issues to my thesis, but only that I was more prepared for this eventuality.

The research questions

The broad aim of the research: “*to interrogate the impact and implications of Housing Benefit restrictions on younger adults (aged 21-34) living with their low-income parents*” remained relatively constant during the PhD. The research questions however went through several refinements until those finally reached in Chapter 2. The reason for these small changes was that it was not until after the key informants’ interviews, that the advantages of a greater focus on non-dependant deductions, which are amounts deducted from applicants’ eligible rent when a non-dependent (such as an adult child) lives in the same household, became apparent. It was clear that this was a little or unknown reform for some of the policy key informants, yet was seen a major causal factor in family stress and break-up for the practitioner key informants. From this point, the potential of speaking to parents and younger adults both impacted by the non-dependent deduction was embedded into the

research questions to use as a lens with which to view intergenerational impacts and fairness.

Following the key informant interviews, it was also clear that I was limiting my sample related to the impact of older reforms, such as those connected with under 25 rate of means tested benefits. These older reforms were thought to combine with reform from 2010 to limit younger adults' choices and opportunities. Finally, I also thought it may be difficult to get enough participants in a reasonable timescale that also fitted with the other characteristics required.

Thus, the development and finalising of the research questions was very much an iterative process, and I was prepared to make relevant changes during the research process, following discussion with my supervisors, if the need arose. This was key to allow the research to be reflexive rather than sticking rigidly to a path that was proving problematic, of less value or no longer relevant, especially as welfare reform progressed alongside my studies.

Fieldwork stages

The sampling of respondents was broken into two parts, the key informants and the parents and young people.

Sampling of key informants

I decided on a series of 10 key informant interviews, purposively selected to capture different policy and institutional contexts along with a range of well-informed perspectives on social security and its impact on housing options for young adults and their families across Edinburgh. The qualitative data garnered via these interviews complimented, supported but sometimes converged with that of the parents, younger adults and other data collated for the case study, which I believe brings greater depth to this research. The requisite 10 key informants were interviewed and the details of how this was achieved is explained below.

This group of respondents were broken into two categories: 'Key National Informants' and 'Key Local Informants'. Both groups of respondents offered something slightly different to the research, the key national informants offered insight into the wider UK and Scottish

policy context, and respondents came from very senior positions within the policy areas of housing, homelessness, social security and poverty.

The criteria used for sampling key national informants were as follows:

- i) involved in creating social security and/or housing policy at a national level (either UK or Scottish national level).
- ii) has a position where a strong overview of the relevant policy arenas is required and understands the issues and outcomes within their sector across the UK or Scottish national level.

The key local informants were chosen for their knowledge and expertise in housing, homelessness and social security operating throughout Scotland nationally but with specific focus on their Edinburgh operations. Key local informants were to hold senior positions within their respective field, and known to have a deep understanding of the interaction between social security and housing policy and practice. This would offer the research greater insight into the local context and would also help to garner 'gatekeeper' support.

The criteria used for sampling key local informants were as follows:

- i) directs or is senior manager of a service that advises on housing and social security benefits.
- ii) directs or is a senior manager of a service that assists service users to access and help sustain accommodation at a senior level.

All key informants were contacted firstly by email which gave a full breakdown of the research, being clear of confidentiality issues, and asking if they would agree to meet me at their convenience, for an approximately 1-hour interview. Where there was no response from the email, I then made telephone calls to follow up my request. Of the key national informants, the majority agreed to the interview with only one refusal from an MSP and a private rented sector provider that I was unable to contact. Overall, I contacted 7 key national informants and 5 agreed to take part in the research. Although my preference was to speak to a politician and gain views from a private sector provider, I concluded that the key informants that took part could cover these issues well. Of the key local informants, all those who were first contacted agreed to interview, even though there were several alternative key local informants considered if they had not agreed to do so. I therefore had the requisite total of 5 key local informants who agreed to be interviewed.

Sampling of younger adults and parents

As discussed above, the process of sampling for the parents and young people was not fully completed until after the key informant interviews. As discussed above, the research questions were then amended to take account of the stronger focus within the research on those affected by the intergenerational issues raised by the NDD. Many issues were raised by the key informants relating to the potential intra- and intergenerational unfairness of rates of social security and minimum wages and how this impacted within a pressurised housing market such as Edinburgh. Therefore, limiting my sample to those aged over 25 years meant I would not be able to capture these experiences. It was a key requirement that the younger adult still lived in the family home to capture issues related to the NDD. However, those aged between 21-35 years may be starting to think about moving out of the family home and therefore may have knowledge of how the housing and social security system operated. They would also be affected by reduced entitlements to social security benefits, and could be justified on each of these grounds. I therefore amended the age range of younger adults I would like to speak to from 25-34 years old to a new group of 21-34 years old. As suggested earlier, a secondary factor in the age range change related to not restricting my sample too much. Wishing to speak to both parent and adult child within a family may prove more difficult than speaking to just one or other of the groups; so, to restrict this further may cause complications and reduced participants. The new criteria for parent and younger adult respondents were:

- that respondents lived in the Edinburgh or Lothians area, were aged between 21-34 years of age, and lived with their parents who claimed Housing Benefit
- *or*
- were a parent claiming Housing Benefit and had a young adult aged 21-34 years living at home.

After consulting with my supervisors, I made a judgment that I would continue to gather relevant information and interview parents and younger adults until saturation point had been reached. Within my research, this meant when any new data stopped being relevant and meaningful to answer the research questions as described by Charmaz (2006) “...*new data no longer stimulate new theoretical understandings or new dimensions of the principal theoretical categories, the relevant categories are saturated.*” (Charmaz 2006). Saturation rather than a specific number of participants was justified as this would allow me to encounter the varied experiences necessary to answer my research question in the time

available for a PhD, and therefore held under constant review (Mason 2010). Although there was a preference that parents and younger adults would be from the same family, I was aware this might not be possible, but the data collected from either sampled group would be highly relevant to the research in any case.

Contact with sample

As indicated earlier, I had several professional contacts already ‘warmed-up’ and prepared for me to make contact to help facilitate interviews with their client groups. I also asked those key local informants who worked across Edinburgh for their support at the end of the interview, and all agreed to support this request. Further to this, I also contacted other known advice agencies in the case study area using simple internet searches, word of mouth and snowballing of other agencies I had contacted. I also contacted Housing Managers and Tenancy Sustainment Managers within other Housing Associations that had general needs tenancies across the case study area. This information was derived from the Scottish Housing Regulator website².

Along with the more direct form of contact with practitioners and others, I also used several other approaches to increase awareness of the research. Shelter Scotland suggested I write a blog which they very generously placed on their website and on their Facebook page. The blog was then used by the Scottish Housing News which is a daily e-newsletter of housing news across Scotland, and read by many in the social rented sector. The blog remained available on the newsletter for many weeks³. The blog was shared via social media such as Twitter and LinkedIn and Facebook to grab attention with practitioners and with potential participants. I also prepared an A5 size poster (see Appendix A) to display in agency waiting areas, and am grateful both for their permission to do this, and agreeing to print the poster from a colour PDF document. The A5 poster was also printed by agencies to hand out to relevant service users in a few agencies when they felt they were unable to approach their clients during their interview. I also prepared a research information sheet which was attached to the initial emails requesting an interview, and where I was requesting help to source participants. In each case who I was, where I was studying, and my contact details were prominently displayed. These research aids were used as scripts and an aide-memoire for members of staff who I had not actually spoken to,

² <http://directory.scottishhousingregulator.gov.uk/Pages/search-by-area-of-operation.aspx?LAAttoZNameQS=CITY%20OF%20EDINBURGH>

³ Copy of the blog on Scottish Housing News Website: <http://www.scottishhousingnews.com/tag/welfare-reform/page/10/>

but their manager or colleague had agreed to help whilst they were seeking to recruit respondents.

Many contacts went to great efforts to locate relevant participants, but it was nonetheless a struggle. Even with the high level of co-operation by practitioners, progress in locating participants slowed and often stopped altogether. I frequently sent reminder emails and made telephone calls to those who had agreed to help as often as I could without (I hope) annoying them. As suggested earlier, if I had focused on one group or the other, it may have been a little easier to source participants for example, the younger group through social media. In most cases it was parents who agreed to be interviewed because of their personal contact with an agency or adviser. In most cases the parent then helped me recruit their non-dependent following their own interview.

As discussed earlier, my target was to reach saturation and in the end, I interviewed 23 parents and younger adults in total, including 13 'parents' (who had a total of 17 non-dependents living in their households) and 10 younger adults who were the non-dependents of these parents. For a breakdown of which parent and younger adult cases are related, see Appendix B, which is an anonymised table which I used as an aide-memoire during data analysis. All parents were claiming or receiving Housing Benefit in line with the sample criteria. The younger adults' situations varied widely, as can be seen in the analysis chapters: some were working, in some cases 'precariously', others were not in education or training (NEET), some of whom claimed benefits and other did not. Some of the younger adults had also moved between these categories over time which I was able to capture through my biographical method.

The topic guides

Several topic guides were produced, tailored to each 'type' of participant. The topic guide was not designed to have a 'rigid' and set order of questions, but rather to encourage respondents to speak freely about the relevant topics. The format also allowed respondents to raise pertinent subjects themselves that were not within the topic guide or questions. I felt it was better to have an occasional issue with a respondent straying 'off subject' than close down important information that may be gleaned.

For the policy and practitioner key informant's topic guides see Appendix C and D. While both topic guides ranged widely over the impact of policy change on younger adults,

intergenerational issues related to social security, the local housing market or labour market and any resultant implications for transition for younger adults, there were also some distinct questions to both groups to take account of either their policy role/ practitioner function and the knowledge they would hold stemming from this.

The topic guides for parents and younger adults hold similarities as their focus is on housing and social security see Appendix E and F for details. The background questions establishing where they lived, and household make-up were similar as were the final questions relating to their thoughts on concepts relating to intergenerational fairness. Where they differed was that the parent's topic guide asked about any changes to their benefits which may have been the result of their ND living with them. The younger adult topic guide differed as it asked specifically about their experiences of living in the parental home and where relevant, living independently or in shared accommodation. Although none of the questions were repeated, there were opportunities to pick up on things that might have been missed later in the questions. This was important as it was thought that respondents would be more at ease later in the interview, and more likely to speak about more difficult and problematic issues.

The topic guides were designed to allow respondents to feel at ease as early in the interview as possible, by asking questions that were 'easy' to answer for example: "*can you tell me about yourself and where you're living at present?*" This is particularly relevant for the parents and younger adult's interviews, as people may be put off by an interviewer asking something far too personal too early, or questions that are not easy to answer and therefore feel like the interview is a test.

I feel that the topic guides worked well with all types of respondent and this is, I hope, evidenced by the rich data produced. During the interview, the topic guides felt manageable and I was able to keep track of where I was with the questions. However, at the same time, they allowed plenty of opportunity for respondents to expand their answers and offer greater detail.

There were some parents and younger adults that struggled to answer the final questions relating to transition. My interpretation is that this was because a few respondents thought there must be a right or wrong answer, even though I explained before each question that there wasn't. I explained that I was just asking some general questions about their

feelings/thoughts, but this did not resolve the issue in all cases as such abstract concepts can be difficult to frame easily answered questions around.

The interview process

As discussed elsewhere in this Chapter, it was hoped that the parent and younger adult respondents would be related to one another. A key strength of the study would be different perspectives of the same issue within the household. Research participants were all asked whether they would prefer an interview over the phone or face-to-face. All key informants wanted to meet face to face and all parents and younger adults wanted to have a telephone interview. Prior to starting the PhD, I had extensive skill and experience of speaking to the parents and younger adult cohorts relating to housing and benefit issues. My starting assumption that many would prefer to talk over the phone rather than in an office setting or in their own homes was confirmed. A 1-hour telephone call did not require cleaning the house prior to a stranger's visit, moving kids out of the way of earshot and dogs could roam freely for example. It meant the time that they had generously given up, did not stray beyond the hour. Further to this, I could accommodate interviews around work and other responsibilities they had. Many of the interviews took place in the evening and at the weekends. I believe offering this option meant many of those who may have refused if a face to face interview was insisted upon, took part partly for this reason. Although some of the subjects raised within the interview were personal and sometimes upsetting for participants, I believe my skill as an interviewer meant that the interviews were not compromised because I was not with the participant. I felt I was adequately skilled to offer compassion and empathy necessary during these episodes over the phone.

As parents and younger adult respondents chose to have their interviews take place over the phone, each participant was contacted separately, and a suitable time was arranged for their interview. Mobile numbers were used for most of the younger cohort as they didn't want to speak on their parent's landline, where there was one. This meant that both parties could speak privately to me from any room in the house or another location of their choosing. I had been concerned that I may be asked to conduct face-to face interviews the generations of the family together, and I may not get a true picture or reflection of circumstances. I thought that conversation may be stilted, or one or other of the parties would dominate the interview.

I now regard the fact that I conducted telephone interviews to be advantageous due to the rich empirical data collected with a comparison of viewpoints made across the interviews. There may be good reason to interview both parties together in other research, for example, if the study proposed to discover interpersonal relationships. As some of the questions I asked of parents and their older children related to their finances, which were often impacted by the decisions or non-action of the other party, interviewing them together may have caused upset or argument between the parties. I wanted to avoid causing any harm between the parties. Also, although I wanted to better understand the consequences of the NDD, which included stress and conflict on the parties, I did not need to witness this to understand these processes in operation. I would suggest to anyone wanting to carry out intergenerational research such as my own, where the concern is not with the interpersonal relationships, to at least consider the advantages of the telephone interview.

Ethical issues

The ethics of this research were an early consideration, however, my ethics statement was not fully prepared until prior to the start of the fieldwork stage of my research, to ensure all developing aspects of the research process were included. I was granted full ethics approval by the University in June 2015. Ethical considerations are discussed here, first in relation to the administrative procedures of the research, followed by any other relevant ethical considerations.

After actively using research instruments of research projects I had worked on, such as Joseph Rowntree Foundation (JRF) ‘Destitution in the UK⁴’ and the ESRC, Welfare Conditionality, Sanction Support and Behaviour Change⁵, I recognised the need to use a research consent form. I had the form in front of me at the start of an interview as a visual reminder of information to relay to the respondent and a copy of this form can be seen in Appendix G. Prior to the interview start, participants were given an overview of the research and I ensured that they did not feel pressurised to take part. I did this by making them aware that they did not have to answer any question they were unhappy with, and could stop the interview at any point, with no consequence. Participants were made aware that what they said would remain confidential, the only exception being where I believed

⁴ https://www.jrf.org.uk/report/destitution-uk?gclid=CjwKCAjww9_MBRAWEEiwAlaMJZvHXoDx1IRtay1mgtQkZK7dqabJty_LaEN0QADftaypWUg1HZjxs_nxoCQRQQAvD_BwE

⁵ <http://www.welfareconditionality.ac.uk/who-we-are/researchers/>

someone was in danger in which case I would I consider making a disclosure in line with I-SPHERE fieldwork protocol.

Prior to the interview, respondents were also made aware that they would remain anonymous in all research outputs. Respondents were made aware that although their words may be quoted within the thesis, and any research outputs derived from it, their name would not be used, and there would be no other identifying details present. Consent was also requested to allow me to record the interview and upload the anonymised interview to a secure site, which was password protected and a signature from the participant was requested prior to interview start. Once the confidentiality, anonymisation and recording statement was read to participants, they were asked to sign their consent. Where the interview was over the telephone, their verbal consents (as above) were requested at the start of the recording in lieu of their signed consent form being returned.

Respondents were informed that a professional transcriber had been contracted to carry out this work, but they would be unaware of respondents' names and other identifying details. As a mark of good practice, the transcribers were asked to sign a confidentiality agreement with me to ensure the protection of my respondent's details, recordings and my own intellectual property. A copy of the form the transcribers completed can be found in Appendix H. All participants agreed to take part, and all agreed to be recorded without any issue arising.

As part of the ESRC grant funding, a research training grant was available to me to help with fieldwork and conference costs during the funded period. I decided that I would use any funds available to me to help cover costs of transcribing the recorded interviews and for a small incentive (£15.00 each of Love2shop vouchers) to give to parents and younger adults taking part in the research. I felt the incentives were an important element in securing interviews with participants as a) practitioners were more comfortable in asking for their support when they knew there was a small thank you for their client group b) I felt it important to ensure that participants were given a thank you for giving up their time for me.

The incentive was discussed prior to the interview start to ensure that respondents were comfortable being asked for their contact details at the end of interview to ensure the 'thankyou' got to them. All participants agreed to give me their contact details, but if this

had not been the case, I had planned to offer alternatives such as to send the vouchers to the agency that put them in touch. Where the interview was face-to-face I would ask participants to sign a receipt. Where the interview was over the phone I asked participants to sign a receipt enclosed with the consent form which I sent with a stamped addressed envelope along with the voucher.

I am aware of many other qualitative studies that have offered 'incentives' to thank respondents for their participation. Although I feel I cannot truly answer whether someone took part just because they were offered an incentive, all the respondents fully participated in all the questions. My hunch would be, that if they had only made contact because of incentive they may have rushed the interview. A few of the parents stated that they did not want the vouchers, as they thought that the research subject was very important to them and they were pleased someone was highlighting these issues. On these occasions, I insisted that I wanted to send them a thank you for their time, and no-one refused to give me their contact details.

The ethical issue I did struggle with somewhat was in not offering advice and assistance where I felt I may know the answer. Having spent many years as an adviser, I feel I am quite skilled at assessing what the next step should be with benefit and housing issues. I overcame this urge by suggesting they may wish to speak to an adviser about an issue at the end of the interview. I did not make any claims that I knew about benefit issues to prevent being asked my advice however, if they asked me to suggest where they could go for help, I was able to point them in the right direction by giving them potential options.

Data handling, manipulation and analysis

Before I commenced the interviews, I asked experienced researchers if they could recommend any good, but reasonably priced transcribers, and then contacted a number of these to negotiate both price and workload. As discussed earlier, ethical consideration was given to the data handling and an agreement was made with the transcriber following this. A safe shared storage area to upload completed recorded interviews was devised, and an excel sheet was to be completed by the transcriber to make me aware of when each transcription was complete.

As soon as I had completed the key informant interviews, I started analysis prior to receiving the transcriptions by putting together an overview of what had been learnt from the interviews by themes. This was very useful at the start of the process as it allowed me to focus in terms of top level codes in my coding framework for the key informant's analysis. Once a transcription was completed, the transcription along with the recording was uploaded onto NVivo for coding. I allocated each person a 'case node', which is a container within NVivo to collect references from for example a person or organisation to be able to link cases and cohorts and make links between cases and cohorts. I also devised a simple 'attribute' or classification sheet detailing such things as gender, occupation or policy area, so further analysis could be completed making links between these attributes. For example, asking the question how many of the housing policy people said a certain thing?

At this point I coded the transcripts using both the top-level codes from the important themes generated from my overview, and from the research questions, and introduced new codes and sub codes where relevant. The coding framework had 8 top level codes and 73 second level code and 21 third level codes. Sometimes larger pieces of text within the interview was coded to allow me to understand why I had coded it. Other times, just small snippets were coded. This was a personal choice, and I used my intuition as to what areas of the interviews would be beneficial to code, whilst simultaneously drawing a sketch in my mind of how I would present the data. This meant I also started to code quotations that I thought would work along with the developing sketch.

A new, much shorter coding framework was developed for the parents and younger adults' data using the same format as described earlier for the key informants. The coding framework had 5 top level codes with a further 22 second level codes. Both coding frameworks were kept constantly under review and codes which were little used were subsumed into other more relevant codes or discarded. New codes emerged as I analysed the data more deeply. A copy of the final coding sheets used for both the key informant interviews and the parents and younger adults can be seen in Appendix I and Appendix J. This was a very useful part of the data analysis, as it allowed me to get closer to my data in a meaningful way. NVivo offers many benefits in handling large amounts of qualitative data and the package made data handling more manageable for me. There is always a worry with any computer package that data will be lost, however, I obviated this with a securely stored copy and I also have the original recordings and transcripts as a back-up.

Coding marks only the start of the data analysis process, and the much more intellectual task follows of interpreting the data and finding meaning and patterns in this relatively unstructured data. I moved back and forth between the data and analysis, re-reading and re-drafting, in an iterative process.

I found the analysis chapters relatively easy to write and enjoyed the process immensely. As discussed earlier, I bring with me many years of relevant experience and practice-based perspectives and although I believe it is impossible to say that my work is completely objective (the same would be true for any researcher), I have tried to be as transparent within the process as possible to allow the reader to make their judgements about my orientation. I situate myself clearly within the research from the opening lines and believe this gives the research an added element of credibility. I have however strongly endeavoured to resist offering a biased view, particularly when using participant words. The research process has made me think very deeply about why and how I am carrying out aspects of the research, and I believe this makes my work stronger because of this.

Chapter 5 Case Study Area

Introduction

As outlined in Chapter 4, Edinburgh was selected as the case study area because it has several characteristics that are particularly pertinent to an investigation of the impact of welfare reform on younger people: it is a “young” city, furnishing a relatively large 'target' population for my study; it has a large PRS and it has a pressured housing market. These characteristics mean the welfare reforms I am interested in, for example SAR in the PRS, have had a particularly high impact in Edinburgh, as compared with elsewhere in Scotland. However, the experience in Edinburgh may be expected to be similar to that in the more pressured markets in the south of England. Nevertheless, my expectation is that young people in Edinburgh will experience these reforms more acutely because of the interaction with lower benefits unable to satisfy higher rents in the PRS market in particular.

This Chapter offers an overview of Edinburgh. The first section examines locality aspects relating to the jobs market and the state of the housing market in terms of access and affordability, as well as the availability of social rented housing. In the second section, factors that relate to where low income younger adults live independently are investigated. This is carried out through an examination of both statistical and geographical data derived from, for example, the DWP and the Scottish government. I have broken the data into Edinburgh's parliamentary constituencies, done to indicate areas where young people may be most affected by the HB reforms which are the focus of this research (Chapter 2). Breaking down the data by parliamentary constituencies will allow me to highlight any relevant links with other data such as that through Scottish Index of Multiple Deprivation (SIMD). I have also broken the data by age cohort of young people where this data is available. The age cohorts examined are those aged under 25 years and those aged between 25-34 years, as these are most relevant to my research questions set out in Chapter 2. The section then moves to evaluate where low-income adults may live if still living with their parents. This is done by examining DWP data relating to the NDD and combining this with that of the SIMD. Further, this section addresses specific policy and practice led outcomes which may impact on younger adult's 'choice' of where to live. These include the under-occupancy charge (Bedroom Tax) and Discretionary Housing Payments (DHP), the impact

of HB reforms on arrears and housing management practice culminating in the extreme circumstance of evictions in the SRS.

An overview of Edinburgh - the case study area

This section offers an overview of Scotland's capital city, Edinburgh, and explores some locality issues relating to the labour and housing market across the city, and explores how these are impacting younger adults through an exploration of HB and associated claim numbers.

The city is viewed as festival city, hosting the Edinburgh Festival and Fringe along with further books, arts and film festivals throughout each year. These are major tourist attractions and no doubt encourage people to move to the area too. With 9% of the total Scottish population living in the city, in 2016 it had a population of 507,200 (Nomis 2017 Labour market profile). Edinburgh is the second most populous city in the country after Glasgow. Edinburgh being Scotland's capital city has a pull factor for many people, particularly younger people attending college and university, living and working and the city's population having grown by 12% between 2006 and 2016 supports this premise. The city's population consists of 24% of young people aged between 16-29 years old, with the Scottish national average standing at 18% (National Records of Scotland 2016). This paints a very rosy picture of the city as a 'young' and vibrant city, and to some extent if you were in stable employment, able to afford your housing and live exactly where you wanted to, that would be true. With the peripheries of the city known for its coal mining activities until the 1980s and 1990s, a reference to 'digging deeper' is highly relevant – as this is what needs to occur to allow a fuller picture of how lower income younger adults afford to live in such as city as Edinburgh.

Jobs market

The median full-time earnings in Edinburgh was £24,200 per annum in 2014, compared to £20,700 in Glasgow. Edinburgh had an average gross disposable income of £19,500 compared with Glasgow at £14,800 and higher than the eight most populated cities outside of London including Birmingham and Liverpool (CEC 2016:10,15). As with any city, Edinburgh has wide ranging employment, with the largest employers operating within the areas of health and social work, finance and insurance, education followed by retail (Nomis:

Labour Market Profile – Edinburgh 2017). Being a tourist destination, the accommodation and food industries also rank highly amongst employers in the city. This is relevant because new forms of precarious employment such as part-time, zero and short-term contracts have been described as located within many of the key employment sectors in Edinburgh (Eurofound 2015: 19; European Parliament 2016).

There has been a shrinking of traditional unskilled jobs across Europe and the UK and Edinburgh is no exception. The younger, low-skilled cohort had once relied on these unskilled jobs when entering the labour market (Eurofound 2015:26). The entry level jobs are now said to be mostly within the ‘precarious’ employment sector, and therefore many younger people are reliant on these precarious forms of jobs to enter the labour market. With 1 in 4 jobs in the UK now part-time (Stephens and Blenkinsopp 2015:16), the chances of any younger worker gaining secure, full-time employment is poor unless sufficiently qualified (Eisenstadt 2017). A high proportion of Edinburgh school leavers, 92% in 2015, are said to have left secondary school to a ‘positive destination’. These positive destinations mean going on into further or higher education, training or apprenticeships and employment (CEC 2016 (b)). Of course, this means that 8% do not go to a ‘positive destination’ at all. Across Edinburgh, 5.5% of the working age population (aged 16-64 years) have no qualification whatsoever (Nomis Labour Market Profile -Edinburgh 2017). Where educational attainment is low, the chances are therefore high of a younger adult not being able to meet the educational criteria to enter higher or further education, training or attain work. Precarious employment may not be the first choice, but the only option for many younger adults affecting their working life, and therefore life trajectory (Eurofound 2015:26).

Housing

Housing costs are a significant issue across Edinburgh, with higher than average house prices in the owner occupation sector as discussed in Chapter 4. This means owner occupation is outwith many peoples’ means. For younger adults, changes due to the global financial crisis, coupled with the longer-term changes in the labour market which have affected the employment of the those entering work as described above, means many people are not able to show adequate and secure incomes to support a mortgage, even if the amount they earn could cover mortgage payments (Trevellion and Cookson 2016).

The PRS, long associated with students and younger adults' choice of tenure as a more transitional form of housing, has become a mainstream and long-term tenure for many other groups, including those with dependent children. At the same time, the PRS is often the 'only option' tenure for others who can neither secure a mortgage or access a SRS property (Trevellion and Cookson 2016) which has increased demand in the sector over recent years. As found in Chapter 4, Edinburgh has the highest numbers of PRS properties of any Scottish city. The Scottish Government which gathers statistical information from a range of sources, including Rent Services Scotland, ONS and via lettings agents who report on rental costs on new lets, report that the Broad Rental Market Area that covers the Lothians (which includes Edinburgh) saw a cumulative rise in the average (mean) rents between 2010-2016 of just over 25% on the most popular size of property which is a two-bedroom dwelling. With the average two-bedroom property standing at approximately £831 per calendar month, Lothian, which includes Edinburgh had overtaken Aberdeen as the highest cost PRS area in Scotland by 2016 which now stood at £754 per calendar month for the same size property (Scottish Government 2017 (a)).

Making up 16% of Edinburgh's housing stock, social rented sector rents are substantially cheaper than the average reported in the PRS. From the yearly statistical returns to the Scottish Housing Regulator (Scottish Housing Regulator online 2017) a three apartment SRS rented property (2 bedroom) across Edinburgh in 2016/17 ranged from a weekly rental of £94.18 per week (equating to £408.11 per calendar month) to £80.26 per week (equating to £347.79 per calendar month). These figures are for Housing Association only as City of Edinburgh Council did not include their rental figures in their yearly returns (Scottish Housing Regulator online 2017). With lower rents in the sector, it is not unexpected that the SRS has a high number of individuals seeking access to the tenure, particularly when their income is low. The high cost of PRS rents and constrained access to owner occupation in the city can act as a barrier to these tenures for those with restricted incomes. As of 31st March 2016, there were 22,217 live registered applications on Edinburgh SRS waiting lists (Scottish Government 2017 (b)). To put this into some context, looking at the previous year ending in March 2015, 1,402 applicants had been allocated a property in the SRS of whom 939 (67%) were to applicants holding a silver homeless priority pass, 19 into other dwellings, 10,102 applications had been withdrawn and a further 4 suspended application. New applications in this year amounted to 7,512 (Ibid).

Edinex is the Common Housing Register (CHR) which is a partnership between twenty social landlords, including the City of Edinburgh Council (CEC) and Housing Associations and others who choose to advertise their properties together. The CHR has the advantage that only one registration application needs to be made giving access to all landlords who take part. Each landlord has their own lettings policy, either using points based system, which means time on the waiting list is very important as to when you may be offered a home. Most social landlords however now offer their homes to rent through a Choice Based Lettings scheme (CBL). Rather than reaching the top of the waiting list and then being offered the first property that becomes vacant, CBL allows anyone to bid for a suitably sized home in their preferred areas. Priority passes are the key to earlier access to a property. For example, CEC's own housing list is called 'EH Your Key to Choice', operating as a CBL scheme.

The priority system is fairly standardised across the sector. In CEC's case, those registered on the list are defined as either 'starters' or 'movers'. Those already in social rented properties that would like to move, and those newly entering the list without a current secure property, such as those living in the PRS. A priority pass may be awarded once registered and based on circumstances. A Gold Priority pass is where a current property no longer meets someone's needs. A Gold Priority (urgent) is where the property does not meet their need and also the individual cannot be discharged from hospital without suitable accommodation to go to. There are then three types of Silver priority pass, the first is for those who have been deemed statutorily homeless, the second where there is overcrowding in the existing accommodation or where their property is to be demolished. The final Silver Priority pass is for those who are under-occupying or there are other exceptional housing needs such as poor housing standards in their existing accommodation. With high numbers registered on Edinburgh's SRS waiting lists, even when a priority pass has been awarded, it may take some time before people are housed.

The nitty gritty of "Auld Reekie"⁶ for low income younger adults

In this section, I will start to 'dig deeper' into data that highlights specific issues for low-income younger adults, and the choice of where they may live.

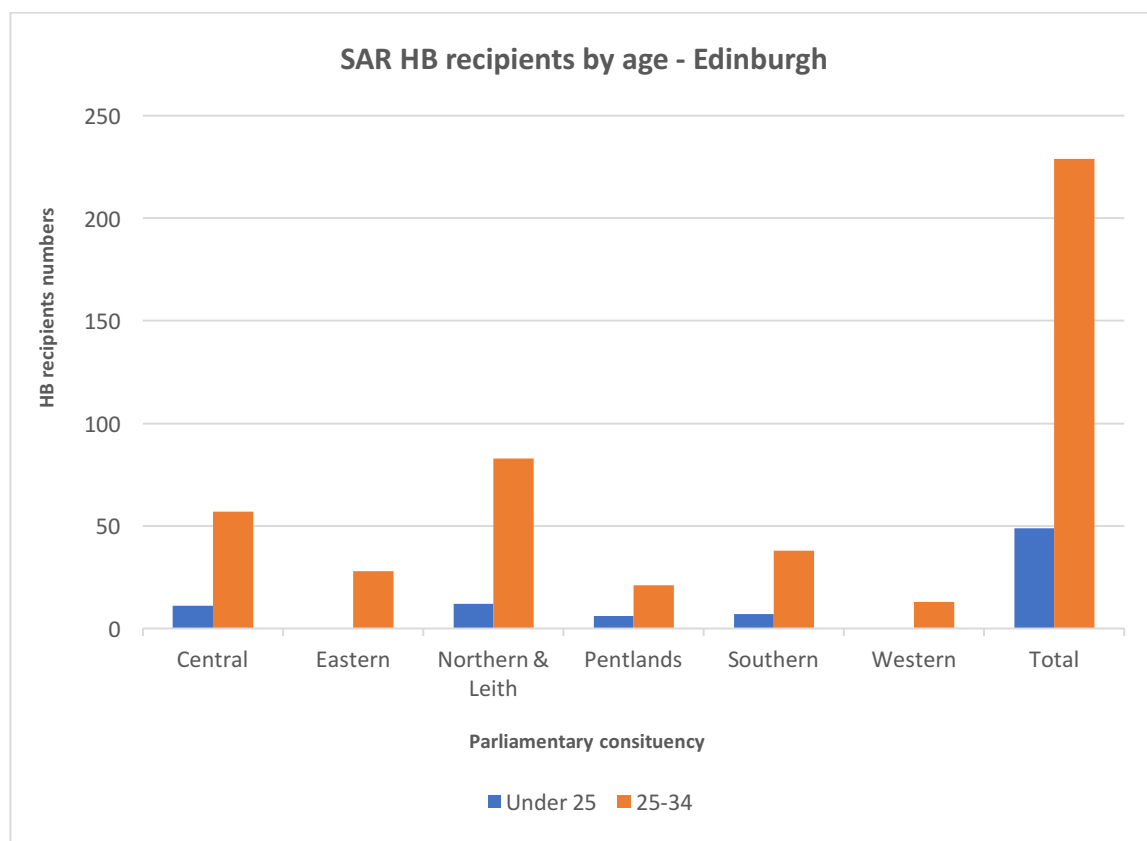
⁶ Edinburgh was once given the nickname 'Auld Reekie' or Old Smoky because of the smog in the Old Town.

Shared Accommodation Rate

With owner occupation out of reach for many younger adults as discussed, and the high cost of renting in the PRS in the city, those with lower incomes may need to claim HB to afford and sustain a property in the SRS or PRS because of no or low pay. To get a better picture of where low income, younger adults may live independently across the city, I have examined statistical information which shines a light on this. Firstly, as discussed in Chapter 2, where a younger adult aged up to 35 lives independently, and needs to receive HB to support their rent, they currently only have access to accommodation within the SAR rate in the PRS and this will also be the case in the SRS from 2018.

Only allowed space in shared accommodation would mean a Houses of Multiple Occupation (HMO) licence would be required by the landlord. HMO licencing however can tell us little about where low income younger adults live, as in cities such as Edinburgh, many young adults live together for example in student accommodation. Not including these establishments, there were 5,949 HMO licences in force at the end of March 2015 compared with 3,226 in Glasgow (Scottish Government 2017 (c)). With many landlords reported to shy away from letting to benefits claimants (Pattison and Reeve 2017) it is unlikely that many of the remaining HMO licences are occupied by this cohort reliant on benefits and therefore more likely from the working population. Looking at the actual number of those receiving HB at the SAR across Edinburgh offers more promise. As can be seen from Figure 2 below, only a total of just 278 younger adults aged under 35 received SAR across Edinburgh in February 2017. The figures are broken down into age categories to better interpret this issue. Only 49 of the younger cohort aged 16-24 years and 229 of the older cohort aged 25-35 years were receiving SAR across all parliamentary constituencies in Edinburgh in February 2017. Most of both age cohorts living in shared accommodation in the Northern and Leith constituency.

Figure 2 SAR recipients by age and parliamentary constituency –as of February 2017

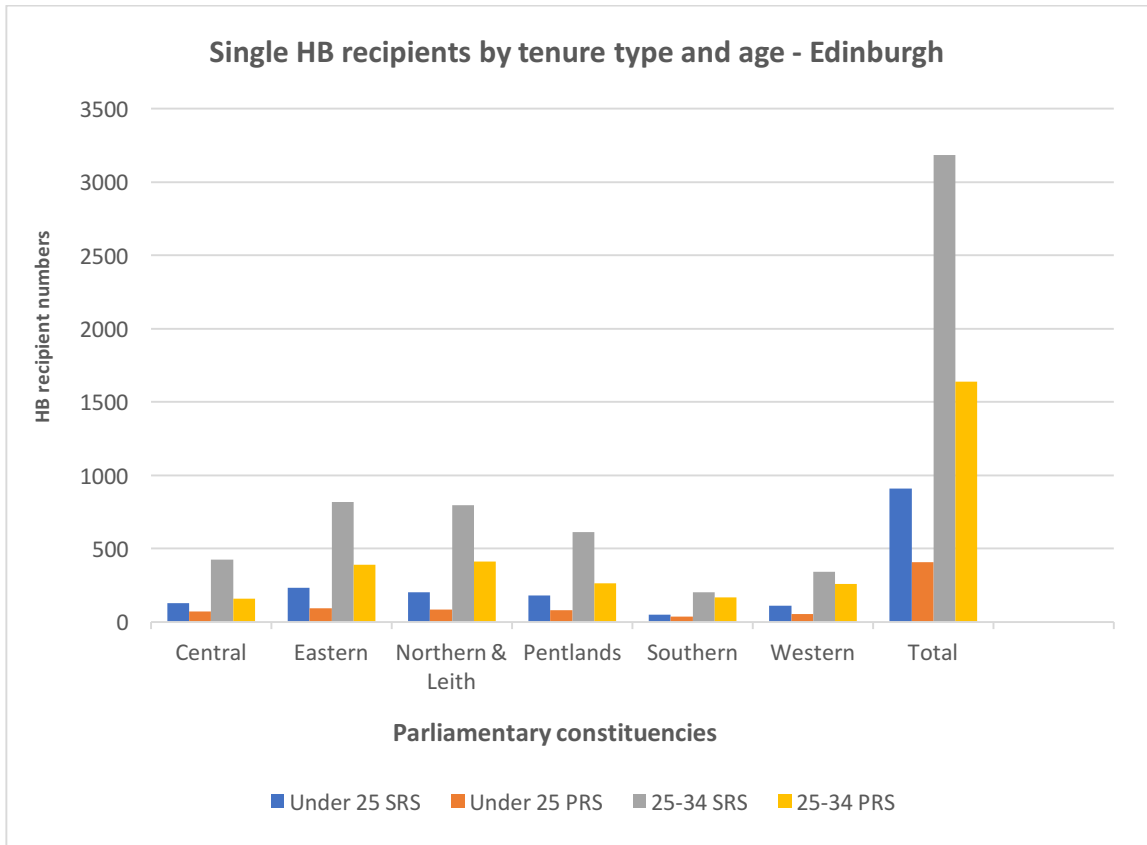


Source: Department of Work and Pensions, Stat-Xplore Data Sheet 6 and 7

Where young adult live and claim Housing Benefit – SRS v PRS

These figures still do not adequately indicate where low-income younger adults live as many may have chosen to rent larger properties than their LHA would allow. If renting in the SRS, HB would not yet be restricted to the SAR rates. I have therefore broken down where the same age cohorts live and receive HB/LHA in either the SRS or the PRS in Figure 3 below.

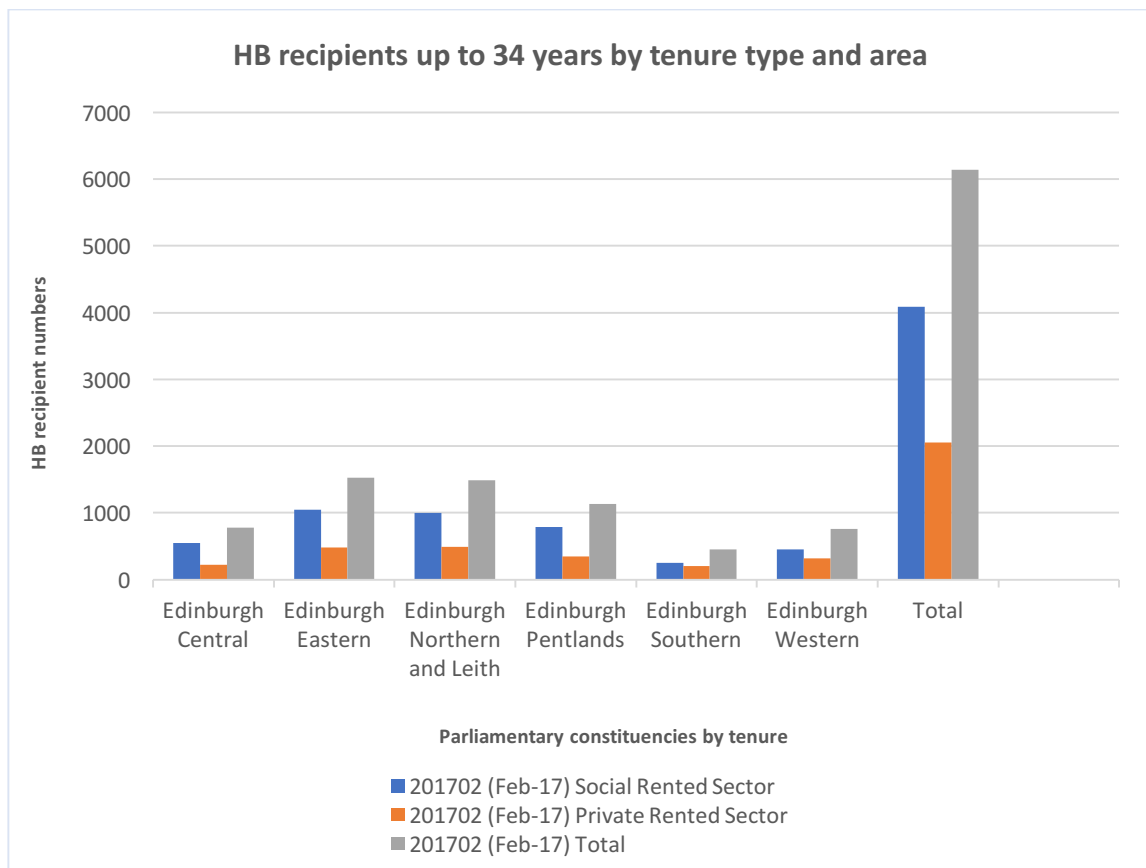
Figure 3 Single (without children) - tenure type by age group and area (February 2017)



Source: Department of Work and Pensions, Stat-Xplore Data Sheet 2 and 5

There are far greater numbers of younger adults in either age cohort living independently and claiming HB/LHA than the SAR numbers above suggest. There is a total of 6140 claims for those aged up to 35 years across both tenures (DWP February 2017). In either age cohort, there are far more younger people claiming HB living in SRS than in the PRS, 4091 and 2046 respectively. See also Figure 4 below for a visual representation of the geographical location and numbers of all young people aged up to 35 living in either sector who claim either HB/LHA.

Figure 4 HB recipients up to age 34 by tenure and area

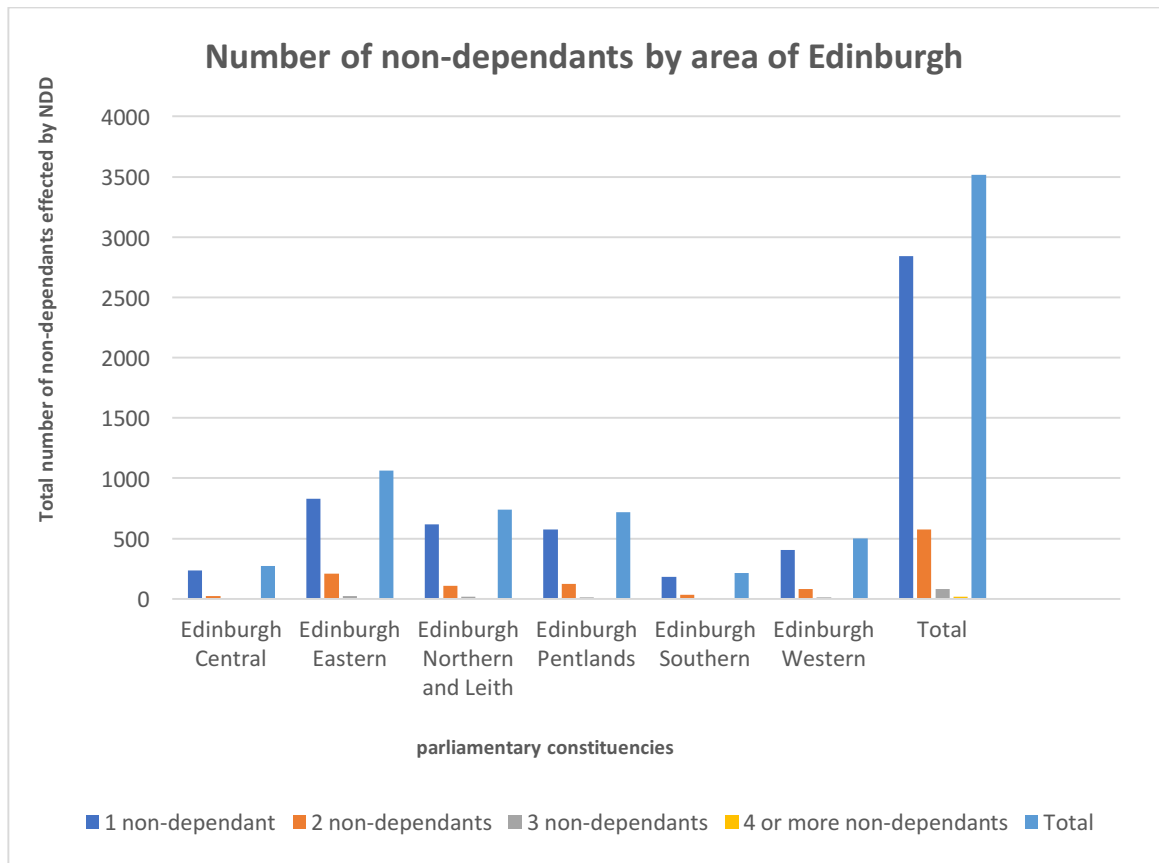


Source: Department of Work and Pensions, Stat-Xplore Data Sheet 8

Claims across Edinburgh affected by the non-dependant deduction

These figures tell us where lower income younger adults are likely to live independently. However, one of the main HB reforms this research will explore is the NDD, and the above figures do not help explain the likelihood of lower income adults still living with their parents. A NDD is deducted from the HB payable to the parent, and it is therefore useful to examine those claims that are subject to the NDD across the city. See Chapter 2 for a further discussion of NDD rules and rates. Figure 5 is broken down into parliamentary constituency and by the number of NDD that each parent claimant has deducted from their HB claim. There will be more families claiming HB that have non-dependents living with them that will not be subject to the NDD, but Figure 5 gives an overview the numbers affected by the deduction as of February 2017. Overall there are 3,518 HB claims with a NDD applied, mostly these are for 1 NDD which totals 2,843. However, there are 576 claims with 2 NDD applied, 83 with 3 and 19 claims across the city that have 4 NDD applied to the HB claim.

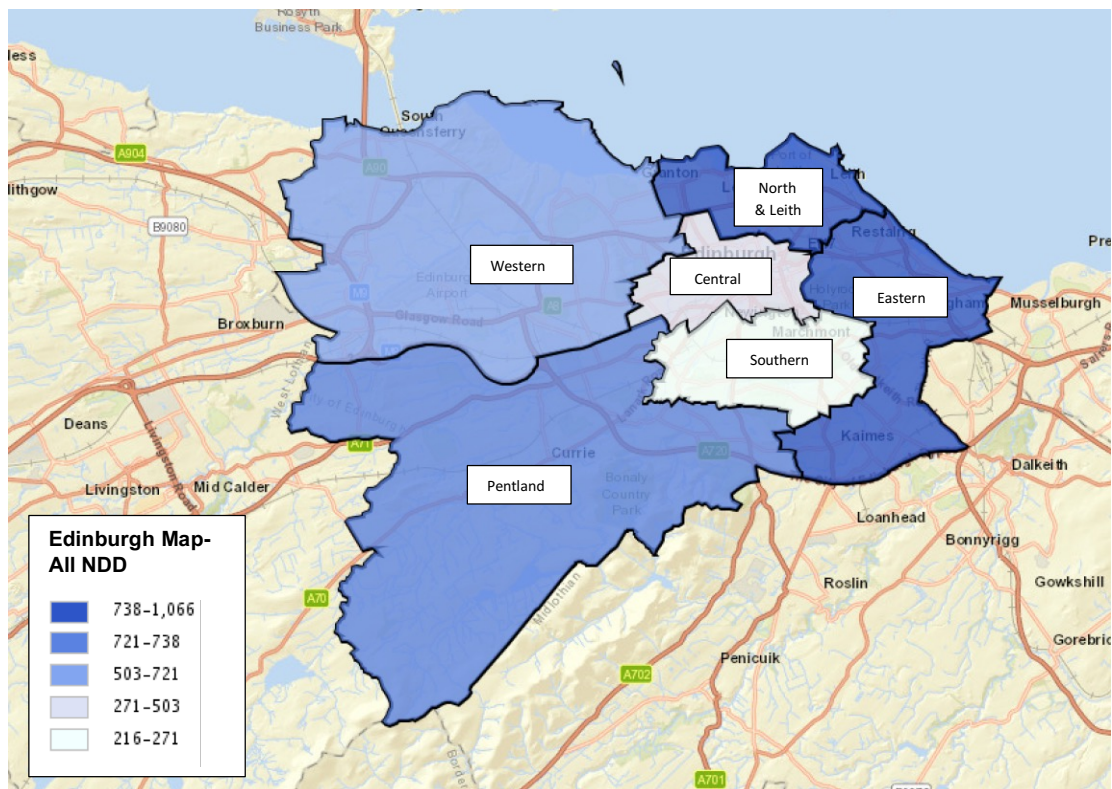
Figure 5 HB recipients subject to non-dependant deductions by parliamentary constituency



Source: Department of Work and Pensions, Stat-Xplore

There are a few parliamentary constituencies that stand out as having high numbers of claims subject to the NDD: Eastern, Northern and Leith and Pentlands. As discussed in Chapter 2, most of those affected by the NDD live in the SRS. Within the areas with high concentrations of NDD are areas which are also described as having ‘deep-rooted deprivation’ (SIMD 2016), described as areas consistently among the most deprived 5% in Scotland since SIMD 2004, such as Niddrie in the Eastern parliamentary constituency, Wester Hailes, in the Pentlands constituency and Restalrig and Lochend in Northern and Leith. Figure 6 below uses the same NDD data as in Figure 5, but gives a visual representation of where NDD are most heavily concentrated. From this figure, the links between the areas with deep-rooted deprivations can be viewed. The Scottish Government also state that in general terms there is a higher proportion of those living with the lowest 20% of incomes found in the SRS more widely which may mean they struggle to make payment of the NDD where they are unable to get the non-dependent to pay.

Figure 6 Visual representation of where HB claimants most affected by NDD live



Source: Department of Work and Pensions Stat-Xplore (As of Feb 2017)

Under-occupancy charge (bedroom tax) and Discretionary Housing Payments

Initially Edinburgh, along with the rest of Scotland, was widely affected by the under-occupancy charge, known as the Bedroom Tax because of the high numbers of SRS properties (Gibb 2015). There were many other reasons Scotland was greatly affected, these included a legacy of larger properties and allocation practices which meant, to fill vacant properties, many tenants were offered larger homes than they required. Local Authorities were unable to build for many years and their role was to facilitate any building through HA funding mechanisms. Any homes that were built by HAs had to match local plans, and there was a move away from smaller, one-bedded properties. Stock in Edinburgh as elsewhere in Scotland therefore did not match the requirements of the new restriction. The UK government settlement allocated English local authorities and devolved administrations new funds through Discretionary Housing Payments to help local authorities to support tenants affected by the new Housing Benefit restrictions, for example whilst they made efforts to move to smaller properties. However, because of the mismatch in stock, the SRS were unable to support many with the move they needed to make due to affordability. In 2014, the Scottish government reached an agreement with the UK Government to be permitted to increase the DHP budget in order to mitigate the “bedroom

tax". Within CEC's own DHP policy they state that use of DHP for NDD is to be used only in exceptional circumstances (CEC 2016 (a)). These issues were explored through the qualitative interviews to better understand DHP use across Edinburgh.

Reforms, arrears and evictions

Most of evictions in the SRS are for rent arrears (Shelter 2016) and even though relatively large numbers of claims for HB are made in the sector to help afford rent, some tenants are still unable to meet their rent payments. Part of the reason for this as discussed in Chapter 1, is since the commencement of welfare reform in 2010, HB has been a major focus of the reduction of spending. This has left gaps between actual rent and benefit paid that had not existed previously for many in the SRS (Stephens and Blenkinsopp 2015), although had been the case for about half of those private tenants claiming HB the PRS since the introduction of LHA in 2008. The picture below in Table 10 suggests that social landlords in Edinburgh use the threat of court action through Notice of Proceedings (NOP) and initiating court action as a tool to decrease rent arrears. As can be seen in Table 10, in each of the years presented, Registered Social Landlords (RSLs) have more often used NOPs without proceeding to court, whereas the LA has issued fewer NOPs but have initiated court action in more of these cases and therefore been granted more decrees to recover the property by the court.

Table 10 Court action by tenure and year – Edinburgh

Year	2010		2011		2012		2013	
Tenure	LA	RSL	LA	RSL	LA	RSL	LA	RSL
Notice of Proceedings issues	950	1814	853	1316	603	1138	344	617
Court Action initiated	758	350	596	270	425	360	358	240
Orders of recovery of possession granted	497	120	347	96	264	95	222	61
New post decree tenancy	140	23	81	32	66	13	15	5
Total possessions recovered *	180	84	113	56	93	65	93	43
Total*	264		169		158		136	

*Total possessions recovered includes those dwellings where an eviction has been carried out and dwellings abandoned following decree.

Source: Scottish government social housing tables (2013): HSfS/socialtables Table: No Evictions

Although the numbers of possessions recovered decreased between 2010 to 2013 in Edinburgh, Shelter report that the number has since increased across the whole of Scotland, including Edinburgh (Shelter 2016). Shelter argue this increase to be related to changing housing management practise in response to welfare reform even though pre-action requirements were introduced in 2012 to ensure court action was a last resort (Ibid.)

Conclusion

Edinburgh is perceived as being a vibrant and a relatively 'young' city by Scottish standards, however problems associated with lack of access and high costs of housing can often mask problems for low-income individuals and particularly low-income younger adults wishing to make their transition to adulthood through independent living. Those not working and those working in precarious forms of employment would find affording rents in any sector difficult even with a claim for HB. The more successful the city gets, the more inaccessible it becomes for those disadvantaged by low incomes. Finally, the reality of HB as part of the 'safety-net' for younger adults has been explored here, but only in facts and figures. The qualitative data in further Chapters will interpret younger adults' knowledge, perceptions of the reform on their housing options and choices and will examine the implications of HB reforms on them as individuals and their low-income parents.

Part II

Findings and analysis

Chapter 6 Access to rented housing for low-income younger adults in Edinburgh

Introduction

This Chapter explores younger adults' access to the rented housing market in Edinburgh and specifically the role of social security payments in helping them to secure and maintain tenancies. Interviews with key policy and practitioners have been utilised to better interpret the specific context within which younger adults' may access rented housing in Edinburgh. Younger adults' and their parents own experiences are also given to highlight issues relating to their knowledge and perception of access to housing and the actual decisions they have made in relation to the policy context.

The chapter addresses two research questions, namely:

- i) how well informed are younger adults and their parents about the 'non-dependant deduction', 'Shared Accommodation Rate' and other Housing Benefit restrictions affecting 21-34-year olds? and
- ii) to what extent has knowledge of these Housing Benefit restrictions affected a) younger people and their parents' perceptions of the younger person's housing options, and b) the actual housing decisions that younger adults have taken (for the younger person to continue to/return to live with their parents, and for their parents to allow this)?

The Chapter is structured by topic, with the first section assessing the objective conditions of access using the experts' views of availability and access to the SRS for the younger age cohort in Edinburgh. This section also explores the subject's perception of access to housing using younger adults' and their parents' knowledge and experiences of the sector. In the second section, the role of the PRS is investigated to determine access issues for younger adults, and finally, in the third section, the role of shared accommodation is considered.

Social rented sector

There was consensus between all experts, that access to ‘affordable’ housing was limited for younger people, particularly in Edinburgh, with supply of housing being a major concern:

“The lack of supply [SRS] in Edinburgh is the key one so it’s far more competitive to get in.” [Housing policy expert]

“In Edinburgh, the lack of housing - that is one of the single biggest causes for difficulties that there are in the city.” [Rights advice practitioner]

This view, that there was a lack of affordable housing in Edinburgh, was also echoed by parents and younger adults still living at home:

“I know there are fewer houses than there used to be a few years back. I know they’re building a lot of new ones, but the chances of getting one is pretty slim... There’s been people waiting for places for years, and they still can’t get into them.” [Marie, parent]

“I know that it’s really hard to get a house these days.... people have been on the council waiting list for maybe five years and still can’t get a house. I know it’s extremely difficult, I’ve just never been in that situation to give a comment.”
[Matthew, Grandson]

Not just the size of the stock, but a policy design which positively supports young adults' access to it, where appropriate, is viewed as critical, as even with greater stock in Scotland, there are limited options for younger adults to secure a SRS property. This policy expert examines what the alternative may be for these younger adults because of the limited supply in Edinburgh:

“the significant lack of available one-bedroom properties is a huge barrier to all people who are single and looking to move in to their own tenancy and so you’re looking at years and years on waiting lists in some areas and also...when you’re

talking about the housing market and young people - potentially trying to access the private rented sector...” [Housing and homelessness practitioner]

The Common Housing Register along with the Choice Based Letting system operated across Edinburgh is discussed in greater detail in Chapter 5. As emphasised in that chapter, waiting times are much less relevant in this system than the older system and property is mostly rationed through the priority pass system now. As also discussed in Chapter 5, Edinburgh has a high demand for SRS properties where:

“...there is an excess of 25,000 people on the waiting list in the city.” [Tenancy sustainment practitioner]

The number of applications for each SRS property in Edinburgh is therefore large and can mean some landlords:

“...get over 200 applicants for every social house. Across the city the average is about 150 but there’s an additional pressure from more people looking to live in [this area] ...” [Housing policy expert]

Therefore, priority given at application stage is of great importance to everyone hoping to secure property through this route as demonstrated through this mother’s account of her oldest child’s difficulties accessing a rental property of their own. Although she was more than happy to have her daughter living with her, space was very constrained, and this daughter had to share a room with her own child:

“I didn’t realise how much rent was until she told me how much for a private rent it’s like £700-800. It’s ridiculous...she’s put her name down on the council but she’s only on silver [overcrowding priority pass] and that’s nothing. You’ve got to be on gold really to get a house. She’s been on that for three years. I said to her, ‘Just stay here, it’s just not worth the upset...’” [Ann, parent]

Those offered some priority to secure SRS, for example younger adults experiencing homelessness, described a somewhat quicker process to access the SRS but, resulting in a ‘no choice’ offer of housing. This younger adult described having to take the first offer of housing, as a refusal to take a property suitable for their needs would have meant a loss of priority. The urgency to take any offer was stressed:

“I was actually quite lucky because for others it takes longer. But I was lucky enough, I didn’t have to wait a long time to get the flat. It was the first phone call I got...offered for somewhere to live and I had to take it. It doesn’t matter where it was, it could have been anyway, I would have taken it.... I had to take the first option, I was desperate for somewhere. [Kyle, son]

Housing advice practitioners held the view that younger adults ‘adequately’ housed in their parents’ home would find it almost impossible to get priority sufficient to be offered a social rented property of their own in Edinburgh:

“If they didn't have a silver homelessness priority, so they could go through the emergency route into council housing or association, then there is no way in hell that they will get council housing or housing associations housing just through having waiting time.” [Housing advice practitioner]

This was supported by this mothers’ own experience when they themselves had last made an application for SRS housing, but with gold priority:

“I think it’s difficult all around. Even I had to wait. I was on gold [priority] and I had to wait a while before I got this.... we were in a very tiny flat up one [flight of] stairs that I couldn’t [manage]...we had waited ages for it [a suitable property]” [Ann, parent]

This housing advice practitioner explained that under 35s would have had a better prospect of success under the old waiting list system than under Common Housing Register:

“...in days gone by when there was a waiting list, that’s one group [under 35s, living at home] who could stand a better chance because you would have categories for someone who was living with a tenant but it’s not their own place; that has been removed under the whole common housing register” [Tenancy sustainment practitioner]

This all paints a relatively bleak picture of how this system operates for those who can be deemed to have ‘adequate’ housing and are not threatened with homelessness. The strain

on social rented sector properties is palpable which is demonstrated by this father and son's experiences. They over-occupied their one-bedroom flat for 12 years as they were not given high enough priority to enable a move to more suitable property - even though one of the parties slept on the sofa. When I spoke to this father and son, they had only been living in their 'new' two-bedroom SRS property for 2 months:

"Trying to get a house in Edinburgh is way expensive. You have to rely on housing associations and the council... they have got a long waiting list there. I was waiting for 12 years." [Patrick, parent]

The cramped living conditions in the previous property was made more difficult by the householder parent, in the previous two years, being diagnosed, treated and recovering from cancer and sleeping on the couch in the living room, as the 34-year-old non-dependent was working full-time:

"I had the bedroom and he just slept in the living room. That is just the way it was, now we have a bedroom each." [Nicholas, son]

Situations where generations are living in overcrowded circumstances can add to existing stress and conflict.

Private Rented Sector

The private rented sector (PRS), discussed in more detail in Chapter 1, was described as the default housing option for younger people, comprising both benefits and pitfalls:

"the common trend in Scotland as in the UK as a whole is that young people...find themselves in private rented accommodation...[PRS] has an important role to play in the housing market for students, for people who are mobile geographically, who are moving through places, living there for a short time, or who are on their way to social housing or on their way to mortgage, but I think, young people are getting stuck inappropriately in private rented housing longer and that's concerning because poverty rates have been rising in the sector." [Anti-poverty policy expert]

Being “stuck inappropriately” in the PRS due to being considered ‘adequately housed’ is at issue here with a young adult who had recently moved from their parent’s home to set up home with their partner and baby. The young family’s current circumstances meant they needed to claim HB as one of the couple had just been made redundant, although HB may not have been needed if a cheaper property had been secured. Unable to secure another PRS property due to their financial circumstances, their lengthy wait for SRS property (the son had applied for SRS as a single person before leaving home) continued, as they were considered to be adequately housed:

“They are trying to get council...[they]...won't be entitled to any council, because you are not homeless or anything. They will still have to pay some rent but I think some of it gets paid for them as well. They have got the two bedrooms...they had been constantly...bidding [on SRS properties] but... they have got this one, ay so... but it is like they are stuck now. The council will not entertain them, it is like ‘you have got a house, so...’” [Glenda, parent]

Although accepting it may be the only feasible option for these young people, practitioners thought that PRS accommodation was not easy to access for the cohort reliant on benefits and without a deposit, particularly within high cost housing markets such as Edinburgh:

“Rent inflation in the private rented sector is a big issue in Edinburgh, in parts of Glasgow, in Aberdeen and a few rural areas.” [Anti-poverty policy expert]

“The cost of housing in Edinburgh is just about the highest in Scotland, as Aberdeen has taken a dip... [Rights advice practitioner]

Practitioners' views are supported by these experiences described by householder parents:

“Edinburgh is quite an expensive place to live in regard to other places within Scotland. So, you would need to have a job that would pay for the cost of living in Edinburgh.” [David, parent]

“...the oldest one can’t afford to move out at all. She’s tried, but the rents are far too high, she only gets £1,000, £500 goes on the nursery fees and that’s with help, so that leaves her £500. Most of the houses in Edinburgh [PRS] are like £700 a

month, there's no way can she afford that. She stays with me because of that.” [Ann, parent]

This parent describes very constrained opportunities for one of their older child to secure a PRS property due to their part-time salary. Unable to secure more hours than 12 hours per week at work, this younger adult has considered sharing with a friend, but even that was thought too expensive on their current income:

“...she would love to get her own place, but she knows unless she gets more hours she says that she will never be able to afford it. She says that she was going to ask her friend, but even when they put the sums together it just wasn't working very well. It was going to be more money, more stress...” [Glenda, parent]

This mother described their oldest son as very much wishing to move out of the family home, having registered for SRS and frequently bidding unsuccessfully for suitable sized properties. His options are further limited in the PRS by his current low pay and insecure employment:

“...so, he bids on housing, but I mean, this is just one person, they said that it could take years. As far as I know that's all that he can really do, other than try and work and save, but he hasn't been able to really put any money aside, so that's also one of the reasons he wants to go back to school, he just needs more money, and you know, sometimes that's a bit more stable.” [Cath, parent]

Ability to meet rental payments may be thought of as a sustainability issue, rather than an access issue, however, PRS landlords often have very strict affordability criteria and can look at potential tenants' ability to pay before offering a property unlike the SRS⁷ where this practice is prohibited in Scotland. The practitioner below describes that the relatively low rates of SAR in relation to high market rent in the area, mean those reliant on social security would find it difficult to prove many properties were affordable to them:

“.... with a private rented property, they either must go for a one bedroom, which obviously, they couldn't afford, because they only get the £297 a month LHA if

⁷ See: Section 20 (2, vii) of the Housing (Scotland) Act 1987: as amended by the Housing (Scotland) Act 2001

they're on benefit...most one bedroom's properties are £500 [a month] ...so they would be making that £200 [a month] shortfall out of their benefit, which couldn't be done, it would be impossible...their options would be either applying for a DHP, but probably ...told...: 'no, because you took this property knowing you couldn't afford it'. The other option would be...making up [the rent payment] ..." [Housing advice practitioner]

Not only meeting the regular rental payments, but paying rent in advance, raising a deposit and securing a reference, were seen by practitioners as major barriers to accessing the PRS for young people reliant on social security benefits (also found with Pattison and Reeves 2017 landlord study) where their parents were also unable to help with these extra costs:

"...[PRS] landlords' [show] preference not to take people on social security benefits, so I think certainly if someone's going into the private sector when they've got an earned income, where they can prove income salary and can get a reference, stand a better chance than someone presenting for their first accommodation in the private sector without any references and are dependent on social security benefits." [Tenancy sustainment practitioner]

Even where the younger adult is working in full-time permanent employment, access to private rental properties can be restricted because of the requirement for the deposits and rent in advance. This mother thinks that her son would need to save a substantial amount of money to afford a deposit:

"I think nowadays it's definitely harder for single women or single men to rent a house...to get a rented house or even to get onto the property ladder, you've got to have quite a bit of money and I think that's what's scaring him" [Pauline, parent]

The practitioner below described highly complex and convoluted scenarios which may be the only options open to young adults reliant on benefits to secure a deposit:

"...even [with] most shared flats, the landlords require deposits, and it is really difficult for that young person... how they're going to get that deposit together? The only chance they'd have would be if they've been on...Jobseekers or Income Support or Employment Support Allowance for 6 months with no break, then they could get a budget loan. But, if there has been one single break for a sanction, which there

probably will have been at some point if you are young, you would not be able to get that [budget loan], you would have to pay that back anyway, but you wouldn't get it...the only other option would be trying to get a deposit through Discretionary Housing Payment...you actually have to be in a receipt of Housing Benefit to get that deposit, so if you are a young person who has just come from your folks and you are not in receipt of Housing Benefit, you are not going to get a DHP for a deposit.” [Housing advice practitioner]

These routes to securing a deposit are therefore not considered easy and require a significant knowledge of social security legislation to take advantage of them. Furthermore, some PRS landlords were said to be unwilling to let to young people because of negative views they hold about how they might conduct themselves as tenants coupled, in some cases, with a distrust of benefit claimants per se. This view is again supported by recent research findings (Pattison and Reeve 2017) which looked at the impact of welfare reform on younger adults' accessing private rented property:

“... the prejudice within the private rented sector against renting to social security claimants is a significant barrier to many young people accessing the private rented sector as well. And so, when the social sector looks like incredible waiting lists and private rented sector is a closed door when you have to admit that you're claiming social security, then your options are significantly limited.” [Housing and homelessness practitioner]

Most of the younger adults spoken to thought that renting a PRS property without first having employment would be difficult; therefore, securing work was a focus if they were underemployed, unemployed or not in employment, education or training (NEET):

*“You would need to be in employment if you want to get on the housing market.”
[Nicholas, son]*

The focus for young non-dependents with their own children, or expecting a baby, was on securing a SRS property due to the high cost of renting in the PRS, another factor was that they believed the SRS offered greater security of tenure as one younger adult describes here:

“I don’t think I’d really want to go for one [PRS], because at least with a council house you know you can stay there for the rest of your life.” [Samantha, daughter]

A further issue was highlighted by policy and practice experts relating to many private landlords’ reluctance to let to those claiming benefits and, as I explain below, how landlords will be less likely to let to those on benefits once Universal Credit rolls out across the country because housing costs are paid direct to tenants and over a much longer period (see Chapter 2):

“...we’ve always had the ‘no DSS’ haven’t we? I think they [PRS landlords] still remain very wary of anybody who’s on benefits. The other thing...is the move to Universal Credit, where the payment is likely to be monthly. The time it takes for it to be processed is likely to be 6 or 7 weeks, and because there isn’t a separate housing amount that can be paid direct to landlords...[this] will make private landlords much more reluctant to let to those on benefits.” [Homelessness policy expert]

“a lot of them [PRS landlords] just refuse to rent to you [young people], so it means people end up lying just to get a property...but most of them [PRS landlords] refuse if you are on benefit. And people are very put off by Universal Credit as well, obviously because you have to get your rent paid straight to the person [not the landlord]. Gosh, for some of our young people that is going to be a nightmare...” [Housing advice practitioner]

Younger adults access to the PRS is thus demonstrated here to be severely restricted.

Shared accommodation

Thus far, it has been argued that access to SRS is limited across the city, and very difficult for younger adults to access. The main option for this age cohort, although not without significant barriers, has been argued to be within the PRS, and shared accommodation may be the only affordable option open to this younger cohort where they are reliant on social security benefits. A policy expert below expresses their concern that assumptions are being made based on the housing situation and cultural context in London which simply don't hold in Scotland:

“...perhaps a reflection of what’s happening in London where there is a culture of people sharing and people share mortgages and all sorts of things because of the particular issues down there. It’s not a cultural issue here or something that people are used to.” [Homelessness policy expert]

For students and younger workers, shared accommodation can have advantages, as sharing means they share housing costs, but they can choose where they live and who they live with and demand is high in the PRS. Several of the employed younger adults were considering sharing accommodation with friends when they did leave home for financial reasons:

“...it’s on my mind to get my own place with getting a bit older now and stuff, so I’ve said to friends about maybe getting a flat maybe at the...the beginning of the next year and stuff. That’s where I’m at the moment...” [Ryan, son]

However, there appears to be both lower supply of, and demand for, shared accommodation amongst those reliant on social security benefits:

“because of the lack of opportunity for shared accommodation in Scotland, I don’t think we’re at a point yet where loads of people within that group have taken up shared accommodation options, so therefore the conception of 26-year olds sharing together, not for university or friendship purposes hasn’t materialised.” [Housing and homelessness practitioner]

The low demand for shared accommodation for those reliant on benefits is supported by concerns expressed by most of the parents and young adults I interviewed:

“...it would depend who he was with, if it was somebody he knew and he was comfortable with - it would be fine - but I would say that if ...it is like a three-bedroom house and you are having to share that with two other people you don't know ...you don't know their past or their history... but if it somebody that you have known for a while and you are friends with and you sort of socialise with it is a wee bit better but if you ...don't know the people it can be a bit nerve racking...” [Karen, parent]

“I don’t think I’d be able to cope with the shared accommodation, like sharing kitchen and toilet I don’t think I could do that.” [Megan, daughter]

“...there will be people that end up fighting, there will be probably people murdering each other getting stabbed, especially people who are on drugs and things like that, there are people with mental health issues and that as well, that will be a problem. Unless you agree with it and you are fine about it, and you maybe know the person you are staying with...” [Amber, daughter]

While shared accommodation for anything other than student or existing friendship groups was thought by policy experts and practitioners to be rare in Scotland at present, one policy expert argued that this position is likely to change in the future, with local authorities taking a pragmatic view following the Housing Benefit restrictions affecting under 35s in all rental tenures:

“...local authority colleagues – are going to push forwards with shared accommodation projects within social sector housing, which is a fairly untested phenomenon particularly in Scotland. In England, it’s still in baby stages and there’s been some successes and some failures in terms of making that work, but within Scotland, only a very few local authorities have even tried to do sharing projects. There’s not much appetite for it either within local authorities or amongst young people. But...it’s becoming the only way to go.” [Housing and homelessness practitioner]

Both housing policy and practice experts felt the SRS would not necessarily look to satisfy this change in ‘need’ by adaptation or building. Instead, their impression was that the response would need to come from affected claimants, envisaging the role of the sector as offering extra support and advice to help mitigate changes:

“.... the response on LHA [maxima] is not particularly about stock necessarily, it’s about making sure people are equipped with information to know that if they are letting from as of 1 April, this year [2016] to people in certain age groups that their eligibility will be constrained to the shared room rate.” [Social housing policy expert]

“.... we’re in the process of trying to identify the likely numbers, trying to pull together a package of assisted measures, but also information for these people so when they start up we can tell them, look, this is likely to happen to you in April

2018, be aware that if you're in the circumstances where you're getting the housing subsidy then it's not going to cover your bases.” [Welfare rights practitioner]

The reason for this ‘advice only’ strategy in the sector could be argued to be twofold, firstly as market rents were higher in Edinburgh than many other areas in Scotland, claimants would be less affected by LHA maxima when renting a one-bedroom SRS property as demonstrated here:

“...that for Edinburgh, the LHA shared room rate is pretty reasonable because it's a high market area so there's less impact. The rents [in the SRS sector] are proportionately affordable so there shouldn't be an impact.” [Welfare rights practitioner]

Secondly, many social landlords are preoccupied with the impact of the LHA expansion on their supported accommodation. As this is expected to have greater implications for their income streams, greater priority has been given to this over the LHA maxima affecting the under 35s cohort:

“...the one that causes most concern financially in the short term [in the SRS], is the supported accommodation....” [Social housing policy experts]

“.... we're very absorbed also with whether our sheltered housing [costs] are going to be met because we have many, many supported accommodation projects. ...That's the big scary one.” [Welfare right practitioner]

SRS landlords cannot restrict access to their waiting list and cannot refuse to make an offer of a property in relation to affordability criteria as discussed above, but as this reform has not yet been implemented, further research will be needed to determine how landlords manage this or to determine whether many low-income younger adults' tenancies fail due to the gap between rent and HB.

Conclusion

This Chapter has focused on key policy and practitioners' views of how the local housing market (and beyond) operates for young people, particularly access to it for those who may

be reliant on social security benefits. Parents' and younger adults' views were sought to better understand the actual impact of policy change relating to access to housing in the Edinburgh area. The chapter addressed two research questions, namely: i) how well informed are younger adults and their parents about the 'non-dependant deduction', 'Shared Accommodation Rate' and other Housing Benefit restrictions affecting 21-34-year olds? The second research question answered was ii) to what extent has knowledge of these Housing Benefit restrictions affected a) younger people and their parents' perceptions of the younger person's housing options, and b) the actual housing decisions that younger adults have taken (for the younger person to continue to/return to live with their parents, and for their parents to allow this)? Therefore, whether any such knowledge of eligibility to these benefits had an impact on their perception of access to rented housing and then their actual housing choices made. Younger adults did acknowledge the implications of the pressured housing market and that their access was constrained by long waiting times in the SRS and the high cost of housing in the PRS. They described this knowledge as impacting on their decision to stay at home or move out. Younger adults however exhibited little knowledge of any requirement to rely on social security payments if they were to access a property.

In this Chapter it was found that in Edinburgh, although there are still significant numbers of SRS properties, demand outstripped supply with access to social tenancies rationed through priority passes as part of the CHR/CBL process. Those without significant priority such as younger adults living at home adequately housed with their parents would find it almost impossible to move on through this route unless deemed homeless, overcrowded, or under-occupying and issued with a silver pass. Those who were given sufficient priority to move, such as those with a silver homelessness pass, described a 'no-choice' offer through the CBL system. The most feasible alternative was argued to be the PRS, but this was not without significant access issues, as landlords in this sector can, and often choose not to rent to younger adults or to those who claim social security benefits to enable them to cover the rent. It was discovered that even if this were not itself an issue, the paying of a deposit and rent in advance may be very difficult if reliant on benefits, of low income or without parental financial support. The likelihood of PRS landlords refusing to rent on the ground of affordability where the younger adult is reliant on HB (either in or out of work) due to LHA being unable to cover the high rents of the available property in the area was a prominent theme. This was related in part due to very limited availability of shared accommodation other than for students and those in work. Shared accommodation may in

these circumstances be the only affordable option open to this younger cohort as rents could be mostly covered by SAR. However, with a non-existent shared accommodation offer via the SRS, and the very limited PRS offer, this leaves very constrained access to standard PRS property which would be prohibitive due to the large shortfall between rent and LHA.

Chapter 7 Low-income younger adults' affording rental accommodation in Edinburgh through the Jobs Market

Introduction

In the previous Chapter, we established that in Edinburgh, along with a pressured housing market, changes to social security as it functions for younger adults made access to rented housing more difficult for them. The focus of the research now turns to the operation of the jobs market and its interaction with both the social security system and the housing market for young people in the area.

This Chapter investigates the role of the labour market in assisting affordability of rental properties for younger adults in Edinburgh. This requires consideration of the objective conditions of the operation of the local labour market and housing market for younger adults, to discover if social security payments would be required to assist with affordability. Also addressed, is the ability of the social security system to offer adequate continuity and flexibility to assist with affordability particularly where work is of a more precarious nature. Consideration is also given to the role of employment support services to assist low-income younger adults move from education to employment. Of importance in this Chapter, is investigating younger adults' subjective knowledge and experiences of the jobs market and the social security system which may or may not support affordability of housing when in work.

This Chapter aims to address two research questions, namely:

- i) how well informed are younger adults and their parents about the 'non-dependant deduction', 'Shared Accommodation Rate' and other Housing Benefit restrictions affecting 21-34-year olds? and
- ii) to what extent has knowledge of these Housing Benefit restrictions affected
 - a) younger people and their parents' perceptions of the younger person's housing options, and
 - b) the actual housing decisions that younger adults have taken (for the younger person to continue to/return to live with their parents, and for their parents to allow this).

The Chapter is broken into three distinct topics, the first of which is experts', younger adults' and their parents' understanding and experiences of the labour market in Edinburgh and how this potentially helps them to afford rental accommodation. The second section considers the forms of employment that are available to low-income younger adults and assesses the role of social security in making housing affordable to them. The final section explores the operation of employment services designed to assist younger adults in meeting their full potential once they have left education.

Jobs Market

Policy experts' focus was predominately on the overall picture of youth labour market activity and potential solutions to the issues raised, whereas practitioners' focus was in the main, concentrated on the outcomes for their client group. Parents and young people related their own experiences of how young people negotiated the local job market in Edinburgh.

All experts described gaining and sustaining employment as a priority for younger adults and the positive aspects of work were emphasised. Gaining and sustaining employment was understood to be empowering, offering greater choice for younger adults, particularly in relation to housing access and sustainability:

“...access to work, access to training, skills development and employment is the most empowering thing. If you can say ‘yes’ to that, I have that, then your ability to access a home is significantly improved. If your answer is ‘no’ to that, then you’ve got obstacles in terms of lack of supply in Edinburgh. And you’ve got the hard rules and the new caps of social security and both will impact...jobs are the determinant.... having your own disposable income to make your choice, to be able to exercise your choice...” [Housing policy expert]

Parents and younger adults agreed that gaining employment offered choices and opportunities in relation to affording housing in Edinburgh as discussed here by these younger adults:

*“You would need to be in employment if you want to get on the housing market.”
[Nicholas, son]*

“I think having a job’s really important...I feel so long as I’ve got something then I would be happy but if I didn’t have a job and I was looking to move out then I wouldn’t feel very reliable, if that’s the word.” [Ryan, son]

As also can be seen from the descriptions above is that these younger adults would choose to wait until they were employed before considering moving out of the family home.

Due to higher rents in Edinburgh, there was an awareness that not just any job would be enough to support a tenancy for younger adults as demonstrated here by these parents’ views:

“...nobody is going to help you [access a property], unless you have got a job that gives enough to pay [rents in Edinburgh], and usually at that age you won't have a job good enough to pay that sort of thing.” [Glenda, parent]

“...housing here has gone up quite a lot. A heck of a lot. But if you are able to find a good job, then hopefully you'll be able to pay for it [rent].” [Cath, parent]

Below, this younger adult discusses an earlier experience of looking for ‘any work’. This highlights their expectation of remuneration for different types of work he could have a reasonable chance of success of securing in Edinburgh at that time. This type of work was described as assisting them and their family to do nothing more than “make ends meet” rather than struggle with their finances or alternatively, to assist with rental payments:

“...I finished college [and] two months later I got paid off [from work]. So, it was a case of firing out CVs to various [low paid jobs] just to help make ends meet, to have a job to bring in something to the household, that was my main concern, it was not just for me, it was to make sure that we [him and his parents] were getting by, not struggling, but getting by.” [Lee, son]

Across Scotland, the position was described as patchwork, with different elements of the housing market, job market and social security system impacting on younger adults’ ability to access a job and accommodation differently. Some areas were described as having a poor job market, but better availability of housing:

“...if you are in Inverclyde where there’s quite a lot of housing available it wouldn’t be the housing market ...more linked with availability of employment...quite a patchwork...there’ll be a different mixture...in different parts of Scotland.”
[Homelessness policy expert]

Even though Edinburgh was described by experts as having a relatively strong job market compared to other areas across Scotland, but housing costs are also higher:

“...in Edinburgh, they’ve got a better chance of jobs than in [for example] Oban, but with higher costs.” [Social Housing policy expert]

“... in Edinburgh where there’s virtually ‘full’ employment but a really difficult housing market, it’s a combination of the housing market and ...affordability...”
[Homelessness policy expert]

“...it is one of the most expensive places to live [in Scotland] I think...” [Nicholas, son]

Low income parents also viewed Edinburgh as a high cost rental area. However, when speaking of their own children’s experiences, even when they were in employment, the cost of renting was thought to be difficult to afford for many younger adults:

“Edinburgh is really expensive. In fact, my [son] is paying over £600 a month... they are only 21 and you think... fair enough they have got a roof over their head but it [the flat] is not great... you can get away with it [charging more] in Edinburgh...they would like to buy their own place but trying to have savings as well [as paying rent] they have got to save for a good few years to have a deposit, if they can get to that. [Glenda, parent]

“There are not many places in Edinburgh for sure that you could comfortably live ...on £100 a week [wages]. Even with benefits it would be a lot to ask from anyone.”
[Karen, parent]

Whilst the cost of renting in Edinburgh was described as being difficult to manage by some parents, others found it to be impossible for their children to afford:

“Thought about it, yeah, but just can't afford to.” [Cath, parent]

“...young people now - the price of the rents, the wages they're getting. I know my Grandson couldn't live on his own with the wages he gets and pay the rent. I know that for a fact.” [Harold, Grandparent]

Flexible labour market

As the structure of the labour market changed to encourage much greater flexible working patterns over the past few decades, temporary, part-time and zero-hour contracts have become much more prevalent, particularly in relation to the low paid and minimum wage economy which historically has been younger adults' launching point into their working career as is demonstrated here by both policy and practitioner experts:

“...the world of work has changed beyond recognition. I don't think people have the same opportunities for a career that they used to have. The work that is available is typically longer hours, more demanding where it is available, or you have to work harder to get it with casual hours and casual labour and really quite anti-social and not terribly well paid.” [Social housing policy expert]

“... there have been massive changes in the job market in terms of jobs that are available, but also there are less modern apprenticeships...and [more] zero-hours contracts. It is just like people are made to accept what is there, and especially young people, they just have to take it because there is just no choice...” [Housing advice practitioner]

This lack of labour market choice for these low income younger adults, resulting in a prevalence of working in temporary, flexible, part-time employment can be understood from this parent's account of their daughter position in the labour market:

“She has tried to get more hours but they don't seem to be wanting to give full time hours these days, it seems to be part time or is it zero-hours or something... But then they do say that is better than being constantly skint.... she will keep her bus fares and... dinner money but she works and works for the next week...” [Glenda, parent]

A lack of choice is palpable for the following younger adults; keen to work in a permanent situation, they have little success in finding employment for any more than a few weeks at a time:

“I have just started a job, it is not full time it is just a couple of weeks work....it is an agency... The sort of agency is they could just say at the end of the day ‘That’s you, we don’t need you anymore’. So, it is not very stable, it is just a couple of weeks work... I do this quite off and on all the time because it is hard to get into a company because they lay you off...they just do it through agencies so they don’t have to pay holiday pay and all that sort of stuff.... Just labouring...it is not stable, not secure...it is just on a day to day basis. They say that they reckon that the job will be two weeks, but as I say, I could get told at the end of the day: “We don’t need you anymore”, that is just how it works. I don’t take anybody’s word.” [Kyle, son]

“...it is part-time, it is twelve hours a week...he [my son] is settled, he is like anyone else he wants more hours, longer hours, but that is all they can offer him at this time...it is about work security, isn't it?” [David, parent]

Low income parents themselves were also often challenged in the labour market due to low or out of date skill sets, lower educational attainment or working around family and caring commitments. This meant the household income could be extremely precarious and continuing to afford their rent could be difficult as described by this parent:

“I was [claiming JSA] up until [a few] weeks ago...I’ve started working self-employed...It’s going okay. I seem to get about the same amount of money [as JSA]. It’s basically sales, like what I make and what I can manage to sell online, so if I don’t sell that month, then I may have to go back to Jobseekers. In the meantime, though, I’m still looking for work.” [Cath, parent]

The flexible nature of employment was not considered by all experts to be problematic per se and described as potentially positive in the early stages of a young adults’ working career:

“...young people accept the benefits that a zero hours’ contract provides, as whilst for some there are downsides, for others the flexibility really suits them. If they don't want to work, that is fine it is not an issue. If they want to work loads and loads of hours if that is valuable, then that is fine. I think the flexibility is something that suits a lot of young people, so per se, they are not a bad thing...” [Rights advice practitioner]

Flexible working patterns may suit some younger adults, for example students who may have to supplement their income, but are unable to commit to specific working hours. The experiences described by parents and younger adults above and by the practitioner below however do not support the premise that this type of employment can assist in affording/continuing to afford accommodation:

“I think it is when someone is in a precarious position where they know that they are dependent in some way on welfare benefits, but the level of those benefits fluctuates, that is when it becomes a real issue [continuing to pay rent]” [Rights advice practitioner]

Even accepting that these flexible arrangements were positive for some, there was a clear distinction by the above practitioner between those low income younger adults who may be reliant on social security, and those who were not.

Interaction between flexible working and renting and benefits

The interaction between flexible working, and sustaining rented accommodation were a common theme for practitioners, and their ability to pay their rent and maintain their tenancy was described as threatened where wages fluctuated:

“the ones on zero hours’ contracts, they have a nightmare trying to pay their rent because to get Housing Benefit, some weeks they will work 2 hours some weeks they may get 40 hours.” [Housing advice practitioner]

“a lot of clients who are on zero-hours contracts, and the only reason they come to us is because their hours are fluctuating, and perhaps one month they have not worked many hours, so therefore they have had a Housing Benefit claim that has paid a substantial chunk of their rent, but then they worked more hours and their

Housing Benefit has gone way down, they thought it would stay as it was, and there has been a shortfall in their rent so they are panicking about their rent arrears...”
[Rights advice practitioner]

Fluctuating hours of work, and therefore payment of wages, can be seen here to cause an anxiety for this parent’s son who would very much wish to move out of the family home. They describe the son’s work as not offering sufficient stability to afford or continue to afford rental payments in these circumstances:

“...because it's so on and off, like one-week he might be working and then the next week he might not be, I know he is worrying about that, which is one of the reasons he's trying to go back to school, so he can get something a bit more steady, because when he moves out, he wants to be able to say, like, 'Yeah, I can pay my way,' and whatnot.” *[Cath, parent]*

Reforms in substantive benefits since 2010, such as the creation of Universal Credit, should allow for greater freedom to take more flexible work and retain benefit rights as was discussed in Chapter 2. However, as benefit is paid monthly in arrears, claimants can experience long delays awaiting payment and in the interim period, rent arrears may build up. It may be assumed that the arrears would be covered once Housing Cost payments were released but there may be no benefit due during the weeks of work if wages were too high. In this period, the claimant may have reasonably, but mistakenly, believed they would receive some payment for rent and therefore spent their wages. Both the positives and negatives of UC are demonstrated within this younger adult’s account of their current employment situation and paying for their accommodation:

“I was on Universal Credit...I phoned them up to tell them that I have started a job...they are going to keep my claim open just in case I do get told that that’s it, we don’t need you anymore. So, I don’t need to go through the process again...I haven’t been paid yet, I only started this week, and it is only two weeks but I think I am covered. I’m mainly to pay a £100 or something of what I have earned. But I am covered just now. I am not sure [how much HB will be paid] I don’t know because as it has all changed with Universal Credit, there have been all these changes with benefits and that. I don’t know, I still don’t understand it all.” *[Kyle, son]*

Low and lower paid work

As discussed earlier, not only greater flexible working patterns, but also low and minimum wages were prevalent for some young adults:

“...relatively speaking low-wage earners minimum-wage earners, the economic environment is not a good environment for kids starting out in jobs with zero-hour contracts etc..... There’s been an erosion in real terms in income and erosion in benefit income and there’s been an erosion in security on that benefit income. So, their ability to pay for the housing has been impacted...” [Welfare rights practitioner]

Younger adults’ knowledge appeared weak in relation to how low their wages were in comparison to their older co-workers. The strategy to mitigate the lower minimum wage was to work as many hours as their employer would allow and pay for. The potential of these extra work hours was alluded to as a concession made by their employer:

“It’s reasonable. It’s not brilliant, but there’s overtime there...It’s minimum wage, yeah. But if you put in the hours then you can get as much money as you want, so sometimes you just need to do a little bit more as well.” [Matthew, Grandson]

“It’s okay. It’s just over minimum wages. If you do your extra time, you get paid for that.” [Ryan, son]

Although some younger adults accepted that working overtime could help supplement their low income, other younger adults were working longer hours without recompense. This father shows concern whilst implying that his son is being taken advantage of by his employer. The younger adult themselves appeared to unquestioningly work beyond their paid hours on a day to day basis, and to accept this situation as a necessary consequence of securing work:

“I don’t know [how much they earn] I have asked before but he doesn’t know himself either. He was supposed to be part-time...20 hours. But it seems to be quite long [hours] now. It is like a full day. He starts at 7, and he is usually home about 3 o’clock. He is always working you see. So, he can’t go out at the weekend because he is working. He goes to work, he comes home...” [Patrick, parent]

“It is supposed to be 20 but because of the business you end up going over the hours ...and even though you are only to be there for 4 hours you are always there longer than that.” [Nicholas, son]

The rationale for lower social security payments for those under 25 years of ages was described by experts as being partially predicated on this age cohort receiving lower wages whilst in employment or training. Many experts suggested that lower payments in either employment or social security for this age group were unhelpful in encouraging greater incentives to gain or sustain work:

“...when ... starting off in work you’re starting on a lower income or an apprentice wage ...and you build up ...They [designers of policy] don’t want the famous perverse incentive for you to be better off on social security as a young person than in employment or training. I suppose the answer to that is that they should just make sure people in employment or training should get paid the right amount of money.”
[Homelessness policy expert]

“...removing the age barriers [in social security and] ...in the job market, raising the minimum wage, getting rid of zero-hours contracts, doing more in terms of employability and more apprenticeships.” [Housing advice practitioner]

The lack of possibility to gain experience was highlighted by this parent as having a lasting deleterious effect on the younger adults’ position within the labour market. No matter the rationale, this parent expressed the view that younger adults’ position in the labour market was unfair:

“How are they supposed to build up their experience if no-one out there, no employer, is going to give them the chance? ...their first wage...I think it’s terrible what they get for a starting rate. I think it’s disgusting, it’s slave labour.” [Theresa, parent]

Public empathy for younger adults’ position in both the jobs markets and the housing market was also a recurring theme with experts:

“...young people getting stuck in arguably the wrong places in the housing market, the wrong places in jobs market so we do see ...people’s lives being on hold.” [Anti-poverty policy expert]

However, the focus of this public empathy was mainly for a certain cohort of younger adult as described by this policy expert, and this empathy was described as a launch point for policy change for those with less constrained incomes:

“... quite a big well of empathy amongst some people towards young people for various reasons: they've got degrees but they are in rubbish jobs, they are working but they can never get beyond part-time insecure employment. Here's the crucial thing: because these trends are now affecting middle-class families it becomes an issue for policy.” [Anti-poverty policy expert]

There was recognition from experts that where low income younger adults live independently, there would be a likelihood that some level of social security would be needed to support the higher housing costs in areas such as Edinburgh. However, weak public empathy was described for young adults that may still be reliant on social security even when some work was secured:

“I think there is empathy more in the job market, I think people understand that zero-hours contracts are bad, I think there is definitely more empathy for that, but not in terms of social security, not in terms of benefits...” [Housing advice practitioner]

This low empathy for those reliant on benefits can be seen to exist even amongst the younger adults once they had secured employment themselves:

“It all depends on your circumstances ...but it shouldn't stop people going out there and trying to find work, there's hundreds of jobs out there...I managed to get myself out there and get a job within a couple of months. So, it all depends on the person and how eager they are to work. Everybody cries about there's no jobs...there's loads of things out there, but people are too lazy to try and do it...I understand circumstances can be different...but 9 times out of 10, people just don't want to work.” [Matthew, Grandson]

Although this younger adult recognises not everyone's' circumstances are the same, he still believes most people could find work if they wanted it which shows little empathy for those struggling to find work.

Benefit conditionality and sanctions

Strong emphasis given to decrease dependence on welfare by the Coalition/ Conservative governments post 2010 (Watts et al 2014), was described as one reason for this lack of empathy for low-income younger adults in the labour market. Low-income younger adults were described as compelled to take any job, no matter the security or payment when claiming benefits due to increased conditionality on receipt of benefits and including sanctions when not complying with these conditions (see Chapter 2):

“I think the hardest situation...especially [for] the young people, is the zero hours’ contracts.... You’re more likely to be put on a zero hours’ contract if you’re a young person or long term unemployed, because you will take whatever you can get.”
[Housing advice practitioner]

“... you’re forced to take any job whether it’s the right one or not and I think we might be missing a trick. People sometimes need a bit of time to get to the right thing and it won’t be the first job that comes up and it’s right in the number of cases for them to say, “That’s not for me” ...” [Homelessness policy expert]

The experiences of strict conditionality described here by parents about their children and then those of the younger adult's themselves, suggest these conditions and threats of sanctioning do indeed mean younger adults would take any offer of a job:

“...he was...told if he doesn't do what he's supposed to then they'll just cancel the claim.” [Cath, parent]

“He has to apply for thirty-five hours of work, and prove it every week.... It is a bit of a pain as there is not much he can do when he is applying constantly and not getting anywhere.... he has to prove it and record it all, and they can call the jobs and make sure that that applies to them and that. But it is all checked out.” [Karen and David, parents]

“...it was 21 [job applications] a week. If we were doing about 3 a day, that was everyone for the same jobs, so you go further afield [out of the local area] ...”
[Nicholas, son]

“...they have said they are going to sanction me if I don't attend the job centre.”
[Megan, daughter]

Although increased conditionality to receive benefit was not seen as problematic per se, there was an understanding from this practitioner that this system could not work effectively for all young people:

“...for some people, it will be the kick that they were maybe going to give themselves to go and get a job or increase the hours that they're in. From that angle, it could be seen as a positive thing, that it has inspired people to go and do something, but there is a good number of people who do find it hard to hold down a job and the system is just too inflexible to be able to manage appropriately for those folk.”
[Rights advice practitioner]

Although those young people claiming benefits were described as having to take any offer of work by practitioners, there was concern that the benefit systems, designed to support people in and out of work, was not responsive or dynamic enough to manage more flexible working patterns:

“...when people are coming in and their income changes every week, and that person is getting paid weekly, and they are expecting to be paying their landlords or whatever and yet the Housing Benefit processing is just always playing catch up...if you look at Housing Benefit processing.... the system is set up on the basis of 'If you tell us what your income is, then we pay you based on that income', and the expectation is that that is your income, and maybe it changes once a year ...”
[Rights advice practitioner]

Although the following accounts are not from younger adults who live independently, their fluctuating hours and wages meant the resultant changes in their low-income parent's benefit was substantial. Therefore, if these younger adults were to live independently, they would experience the same issues with delays, non-payment, and overpayment of benefit

as the parent had done which may result in their tenancy being threatened or lost due to rent arrears:

“...he was sort of working on and off...so sometimes it'll be a few weeks on, a week off, a week on...it's a bit disruptive [with my benefits] as well to have a pay cheque this week but maybe not one next week and all...” [Cath, parent]

“...it was a couple of days here and there. But every time I earned more money the council and the Housing Benefit was rising [HB was going down], so I didn't really know what to do. The more money I earned, the more money was being taken away, and I needed money obviously to live. It was fluctuating really high and going back down. Nothing settled, so we didn't know what we were paying or what we weren't paying... when I was getting a couple of days here and there it was harder to give my money away [pay the non-dependant deduction] I had to spread it out more and I wasn't getting as much as I could. [Matthew, Grandson]

The result of this type of social security system, along with more flexible working patterns may have very significant consequences for low income younger adults (MacDonald and Shildrick 2011). The push factors to gain any employment, either through greater conditionality when in receipt of benefits, or during a period of sanction means that these young people are unlikely to rely on social security to adequately support them in periods of non-work as demonstrated by this practitioner:

“One of the things we are worried about is people getting sanctioned, but just taking it and not thinking they could do anything about it, they'll get work for 10 weeks and then that will be their focus. They are moving around a lot and not seeing benefits as something that they can be dependent on....” [Rights advice practitioner]

This parent describes being frustrated by a recurring scenario for themselves and one of their non-dependent sons living at home. Their son is repeatedly being sanctioned for benefit 'offences' - not meeting the conditions of their benefit claim:

“Sometimes I have to remind them and try and keep up with them [benefit conditions], because any changes that they feel he's not doing but he's supposed to, then he won't get any help [benefit]...it's happened a few times, where like, instead of getting the £200 at the end of the month he's getting £9, I'm like, 'what?!' 'What?!' Have you not been doing what you're supposed to be doing?' And I hadn't realised, like, 'Oh my gosh.'” [Cath, parent]

The only reason the parent became aware of the situation was after asking their son to make up the NDD missing from the Housing Benefit and her son would not have informed her otherwise:

Transient in the labour market

Even when in employment younger adults' position was described as transient in the labour market as also described in Shildrick et al (2010) research – where they were in and out of work and on and off benefits or living with parents or friends on and off as can be seen in these accounts of how the younger adults negotiated this position:

“...he was working with an agency. He just wanted to work ...he was just working anywhere...and that was awkward because of the hours he was working and they [HB authority] just assumed it was full [time hours] ...it was just crazy. He could be working 3 days some place and then 2 days somewhere else. It was mad.” [Harold, Grandparent]

“I know for a fact when my son was on Jobseekers...that didn't pay all his way. He would have been struggling if he hadn't been with me. That didn't cover all his expenses really. He still needed me to be paying the way for him.” [Jean, parent]

“My mum's been looking after me for the last year and a half or something... [since I came off benefits]” [Samantha, daughter]

Transient working inhibited younger people's ability to sustain independent accommodation and made them much more likely to rely on family members and friends during those periods out of work or when sanctioned from benefits. Acknowledged by these policy experts below, was the cost to the public purse of this situation continuing:

“... low pay, high housing costs are drivers of social security spending, ... [cutting welfare spending is] not getting to the root causes of what’s behind the labour market or housing drivers of this kind of new poverty” [Anti-poverty policy expert]

“...in the UK, we rely on social security to do an awful lot of the heavy lifting because of inequalities in our labour market and the affordability of housing ...we require our social security system to do a lot of the work of trying to address the problems that those inequalities throw up for people...We need to do more to address those structural issues rather than...cutting social security ...[and] address the actual drivers that are creating this level of demand on our social security system.” [Social security policy expert]

The policy experts describe a greater cost to the public purse but even with increased spending it was ineffective in addressing the inequalities said to exist as it was poorly targeted.

The education, employment, and training ‘offer’

Even in an area such as Edinburgh where more employment is thought to be available for younger adults, the transition from school to work can be peppered with risk (Beck 1992; Giddens 1991):

“...the positive destinations for people in Edinburgh have greatly improved in recent years, but you still have a significant number of people who go through the education system and they don’t move swiftly into employment...” [Rights advice practitioner]

Leaving school with lower educational attainment can therefore have stark and potentially lasting consequences for the younger adult affected, as demonstrated by the experience of this parent’s two older children:

“The younger of the two of them is working part-time, he is on twelve hours a week. And the oldest...is on Universal Credit.” [Karen, parent]

Even where this younger adult was positive about continuing with their education, the disappointment of not being allocated a future place on a course due to lower grades than his cohorts, saw them disillusioned with the education system which resulted in them claiming benefits until they secured employment:

“...I did college for a year and did really well but was never kept on because of the people that had finished school that year when I finished college had better grades than me than when I left, so they got put on to the next course and I didn’t, which felt a bit crap...I went through Jobseekers Allowance for a few months until I found [this work] and ever since, that’s what I’ve...done.” [Ryan, son]

This grandfather described a very different outlook for themselves when they were leaving school with a low educational attainment, describing work easier to find and consequently gave them greater choices around their housing options than the current younger cohort:

“This was different for us. We left school at 15 and were working - now they don’t leave school until 16 or 17 or 18 now?... They more or less cannot leave school because if they don’t have a job - they have nothing. It’s alright if they’re working.” [Harold, Grandparent]

Much of current policy across the UK for young people is predicated on the problematised concept of being not in employment, education, or training (NEET) (for an example see House of Lords 2014) for those aged between 16 and 24 years in England and between 16 and 19 in Scotland. ‘NEET’ younger adults are described as leaving school and then not going on further with their education, nor into training or into employment:

“There’s a concept of being a NEET young person...[which] has emerged as a problematic issue...we’re probably past the peak of it...but...lots of money being poured into stopping you being NEET. But there’s a challenge with that because the economic market hasn’t necessarily kept pace, neither has the level of maturity of people at certain ages necessarily kept pace with what is expected of them.” [Housing and homelessness practitioner]

Policy experts described the offer, or guarantee of meaningful training and employment to be a priority to both UK government and the Scottish Government. Here, the Scottish Government's response is explained:

“...the big focus is on 16 to 19 [year olds] ...and first job opportunities...” [Anti-poverty policy expert]

Both the age gradation and tracking only to the first destination post school, as set out in the Scottish Government's 'Opportunities for All'⁸ policy was viewed as problematic by several policy experts. However, the newly devolved powers conferred upon the Scottish Government through the Scotland Act 2016⁹, meant the design and operation of employment schemes could seek to strengthen the employment guarantee offer to young adults, and this therefore was a focus for several policy experts. Positive opportunities were cited in respect of a lengthening of the age categories in relation to young adults' employment support, and also design of a framework to allow for tracking beyond the first destination:

“devolution of the work programme [sic] will potentially have an impact for young single adults...in terms of what employability support is available to them and the potential to work differently in Scotland...” [Social security policy expert]

“...in devolved programmes we should be thinking what's the first destination, what's the second destination, what's the third ...not just how good is the first opportunity they get.” [Anti-poverty policy expert]

Practitioners were also keen to see a strengthening of the employment offer to young adults, particularly those who are low income or had experienced homelessness:

“... the focus should be on employability, education, and training...more money needs to be thrown at that for the young people whose lives have been so impacted by changes to the social security systems and labour market and everything that has affected their parents...” [Housing advice practitioner]

⁸ Although Skills Development Scotland state they are extending the post school category in coming years

⁹ Chapter 11; Part 3; Section 31 of the Scotland Act 2016

“...one of the best ways of escaping homelessness for good is through a job and so we’re all about employability. It’s about getting to the point of being job ready ...[this] will take some people a long time and take a few false starts...”
[Homelessness policy expert]

A number of the younger adults spoken to were either currently ‘NEET’ or had been over the course of the last few years since leaving school. These younger adults were not claiming any benefits and were living with and off their parents. As will be discussed in Chapter 10, this holds serious consequences for the parent’s own benefits, but in this Chapter, some of the reasons for these younger adults being in this situation are examined. Younger adults describe being demoralized due to unrealistic demands being placed on them by the Jobcentre to continue to satisfy their ongoing claimant commitment. These requirements included applying for many jobs they were unqualified for, applying for the same jobs over again and never hearing back from employers about any of their applications. The number of jobs each younger adult must apply for was high each week, yet the number of truly unique jobs placed on the ‘Universal Jobmatch’ site that they must apply through was described as small as 10 per week. Sometimes a poor relationship with their advisor was cited as a reason for leaving benefits without a job or further education as an alternative, and the threat of their benefits being sanctioned also caused some anxiety:

“It is absolutely horrible...it is just the whole having to go down to the job centre to see my advisor and he looks through my website that is on the computer for Universal Credit, and that is where you’ve got to put down what kind of jobs you’ve been applying for...and it is just a hassle...I would say over fifty jobs that you have got to apply for [in the 35 hours a week job search] ...and I just hear nothing back. [They update jobs] about once a week. I would say about ten [new jobs per week]. They just say apply for anything that is there.” [Megan, daughter]

“I get on very well with my advisor...but he has left, so I think I will be going on to a different advisor... The only thing the Jobcentre have offered me is the Prince’s Trust. Well, I did go for an interview at the Prince’s Trust to go into retail...but I wasn’t successful in that one. So, I may end up doing that again.” [Megan, daughter]

“[Parent had] seen the state I was in every day when I came home from the Jobcentre. One day it was just really bad, I was at the bus stop, and I was trying so hard to stop myself from crying, and then I walked into my [grandparents’ house] in the kitchen, and then [mum] and [grandparent] were both like, ‘right, you’re not going back there.’ ...Yeah, I hated being on Universal Credit...my advisor for Jobseeker’s was much nicer than the one I had for Universal Credit.” [Samantha, daughter]

Leaving the benefits system did not mean that they these younger adults were not still looking for a job however.

Employment service - the right mix of money and service offer

Although having good employment support services in place were seen to be important by experts, they were regarded as being insufficient, and the right mix of a ‘good money offer’ along with a ‘good service offer’ might provide better outcomes to prevent the ‘scarring’ (House of Lords 2014) effects caused by youth unemployment or being ‘NEET’:

“the number one issue is to make sure that we really focus on achieving zero unemployment for young people because of the scarring effects of long term unemploymentMaking sure that young people have choices and guarantees around education, training and employment options which bring with them some economic security; so, they bring with them bursaries, grants, training allowances and wages, so the state and employers are contributing towards economic security for young people and therefore family security, if they can live at home, and then that’s underpinned by housing guarantees.” [Anti-poverty policy expert]

A wider welfare mix, discussed in greater detail in Chapter 3, and as seen in countries such as Sweden was thought a possible avenue for younger adults’ employment policy design in the UK by this policy expert:

“If you follow that scenario to its conclusion it means that some of the costs fall onto the employers and training providers and that is classic Northern European model where individuals, families, employers and trade unions and colleges all have a financial stake in welfare. It’s a good thing. We [UK] are some way away from that. [Anti-poverty policy expert]

There was not however the impression of inevitability amongst either policy experts or practitioners as to the current positioning of low income younger adults within the job market. Positive outcomes were thought possible through design and implementation of a more holistic policy in the offer to young adults through the labour market, housing market and social security design:

“If you are looking at low income backgrounds, young people coming from families with few financial assets like savings. Then the first test is how good is the employment training guarantee, because if that is high quality and relevant and it’s sustainable then housing questions can be addressed at a natural pace. It’s when that is not in place that you can have a degree of crisis. Even with that, you still need an adequate social security ‘springboard’, which positively enables people to take opportunities, rather than pulling them back.” [Anti-poverty policy expert]

“It is about proper support for people to live independently in homely environments, and it’s about also looking at housing in the round, it’s not just about bricks and mortar, it’s the part it plays in creating good vibrant places, neighbourhoods where people feel connected and properly employed, so the wider role of housing organisations and in particular their support for employability.” [Housing policy expert]

The focus for these policy experts was on the possibilities of the newly devolved employment schemes and welfare powers however, significant investment in affordable housing from both government and the housing sector itself were also seen as part of the solution to better young adults’ positions within it.

Conclusion

This Chapter has focused on key policy and practitioners' views of the operation of the job market for young people and their journey through transition from school to securing employment and therefore enabling them to afford and sustain housing in Edinburgh. This Chapter addressed two research questions, firstly: i) how well informed are younger adults and their parents about the ‘non-dependant deduction’, ‘Shared Accommodation Rate’ and other Housing Benefit restrictions affecting 21-34-year olds? and ii) to what extent has

knowledge of these Housing Benefit restrictions affected a) younger people and their parents' perceptions of the younger person's housing options, and b) the actual housing decisions that younger adults have taken (for the younger person to continue to/return to live with their parents, and for their parents to allow this). Both policy and practitioner experts expressed that work, and the money derived from it, as being of utmost importance in finding, affording and sustaining accommodation as it was said to be empowering as it offered greater choice. The labour market, as it operates for younger adults in Edinburgh however was poorly understood by them, particularly their understanding of NMW being less for them when they were under the age of 25 years. Younger adults had poor knowledge that this may mean a requirement to rely on an element of social security to afford a rental property in Edinburgh. Gaining a better paid job, working more hours at work, or more permanent status within the workplace were considered routes to living independently by younger adults. However, working over-time was the most realistic option open for the younger adults to achieve better pay and this would not necessarily permanently sustain independent living.

Scotland exhibited a patchwork of areas, with strong or weak employment and/or strong or weak housing market. This meant social security benefits that young people could rely on could either help or hinder their prospects in finding, affording and sustaining accommodation. Edinburgh was seen to be an example of an area where youth employment was relatively strong, but low pay, minimum wages, flexible and zero-hour contracts contributed to a more precarious position for young people per se. Public empathy was argued to exist, and this was influencing the policy drive around young people and their access to jobs and housing. However, this public empathy was thought not to extend to those low income younger adults who may be reliant on social security. A counter narrative was seen to 'push' this cohort off benefits, into any work, no matter the security of the work, and no matter the monies attached to this work through increased conditionality or sanctions since 2010. This was thought to contribute to constraining the choices that employment was argued to bring, particularly in relation to the constrained housing market in Edinburgh (discussed in greater detail in the last section).

Low pay and insecure work meant that those affected would be more likely to require social security benefits to enable them to support accommodation. However, it was found that the social security system was not flexible or dynamic enough to act as an adequate safety net for those affected, and the consequences could leave them without a means to pay rent

and in the extreme circumstances lead to homelessness. The section concluded by focussing on the existing employment and training offer to young people once they have left secondary school to mitigate young people becoming 'NEET'. Newly devolved powers in both employment support and welfare were thought to allow a stronger offer than currently exists to younger adults in Scotland. However, although it was acknowledged that strengthening this 'service offer' could have clear benefits, the 'money offer' - training grants, bursaries wages or benefits – should be given equal attention when designing policy. A stronger offer still would offer a holistic approach which also took account of both housing and social security.

Chapter 8 Social Security assisting affordability for low-income younger adults in Edinburgh

The analysis has so far examined the ease of access to enter the rental housing market for younger adults in Edinburgh. The local labour market's role in facilitating affordability of rental accommodation was then explored. In this Chapter, my analysis turns to the role of social security in assisting housing affordability.

Social security's role as a 'safety net' is explored in this Chapter, in particular, the relationship it holds for younger adults' affording rental accommodation in Edinburgh as highlighted in the last Chapter. This includes seeking to discover whether the 'safety-net' is experienced fairly across generations. Further, this Chapter will seek to highlight if any perceived unfairness within the system are by design or due to lack of knowledge and understanding on the younger adults' part. This also leads to an assessment of whether any perceived unfairness impacts on younger adults' ability to transition to adulthood through independent living.

This Chapter therefore addresses the following research questions:

- i) How well informed are younger adults and their parents about the 'non-dependant deduction', 'Shared Accommodation Rate' and other Housing Benefit restrictions affecting 21-34-year olds?
- ii) To what extent has knowledge of these Housing Benefit restrictions affected a) younger people and their parents' perceptions of the younger person's housing options, and b) the actual housing decisions that they have taken?
- v) What is the view of younger adults, their parents and key stakeholders on the fairness of these Housing Benefit and other welfare restrictions affecting younger adults?
- vi) What are the implications, if any, of these welfare restrictions for understandings of what it means to be an 'adult' in modern day Scotland also what is the relative importance of the welfare system versus other social, economic and cultural factors in shaping these contemporary constructions of adulthood? And
- vii) What are the implications of these findings for the design of both housing and welfare policy in Scotland?

This Chapter is structured by topic with the first section giving an overview of the social security system as it operates for younger adults in both UK and Scottish terms. In the second section, any impact of the reform of benefits on younger adults is explored and in the third section whether this held implications for low-income younger adults' transition to adulthood.

The role for UK and Scottish welfare powers

Chapter 2 explored the background and reforms in social security that were thought to have the greatest impact on younger adults' ability to pay for accommodation, particularly those from 2010. The UK government has the power to design and amend social security policy and rules apply equally to all citizens across their jurisdiction. Several of the experts therefore considered what the new 2016 Scotland Act powers relating to social security might mean. Although most were positive about these new powers, experts stated these powers would be limited, and could be only marginal in their effect:

“One of the key things...[in] the Scotland Act ...will be increased powers in relation to social security coming to the Scottish Parliament that create real opportunities...although limited...[However]...the bulk of social security responsibility still lies at Westminster but [it will] ... help to ensure that social security provides the financial support that families both in and out of work need.”
[Social security policy expert]

One of the major sources of contention during the Smith Commission¹⁰ and which has never adequately been resolved, is the issue that the Scottish Government has power over housing policy but not over housing cost benefits such as HB or UC housing cost payments, which would mean a more integrated approach to design of housing policy to address future challenges (Stephens et al 2015). The policy mismatch can be argued to continue even with the greater powers devolved to Scotland. The opinion that the greater devolution settlement was marginal as it relates to housing policy was echoed here by this policy expert:

¹⁰ Smith Commission (2014) More powers for the Scottish Parliament: Scottish Government Proposals, Edinburgh: Scottish Government set up to oversee further devolved powers following the Scottish Referendum.

“...15% of the social security budget in Scotland is a significant increase from today but it’s not the defining percentage that makes me feel that we would have a huge amount of leeway. Around the edges perhaps, but not on fundamentals.”
[Housing policy expert]

Given the limited new powers devolved to Scotland, along with the uncertainty of how these powers will eventually be used, the discussion focuses on the existing social security benefits which directly affect affordability of housing for younger adults, namely HB and UC, LHA, LHA maxima and SAR.

Social security a ‘strong and stable’ safety net?

Means-tested, income replacement benefits were described by experts as being a safety net, there to be relied on when needed. Need rather than want or choice was very much the tenor of discussion. However, the strength and ongoing viability of this safety net was seen to be in question, particularly in relation to housing cost payments and their role in aiding housing affordability for low income younger adults in recent years:

“...everyone should be entitled to a safety net that’s enough to survive on and that includes young people...five years ago, the benefits system was a relatively un-holey safety net, now it’s full of holes so it’s a much more precarious situation for them [young adults].” *[Welfare rights practitioner]*

A policy expert described the system as bridging a funding gap between low pay and no pay and the high cost of housing in Edinburgh for younger adults:

“...the social security system ...needs to...bridge the gap for people either who can’t access well paid work...and that’s really hard for young people...and [high cost] accommodation in short supply in Edinburgh.” *[Social housing policy expert]*

As established in Chapter 7, younger adults’ experiences of the current benefit system show that some appear to manage the demands placed on them to continue to receive their benefit, whilst others find the conditions attached to benefit receipt and the threat of sanctions if they do not meet the conditions to be very difficult. This has resulted in some younger people not claiming benefits at all, leaving them without any other source of support other

than their parents or friends. Their experiences therefore support the experts view that the ‘safety net’ had recently weakened for them. Nonetheless, this parent suggests that for themselves, the ‘safety net’ is still supportive:

“...it is a really good system, I feel that they do help people a lot, I just wish I made more [in wages] so I didn't have to depend on them, because it is difficult having to depend on others to help out...I still think it's good.” [Cath, parent]

However, a lack of knowledge of the system seem to have masked the effects of reforms on some households’ incomes, as can be seen here. This parent believes the social security system is supportive of their circumstances however, is unaware that as they receive a means-tested benefit their Housing Benefit would have once been paid in full:

“Well I get quite a lot [help through benefits] because I only pay £196.90 for my rent and £39 for the council tax, so that is quite a good thing...When I worked my rent was £300-odd. But I am not sure what it is now because I have not worked for a couple of years now. So, I don't know if it has gone up. I think it is over £300 now for these houses.” [Donna, parent]

Recent reforms in their benefit have meant that they receive less than half of the rent and having to make up the missing sums from their own benefit payment.

Benefit reform and continued affordability of housing for younger adults

Policy reforms are perceived to have had a major impact on the affordability of housing for those mostly reliant on social security in Edinburgh as in this example of UC given by a policy expert:

“There are people who never leave Universal Credit because they'll never have enough. They're fully in the system in that sense. And so, with different kinds of households, fully out, half in and fully in, I think the future horizon of each family looks different...there are families who even if they are working sustainably can only cover their housing costs through partial Housing Benefits...[and]...are not going to work their way free of Universal Credit. So, what the state does, what it

decides, [in relation to social security policy] will always be a factor in their personal budgeting.” [Anti-poverty policy expert]

The above policy expert’s view is supported by this experience related by a parent of their older ‘child’ living independently. Deemed to be adequately housed in the PRS, accessing more affordable property had proved difficult due to low priority being awarded. Therefore, the higher rents in the PRS in Edinburgh along with low wages have meant that this household needed to claim benefits to help pay for their rent. This situation may be difficult to change unless they secure more affordable property, or their wages rise substantially to cover the higher PRS rents:

“They are getting some benefits now as well, and I think it is going to make it a bit easier for them rent wise.... think they have actually found [themselves] to be better off. And I thought that is a shame because you are told to work [and] you will be better off but because they are getting a wee bit of help with rent and things, they can breathe a wee bit.” [Glenda, parent]

Due to reforms, in the main, since 2010, the principle that housing cost payments cover the actual rent payments, in most cases, where another means-tested income-replacement benefit is in payment, no longer holds true:

“...the move away from actually any direct link between the rents and the eligible levels of Housing Benefit [is] creating a real pressure on people and their ability to afford their housing...leaving a bigger and bigger gap for people to find themselves.” [Social security policy expert]

These emerging gaps in the safety net were thought to decrease affordability, particularly in high cost housing markets such as Edinburgh.

Reforms in Local Housing Allowance

Reforms to housing cost payment benefits have been substantial, as discovered in Chapter 2. As discussed in Chapter 6, constrained access to the SRS in Edinburgh, means for younger adults, the PRS was presumed to be the sector more likely to house them if living independently. However, the data collated for the case study suggests that if already reliant on housing benefit, the younger adult is more likely to be found in the SRS in Edinburgh. Even so, early reforms to LHA rates means all working-age claimants would find

affordability difficult across high cost market areas such as Edinburgh, but younger adults were thought to be particularly affected:

“The changes that were made in the first or second tranche of welfare reforms, where essentially LHA could increase by no more than 1%, divorced the LHA from the realities of the housing market and made a nonsense of the whole theory of the thing and people feel lacking at the lower end...the limitation of Local Housing Allowance to the bottom 30% of the market means that you’re essentially saying to young people you can only get the most rubbish houses in the private rented sector which is a further push towards waiting for the social sector; but as we know, the lack of growth in that sector in Scotland has not kept up with demand.” [Housing and homelessness practitioner]

Changes to the LHA rates and the extension of the age of claimants affected by SAR were seen to combine to have the greatest impact on affordability for younger adults by experts:

“... the under 35 restrictions on the Housing Benefit, clearly are restricting peoples’ options and they are causing significant difficulty for a good number of people. It was difficult enough when it was [just] under 25s [affected], to then move things up to under 35.... quite a significant impact...restricting access to housing, ...making housing that much less affordable for people, that is probably the single biggest thing.” [Rights advice practitioner]

“...the LHA in the private rented sector...has had a massive... [impact] because...a lot of kids will leave home and go and share a flat or stay in a...private rented flat and now even that option can be closed to them depending on...the landlord and whether they’ll accept recipients.... which of course puts more strain on the social rented sector... but legislation-wise, just an erosion of income.” [Welfare right practitioner]

Parents and young people were asked about their knowledge of the Shared Accommodation Rate and then given an overview of the eligibility criteria. They were then asked their opinion of SAR with the majority stating they thought that SAR was unfair. The main reason this policy was thought to be unfair was the fact that it affected younger adults up to the age of 34 years. The responses gave a very clear indication that knowledge of SAR was poor amongst the family respondents with only one having heard of SAR. Perceptions

of housing options and actual decisions taken in relation to this knowledge/lack of knowledge were therefore not necessarily being driven by this policy. However, SAR and LHA maxima were considered by experts to restrict younger adults' ability to gain and sustain rental property. Social security policy therefore weakened the possibilities of those under 35, of low income from becoming a fully independent adult with regards to taking and paying for a tenancy – their options curtailed by the fact that they have a lower income:

"...the under 35 restrictions on the Housing Benefit, clearly are restricting people's options and they are causing significant difficulty for a good number of people."

[Rights advice practitioner]

"...the government has decided that those of us under the age of 35 somehow don't qualify for the same housing rights and benefits of those over the ages of 35..."

[Housing and homelessness practitioner]

Respondents considered this to be an artificial scenario for many younger adults up to the age of 35, as many would have already been, and be expected to be, living independently much earlier than this:

"People mature...at different ages, but if someone hasn't got there by 35...all you're doing is enforcing this unnatural situation...encouraging dependence, you're discouraging people to step out into the world and become resourceful and become self-sustaining and make all these decisions that evolve into a mature human being." [Welfare right practitioner]

"...a lot of people between the ages of 25 and 35 have children, have jobs, have partners and ex partners.... then you find yourself unemployed moving from having had your own family home to sharing a house like a 19-year-old. If we equate adulthood with independence, then on the one hand you're pushing people towards independence and individualism and on the other hand pushing them away from it."

[Housing and homelessness practitioner]

"I think by that age you would expect to be in your own place." [Glenda, parent]

Below is a measured response from a 25-year-old respondent about what they would hope of their own life by the age 34:

“I would say that’s maybe be too high a limit for that [SAR] because 34 is maybe when you’re at the highest peak of your life, you’re doing really well with your job and you’ve maybe got a family and kids and stuff. I don’t know. I think I would disagree with that, I think 34 is too old for that.” [Ryan, son]

Knowledge of SAR was poor amongst the young people spoken to for this research. Most had not heard of it, and where they had, believed it would not be relevant to them. Those who were unemployed or ‘NEET’ expressed a preference to stay with their parent if they could until they found work. Those who did want to move out of the family home and were working, saw sharing as their main option. This involved sharing with friends or people known to them to help manage the costs. Preference was to get more hours at work or get more stable work to support this aim, but none had considered claiming SAR as an option:

“I’ve looked at flats with my mates and we’re hoping to get something £270-280 a month...we would be looking for something a bit cheaper. I suppose when you do move out you’re looking for somewhere cheap to start off and save up...” [Ryan, son]

Experts thought that SAR in the PRS was making property in this sector less affordable potentially resulting in a greater strain on the SRS through increased applications. With LHA maxima affecting the SRS in the same way as the PRS, even where rents were substantially lower, the issue of affordability, when reliant on benefit, was also of concern once rolled out:

“The rents [LHA rates versus SRS rents in Edinburgh] are proportionately affordable they vary between 4 and 8 or 10 pounds short a week.... nonetheless, it’s going to have a huge impact for these individuals.” [Welfare right practitioner]

“...you’re maybe talking about £7 a week benefit loss. That is still significant if someone is on £73 a week [over 25 rate].” [Tenancy sustainment practitioner]

“...that is a massive amount... [£7] if you are just getting £57 a week [under 25 rates] ...” [Housing advice practitioner]

Lower benefit payments for those under 25 years

As housing cost payments through social security do not always cover actual rent, even when reliant on a mean-tested benefit, the level of income-replacement benefit has become increasingly important. This benefit is required to cover the ‘missing sums’ from housing costs payments when reliant fully on social security. However, levels of main means-tested income replacement benefits have also been substantially degraded during the same period, as discussed by this policy expert:

“.... the biggest single change impacting on levels of povertyis actually the way the benefits have been uprated in line with inflation...[for] low income people and households who rely on benefits....value of those benefits has got less because of this switch away from uprating in line with RPI inflation...and then the caps on uprating in terms of benefits and then subsequently the freeze in terms of uprating key benefits...the on-going degrading of value of financial support to those individuals who rely on social security support in relative terms is being reduced compared to others....” [Social security policy expert]

This general degrading of benefit levels during this time was understood to have had even greater impact on the younger cohort as their benefit rates are already substantially less anyway as discussed in Chapter 1. The abolition of ‘householder status’ for the under 25 cohort, part of the 1988 reform of social security, meant where they were either single or a couple, living with parents or independently, the level of benefit was substantially less, which left the under 25 rate set below the poverty threshold (Fitzpatrick et al 2015). However, the Conservative government at the time (Brown, J C 1990: 165) thought this position to be fair given most 18-year olds were not fully independent of their parents, but with the majority becoming so by 25 years of age. Experts here did not believe lower rates of benefits for under 25-year-olds to be justifiable or in fact fair, and inherently problematic where the younger cohort were living independently and trying to afford their rent.

“...if your social security payment is supposed to be the minimum that it costs you to survive, why a bag of chips costs you less if you’re 17 than if you’re 36. A bag of

chips is a bag of chips and your rent is your rent, so I've never understood why young people should get less if it's the minimum." [Homelessness policy expert]

"To just have age as a determinant as what your income should be is just wrong. What is it that happens at 25 that makes life so much more expensive? The food that you eat isn't really going to change, is it? What is it that changes that justifies that?" [Rights advice practitioner]

".... discriminatory and a bit bizarre. If you go into a shop, they don't charge you less because you're younger. The landlord doesn't charge you less because you're younger. You're living in the same world with the same expenses as older people, so why should you get less money?" [Housing and homelessness practitioner]

Parents and most young people also believed lower rates of benefit for those under 25 years were not justifiable:

"No, I don't think it is fair [lower rate of benefit for under 25-year olds] because when you count it up it is the same no matter what age you are. You still buy food, your gas, and electricity. These things add up." [Glenda, parent]

However, this young person explained, that in their opinion, the lower rate of benefit was off-set by being offered more support at the Jobcentre which resulted in greater opportunities for training which is supportive of the experts view that both money and service offers are equally as important:

"...you got a lot more help through the Jobcentre, more opportunities when you were in that age bracket... they did try and keep me with the same advisor.... I would say it [the lower rate of benefit] was probably fine at the time, because of what you were getting out of it.... When you came across opportunities and you were over that age, you are back to square one..." [Nicholas, son]

Housing cost payment levels reduced by greater sums, in particular with SAR, and benefit levels already substantially lower for the under 25 cohort, and the dwindling value of general working-age benefits mean the cumulative effect of each of these have created a

perfect storm in relation to this cohort being able to afford accommodation if living independently particularly in high cost housing markets such as Edinburgh:

“You can live on £73.10 a week if you are over 25, £57.90 if you are under 25.... but it means you certainly don't live well and you certainly don't eat well, and you certainly don't have money for transport or travel. After more than a few months you don't have money for clothes, you don't have money for general household things that you need to upkeep... Under 25s living on £57.90, you just think how can you actually feed yourself with additional money being taken off to pay for accommodation costs. £57.90 is a tiny amount of money, but when you consider just the cost of food and the cost of travel, it is £1.60 for a single bus journey anywhere in Edinburgh...if you're getting the bus, doing two journeys a week, that is ...more than 10% of your income getting spent on two return bus journeys. So how you live on £57.90 a week is a struggle, to get money deducted from that for housing costs that is going to send people back to Mum and Dad.” [Rights advice practitioner]

“...if young people were paid the same rate of benefit... they would have more of a chance...if they were affected by the LHA rules of finding accommodation and sustaining it.” [Housing advice practitioner]

Rates of benefit set for those aged under 25 were also thought to be at odds with legislation that allowed signing for a tenancy in Scotland at 16 years of age and England from the age of 18 years of age:

“...the social security legislation often doesn't take account of the different legal position of young people in Scotland, where you can take on a tenancy aged 16...”
[Homelessness policy expert]

As highlighted, lower benefit rates for those under 25 years were thought to be unfair, particularly when the younger adult is living independently:

“...it isn't fair because you could have a person that age who is on their own, who doesn't have their parents to stay with and they would have the same outgoings as I would myself. I think it should be equal if a young person that has left school and

is in the same situation that an adult is, and for those that don't have family they can stay with then they have the same expenses as the likes of myself have.” [Jean, parent]

Although some experts thought 16 to be too young to take a tenancy, at the other end of the age spectrum, none of the experts could offer a rationale for SAR and LHA maxima to be paid up to the age of 35 years, apart from as a cost saving exercise. However, experts thought this policy meant making the move to independent accommodation much less likely when access to and cost of housing was constrained in markets such as Edinburgh:

“...think [the] motivation [is] to cut the welfare bill.” [Tenancy sustainment practitioner]

“...it forces the bank of mum and dad to keep subsidising that child for a much, much greater length of time.” [Welfare right practitioner]

Longer term prospects for low-income young adults due to lower benefit rates

Understood to severely diminish ability to afford accommodation currently, reduced benefit levels were also thought to have long-term consequences for the prospects of this cohort due to current effects of poverty:

“...once you reach adulthood you should be getting the same levels of financial support, given that adequacy of benefits...generally speaking isn't sufficient to protect people from poverty or enable them to fully participate in society. It is ...actively damaging and undermining young people's life chances by giving them an even lower level of financial support...It just creates even greater risks that group suffers the consequences of poverty...given that that's a group that are the next generation that are likely to be parents in the near future...actually creating poverty for them ...is a bad thing, not just a bad thing for them, but potentially undermining the potential of their children and families in the future.” [Social security policy expert]

Many experts thought that the general principle proposed by the Coalition government from 2010, and reiterated by the subsequent Conservative government, that social security

should no longer support younger adults to secure and continue to afford their accommodation if reliant on benefits, whilst in or out of work, as discussed in Chapter 2 was too arbitrary and did not take account of the difference of circumstances for younger adults:

“...to have just cut off points, like the benefit income under 25, just to have what is always going to be an arbitrary cut off point, just doesn't sit well when you know that for a significant number of people, that is going to be the equivalent to falling off a cliff.... puts real pressures and hardship on people.” [Rights advice practitioner]

This low-income parent relates their own understanding of how the social security system, the local labour and housing market combine to exacerbate this constrained situation for younger adults when seeking to access affordable housing:

“The benefits system doesn't give anybody a chance.... There's no work for them [young people] and if they are working it's usually poorly paid and the rents are too high” [Harold, Grandparent]

Further to this, young people were thought to be disadvantaged across the labour market as currently younger adults were seen to be paying the same costs as over 25s in relation to their National Insurance and taxes and rent but wages and benefits were substantially lower and access is constrained:

“If we're not going to treat young people as fully adult, including with [the] living wage, [or the] higher minimum wage until 25; then between 19 and 25 either you can...treat people as fully-fledged adults from the age of 18 in terms of tax, national insurance and therefore social entitlements and wages, or if they're not going to have the same entitlements, they shouldn't have the same costs...You can't have the halfway house you have in the UK at the moment where we think you should be an adult in many ways but not when it comes to rents, not when it comes to [social security] support.” [Anti-poverty policy expert]

Therefore, increasing both benefit rates and minimum wage for younger adults was thought to increase fairness across the generations.

The role of discretionary payments to help younger adults afford independent living

Mitigation of benefit reductions through increasing UK and Scottish Government Discretionary Housing Payments from 2010 were a focus for many experts. However, the overreliance on a discretionary budget was thought to be undesirable as it could not offer lasting mitigation for the affected individual:

“...apply for DHP... but then they might only get that for 3 months at a time and only given it twice [in total] and will be expected to move out. The DHP wouldn't pay the full difference [shortfall in rent] anyway...” [Housing advice practitioner]

Also at issue was the Scottish Government's priority of using the DHP budget to mitigate the under-occupancy charge, which left very little left for areas of reform more likely to affect the younger cohort such as SAR:

“...all the DHPs have just been sucked up by under occupancy...so there is less money for the other people who need [it]...” [Housing advice practitioner]

None of the young people and only one of the parents had experience of claiming a DHP. DHP was claimed by this parent for the under-occupancy charge prior to the Scottish Government's commitment to fully mitigate the under-occupancy charge, and they found the process complicated and protracted:

“I wasn't aware of how I could go about getting that because the housing had made it quite clear I had to pay this bedroom tax. It took a wee bit of time but yes, I was able to get the discretionary payment. We couldn't get it backdated which I was quite angry about and I felt if I was eligible for this discretionary payment then I was eligible for it from the date that the situation came about...I had to reapply for a discretionary payment... at the end of the year...I had to pay some of the bedroom tax again.” [Jean, parent]

DHPs were not viewed as sustainable necessarily from a budgetary perspective either, as it was explicitly stated by UK government, early in the reform process, that these payments were mostly meant as a means of transitional support and not for the long-term:

“...paying for that extra cost through what was supposed to be an emergency payment process, the DHP, is not a sustainable way forward.” [Housing policy expert]

“...we shouldn't be complacent in Scotland because a great deal depends upon future legislation, law that's still to come, hangs on there being adequate budgets for Discretionary Housing Payments...” [Anti-poverty policy expert]

DHP was therefore not seen as a helpful tool to mitigate the worst of the effects of welfare reform for the younger adult and neither was it seen as an appropriate or a lasting solution for all affected by welfare reforms across Edinburgh.

Social security and its supporting role in a younger adult's transition to adulthood

Entitlement to social security was viewed by this policy expert as a key marker of the transition to adulthood. Moving from being a dependent to independence meant that, if required, a younger adult could make relevant claims themselves:

“...it's marking that point at which...your parents are no longer expected to be financially responsible for you...social security rights are structured as a strong element of rights as an individual in society as opposed to a dependent on another in the household... so in that sense, it does mark quite a key point [in] people's rights and entitlements as individual citizens. As a child, you have rights and entitlements but through your parents or accessed through other carers...” [Social security policy expert]

However, only one young person thought that being able to claim social security was a key marker of adulthood:

“I think it [adulthood] is to do with obviously if you are wanting to claim benefits, you have got to be over the age of eighteen.” [Megan, daughter]

An alternative view was given by this parent who suggested that receiving social security, continued and in some cases increased, dependence which resulted in them not viewing the younger person as an adult. Maintaining a claim for benefits, particularly if you are young,

has been described in previous Chapters as challenging; even so, this parent suggests that the necessary level of responsibility required to help define adulthood is missing when receiving benefits:

“I feel that if they’re on benefits then they haven’t got to think about anything very much because it gets paid for them and this is why it is different between if you’re working or not working because a lot of it is done for you...but you have to pay rent and everything if you’re working and I feel that there is a difference.” [Ann, parent]

Reforms that have taken place in recent years, such as increased conditionality and the sanctions regime discussed in Chapters 1 and 2, were thought by this policy expert to have weakened the supporting role of social security for transitioning younger adults. When not in education, the drive had to be towards getting any job:

“...the old social security system, you could have been on unemployment benefit...looked for a job at your own rate and tried a few things and then gone back on the brew [benefit]... taken your time...and made a few mistakes. Now...the pressure is, if you’re not going into further education you really have to be on a very strong drive towards a job. [Homelessness policy expert]

The above expert’s view is supported by these younger adults’ experiences of claiming JSA and UC, with the main thrust of support geared to ensuring any job is secured and not fitted around the support and training that these young people would have themselves valued:

“You’re trying to make your life better by doing training or qualifications, and you are always met with a brick wall with the Jobcentre. It makes you more want to get a job yourself, without having to do all these requirements...” [Nicholas, son]

“I am just scared in case they do stop my money if I don’t get a job...I’d do absolutely any work. Just as long as I get off these benefits.” [Megan, daughter]

Although originally viewed as a key marker of gaining adult status as described earlier, some experts described a disengagement from the social security system for many younger adults because of the reforms that have taken place:

“...a lot of young people are now disengaged from the social security system in a way that they weren’t before.” [Housing and homelessness practitioner]

“...with the current younger group, there is less investment and less identification with the social security system being something that is major in their lives because they are maybe in and out of work, perhaps still have family support which they would rather rely on, and perhaps it is more strongly offered than support from the DWP.” [Rights advice practitioner]

The reforms to younger adults’ benefits, which have their rationale based on a narrative dominated by what families are likely to do if their income allows, has meant many of those previously reliant on the system have disengaged from it. The social security system neither ‘speaking to’ or ‘responding to’ their issues during transition has therefore seen a weakening of the link between social security and lower income transition to adulthood:

“...there’s this trend towards adulthood being delayed...middle class parents and the better off give a level of engagement and on-going support to their children to an older age...less expectation of children to be moving towards self-reliance and independence, financially and otherwise. So, there’s a question of whether that goes across the social demographic spectrum or whether that is largely middle class - reasonably well off - that’s how things are...therefore, because that’s how they are there, that’s being imposed on our social security system and how financial support for the less well-off is structured... but doesn’t actually recognise that the reality is that there isn’t the same pattern or the same expectation of delayed adulthood in lower income families.” [Social security policy expert]

Although the precursor to the current governments policy narrative is that the delay in adulthood is universal, both expert opinions and low-income families experience here do not support this.

Were experts’ views of adulthood contingent on, or driven by practice and policy?

The concept and construction of ‘young person’ and ‘young and younger adult’ (terms which were used interchangeably by key informants) were explored with experts to better

understand their professional and personal view of who they thought some pieces of legislation (particularly social security legislation) were 'speaking to' and aimed at. All key informants approached the answer to this question via their working knowledge of their respective policy or practice area (which was also found within the research of academics working in the field of social policy as discussed in Chapter 2). This meant various ages were given, ranging from as young as 16, up to as high as 35 years of age. Although various ages were mooted by these housing policy experts, their final reasoning did not include those over 25 as being a young person:

"It partly depends on the context, because sometimes it's specifically 16 and 17-year olds, sometimes its young people up to 21. It used to be always, when you're talking about wealthier, it goes up to 25 and that's still there sometimes. And now when you're talking about Housing Benefit it goes up to 35. Using the term 'young people' can be really confusing...[However]...I don't think anybody seriously thinks that somebody who is 33 [for example] is a young person. It just doesn't fit"
[Homelessness policy expert]

"I think that generally within housing and homelessness there's an acknowledgement and understanding that it's 21 and under. I think you get a lot more fuzziness between 21 and 25. Some people would assume that some sit within that category and others don't...I think that people who are using the term 'young people' do not yet include 25 to 35 within that category." [Housing and homelessness practitioner]

Practitioners working in the field of social security first responses were based on their working application of the phrase 'younger adult' and then appended with their personal thoughts relating to the phrase. Therefore, who they judged to be a young person (at least whilst working in their respective field) was being driven, to some extent, by the legislation itself:

"...under 25 or now under 35 is becoming increasingly popular because they relate it to the benefits world - that's our field.... [but]...if you asked me what a young person is I would say 24 and under." [Welfare right practitioner]

“Young people, I would say under 25, but I know whenever I reference young people today...I would be referring to under 35....it is because of the social security system...so I guess that is what we class them as...because that is where they are getting fewer rights, less entitlement definitely.” [Housing advice practitioner]

This policy expert reflected that legislation was often a driver of when someone became an adult in any given policy area, and questioned the reasoning for changes in legislation that had affected only certain cohorts of younger adults:

“...from a policy point of view, you just go with the legal things once there are certain points at which we start to recognise that people are now adults and those vary, 16, 18, 21 depending on what the issue is.... we’ve got a government that’s extending that further and further up so some people under 35 are treated differently in terms of housing costs, [and 25] in terms of living wage. Why are we treating some adults differently from other adults...there’s a really good question around that!” [Social security policy expert]

Age ‘flexibility’, and the resultant perceived lengthening of the age of adulthood through legislation, often driving practise, was not necessarily viewed as negative in all cases, for example, as indicated by this policy expert discussing legislation relating to care leavers. Over recent years’ governments¹¹ across the UK have legislated to increase the age that those who have left and are leaving care receive support, which is thought to offer better protection against the vulnerabilities created by early independence and lack of familial or social supports:

“... [young person is] ...I guess typically 16 to 25 but, with the interesting perspective that we’re starting gradually to win the argument for care leavers ...should be 25 in law and for disabled young people it should be 30. At least in a small part of the landscape...this is becoming a more fluid debate.” [Anti-poverty policy expert]

¹¹ For example: The Children Act 1989 (England) planning transition to adulthood for care leavers as amended 2010 and The Support and Assistance of Young People Leaving Care (Scotland) Amendment Regulations 2015

The views of the above expert are reconciled with those who have experienced the care system themselves, such as this younger adult who thought those leaving care should be offered support to an older age, and should not live independently too soon:

“...if you have been in care and stuff...I think they should have you in supported accommodation until you are at least 18 depending on how mature you are. Some people go away, and they are fine, but there really should be somebody looking out for them, if they are younger.” [Amber, daughter]

Further to this, the expert’s views above are also in harmony with this younger adult who had learning difficulties who suggests a higher age of majority be more relevant for those with similar ‘difficulties’:

“25 and above if they have difficulties. 18 and above if they don’t have difficulties.” [Andrea, daughter]

With the preceding two scenarios, leaving care and learning difficulties, the lengthening of the age of adulthood through legislation can be seen to be viewed as positive and progressive. However, the term young people/person is mainly associated with an age that you would receive less rights and lower entitlements in legislation and could be considered to have more negative connotations because of this.

A more supportive security system for lower income younger adults during transition?

Policy experts went on to describe how the social security system could better support lower income adults during their transition. Artificially delaying transition for these younger adults was not thought to be the answer, and social security should be flexible enough to address the real issues these younger adults have:

“...young people have the right to be independent when they’re ready, and if that means some steps towards independence and some steps back then that’s what we should try to simulate in public policy. I think our system needs to be flexible and go with the grain of young peoples’ changing lives and not very steep cut-off points.” [Anti-poverty policy expert]

Accepting the value of stable family life and support (where possible), these policy experts suggest the lack of understanding by policy makers of the issues faced by some of the families and outcomes for younger adults is problematic:

“...it’s important that we place a value on family stability and recognise policy is not created in a vacuum...what concerns me most about DWP’s view of the world is it doesn’t grasp economic geography. It doesn’t grasp family opportunities and therefore outcomes are not the same in Middlesbrough or Glasgow as they are in Edinburgh.” [Anti-poverty policy expert]

“...for some cohorts of people who start off with serious disadvantage it [social security support] will mean everything. It will constrain and define what their opportunities are.” [Social housing policy expert]

As examined later in Chapter 10, intergenerational support through social security for families who were struggling to support their younger adult within the family home was viewed as a potentially valuable approach to enable a stable transition to adulthood. Further to this, strengthening support through, and links between housing, employment, social security and education policies were stressed as integral for younger adults during transition:

“...there should be some embedded social security rights. Housing, employment and education...these things fit together....and if steps towards independence don’t work out then we have to have safety nets as far as possible...families and kinship ties should be part of that safety net but where those are not available we need good support, state funded but delivered in different ways.” [Anti-poverty policy expert]

Opportunity of access to a stable transition was thought important, but also paramount was a secure, accessible safety net if things go wrong for younger adults with a low-income to increase intra-generational fairness.

Conclusion

This Chapter has focused on the role of social security in enabling affordability of housing for younger adults in Edinburgh. This Chapter addressed the following research questions:

i) How well informed are younger adults and their parents about the ‘non-dependant deduction’, ‘Shared Accommodation Rate’ and other Housing Benefit restrictions affecting 21-34-year olds? ii) To what extent has knowledge of these Housing Benefit restrictions affected a) younger people and their parents’ perceptions of the younger person’s housing options, and b) the actual housing decisions that they have taken? v) What is the view of younger adults, their parents and key stakeholders on the fairness of these Housing Benefit and other welfare restrictions affecting younger adults? vi) What are the implications, if any, of these welfare restrictions for understandings of what it means to be an ‘adult’ in modern day Scotland also what is the relative importance of the welfare system versus other social, economic and cultural factors in shaping these contemporary constructions of adulthood? The final question starts to explore is vii) What are the implications of these findings for the design of both housing and welfare policy in Scotland?

The empirical data within this research shows a clear disparity between how the social security system operates for younger adults and their knowledge of it. This has therefore had a consequence for their own perceptions and actual choices they make because of this lack of knowledge. None of the younger age group thought social security would have a supporting role for them if they were to live independently which re-enforced findings in the previous chapter that they thought work was their route to independence. On a very basic level, younger adults were unaware that benefit rate for the under 25 age group was lower than those over 25 and only one younger adult had heard of SAR. When these rates were explained to them they thought it was unfair to pay those under 25 a lower rate of income-related benefits and thought 35 too old an age to be expected to share even when claiming benefits.

Experts gave an overview of policy and legislative design under the UK governments preserve and what the newly devolved Scottish powers might mean for design and process of future housing and welfare policy. It was established that as only 15% of the welfare budget would be devolved, Scotland’s role could only be marginal in the interim and therefore focus returned to the main social security reforms initiated by the UK government, predominately from 2010. Experts described means tested benefits as a necessary safety net to support those in need. However, reforms which included restricting access to benefits, degrading rates of benefit and housing cost payments being divorced from the direct link between actual rents paid, left greater gaps within this safety net for the working age-population reliant on social security. This situation was argued to be more

extreme and problematic for those aged under 25, as the level of benefits payable since 1988 were already considerably lower. Experts considered the abolition of householder status for the under 25 age group to be unjustifiable and discriminatory, no matter the circumstance of the younger adult, and inherently inappropriate and erroneous where they lived independently.

Both policy and practice experts concurred that reforms to housing cost payments and degraded and lower benefit rates for this age cohort amalgamated with the local housing market to make rents less affordable, if not unaffordable per se in either rental sector. Mitigation progressed through DHP by either the UK Government or Scottish Government was viewed as too little to meet the gaps forming in the social security system. Experts also viewed this measure as merely transitory and an overreliance on this benefit to mitigate the effects of the under-occupancy charge in Scotland had left many younger adults, who were living independently, without recourse to mitigation themselves; even though the cumulative sums lost were greater. The social security system was thought not to offer a stable safety net during younger adults transitioning to adulthood through independent accommodation. Finally, in this Chapter, policy experts unpacked the overall position for younger adults in the labour market which offered a lens with which to start to re-build a fairer social security system for this age cohort, as it was argued that the resultant lack of response could mean them facing the extremes of poverty later in life.

Chapter 9 Low-income younger adults sustaining independent living in Edinburgh

Introduction

The analysis Chapters thus far have examined experts', younger adults' and their parents' views on access and affordability of rental accommodation in Edinburgh. In this Chapter, we turn to the possibilities of this age cohort sustaining a rental property when reliant on social security. Sustaining a tenancy can require many skills, and although respondents touch on some of the wider issues, the key focus is sustainability through social security to enable younger adults to continue to pay rent and have security of tenure.

Notwithstanding the issues discussed in the earlier data Chapters regarding difficulty of access and affordability, the focus of this Chapter relates to how younger adults can continue to live in independent accommodation once accessed. The supporting role of Housing Benefit where income is low will be explored looking at younger adults' knowledge and their advice-seeking behaviour and the dire consequences for them if they are unable to continue to pay their rent. This then necessitates discussion of how landlords have sought to support younger adults to ensure their tenancy is sustained through rent payments.

This means the research questions being answered in this Chapter are:

- i) how well informed are younger adults and their parents about the 'non-dependant deduction', 'Shared Accommodation Rate' and other Housing Benefit restrictions affecting 21-34-year olds? and
- ii) to what extent has knowledge of these Housing Benefit restrictions affected
 - a) younger people and their parents' perceptions of the younger person's housing options, and
 - b) the actual housing decisions that they have taken?

The Chapter is organised into three key topics. In the first section, younger adults' advice seeking behaviour is examined followed by the consequences for their tenancy where they lacked knowledge and did not seek advice. In the second section, Housing Benefit's role in helping sustain a tenancy for younger adults' is explored using two scenarios: leaving home at a young age and sustaining a tenancy through education to highlight some issues

and experiences of this younger cohort. In the final section landlords' tenancy sustainment activity is explored, looking at both motive and practice to carry out this work.

Younger adult advice seeking behaviours

Those offering advice and support across all rental sectors in Edinburgh stated that younger adults did not seek assistance or support to prevent problems occurring, but more likely in reaction to a crisis point, such as loss of benefit or an arrears letter:

"...young people ...don't actively go and seek help..., it is that they don't know what they don't know, and it is not until they hit a brick wall that they actually have to learn what it is what that they didn't know." [Rights advice practitioner]

"... social security legislation isn't going to be uppermost in their minds until it affects a young person directly. They're just not going to sit and go: 'well, I'd like to have a tenancy, am I going to get Housing Benefit paid should I lose that job?' that's just not going to happen. They'll respond to matters...It's not the benefits, it's the roof. I do think that's the bit they'll focus on and they'll worry about the rest later." [Welfare right practitioner]

This lack of advice seeking behaviour is reflected in the following example. This mother is expecting rental payments from her son who frequently has no money in his bank account whatsoever. He does not speak to his mother about it and does not try to find out what the cause of the missing cash is. If he were living independently he would run into difficulties meeting his commitments as his mother would not be there to cover the missing sums:

"...a few times the other month he messed up with his bank account, he doesn't know where his money went to, I think it was like overdrawn or something because of some fee, yeah, and then all of his money was gone and I was like, 'what!?' There's been a few times where he didn't get anything for a month...It's been driving me crazy." [Cath, parent]

Another example of inexperience, coupled with the lack of advice seeking behaviour of this younger cohort, is demonstrated by this grandfather's account of his grandson being evicted from an earlier tenancy, and the grandson's own perception of the eviction:

“Once, he had a flat on his own but he went into rent arrears and he got put out. He was too used to living with his Nan you see. She did everything for him.”
[Patrick, parent]

“...because... [managing a tenancy] was all a new experience for me at the time... I think it was just when you have got too many things to pay, and as I was paid monthly, things just got on top of you...it was just I missed one month and then the council took it beyond that and before you know it, you're at court and then you're evicted, so it was quite a quick process I would say.” *[Nicholas, son]*

Both parties see the failure of the tenancy as being related to lack of experience on the grandson's part, but notably neither suggest that support or advice might have helped in the circumstance. This suggests a disconnect between the awareness of the inexperience likely to result in a tenancy related crisis and understanding that seeking advice may have helped in these circumstances, which supports the key informant views above.

Young people vulnerable to tenancy failure through rent arrears

Experts considered the younger cohort to be particularly vulnerable to tenancy failure in Edinburgh due to rent arrears if reliant on benefits. This was explained as being due to lower benefit levels, coupled with a lack of advice seeking behaviour until crisis stage for this younger cohort. Therefore, attention now turns to how arrears are managed by housing providers, the courts and the DWP third party deductions which have in the past helped to mitigate loss of tenancy where arrears have arisen whilst in receipt of benefit. Practitioners described an increase in court action cases across the city since the welfare reforms, starting in 2010, began to have an effect. This viewpoint is supported by recent Shelter findings of arrears cases referred to court during 2012-16 across all Local Authorities in Scotland (Shelter Scotland, 2017). Key informants offering housing advice also explained an increase in the level of arrears for those cases referred to the sheriff court:

“...rent arrears have increased so much, so quickly, they have crept up and up and up for two years and now just about stable...the approach to managing the payment to rent was allowed to drift and they [SRS landlord] are taking a much more robust approach to paying rent now.” ...for some people who have recently started to get into difficulty, that means they have been drawn into the court system with over a thousand pounds perhaps, but at the same time there has been people who have

been in difficulty for years who have been coming into the court system with 5/6/7/8000 pounds worth of arrears...” [Rights advice practitioner]

Although the following experiences do not relate to the younger cohort, an inference can be drawn between increased conditionality and sanctions for the younger cohort discussed in Chapters 1, 2 and 8, and how they may continue to sustain a rented property where effected. Although minimal, this mum still had income which would not have been available to the younger cohort in the same circumstances:

“I just don’t know to this day why I’d been sanctioned, but I think it was about 8 weeks or so, maybe longer, before I actually got that sorted out. I had no income whatsoever...I had to borrow money from my mum, and my mum would make sure that there was always something on the table... I still had to pay so much towards my rent... [the only income I had was] my Child Benefit, I think it was £20.30 [pw] at the time, and my Child Tax Credit, which was £60 [pw] something.” [Theresa, parent]

This same mother experienced sudden high rent arrears caused by a miscalculation of HB and Council Tax Benefit/Reduction when working 16 hours per week, which was not discovered for 2-3 years. Once discovered, the Housing Benefit Authority decided to recover the overpayment from her ongoing entitlement, which causes her greater difficulties paying the top-up of rent now she no longer works. The younger cohort would struggle to make these top up payments from their lower social security rates if they had found themselves in the same circumstances:

“I’ve got a letter saying I was entitled to full Housing Benefit...this went on for a good two or three years, and then I got a form sent through that I was to fill in...I sent it back, and then I ended up in arrears...an overpayment...from the very start I should have been paying so much towards my rent [and] my Council Tax...And then everything spiralled out of control and I ended up...£2,500, in rent arrears, and £2,000-something in Council Tax [arrears]...I tried to appeal it, but they said that I still had to pay it, and I’m still paying to this day...” [Theresa, parent]

High rent arrears leave many low-income households’ security of tenure in a precarious position, as sudden loss of income through a sanction described above would make paying

the top-up almost impossible. The SRS landlord may feel they had little option than to proceed with court due to the high level of arrears and the inability to pay the top-up of rent and the overpayment.

A small but not insignificant factor accounting for the increase of arrears across the city during this period, is the new duty placed on for SRS landlords to carry out pre-action requirements in all rent arrears cases¹². SRS landlords must prove they have explored other options with the tenant to resolve arrears before giving notice of court action:

“It [the pre-action requirement process] is a slightly delayed process...” [Housing advice practitioner]

An initial slowing down of court action activity was described by practitioners which meant an increase in the level of arrears whilst dealing with this new procedure. Practitioners also described situations where landlords were less inclined (using their discretion (Lipsky 1980)) to take early arrears action due to the acknowledgement of the impact of welfare reforms, as can be seen by this mother’s experiences of her SRS landlord dealing with her high and increasing arrears:

“I think I have like a grand [rent arrears], or maybe even a bit more, I'm still waiting for them [landlord] to send me the letter. I might have to call them actually. I was expecting to have received it by now, but they say that if I don't receive anything within a week to get back, and see what happens... They've actually been really understanding... I think they were waiting to see what happened with Housing Benefit first...It's still kind of hovering over me, actually.” [Cath, parent]

However, this delayed action was stated by practitioners to have significant consequences for the tenant. This weak or lack of action meant some tenants built up significant sums of arrears that would be very difficult to pay back to the landlord whilst satisfying ongoing rental commitments:

¹² Sections 14-16 of The Housing (Scotland) Act 2001: As Amended by Sections 153 And 155 of The Housing (Scotland) Act 2010

“...them dealing with this massive impact of welfare reform and not wanting to raise action against people. I think it was worrying for people, but then it has actually had a negative impact in the end... the Housing Associations and the council definitely do try and help the tenants sort out solutions...but that has meant that court action has been raised later...the problem...when you are letting your arrears get to [£] 3000 plus ...it is so much harder for a client to even think, "how am I ever going to pay this off?" [Housing advice practitioner]

The procedural difficulties some landlords have had with pre-action requirements along with a more sympathetic recovery stance due to welfare reform meant, when cases did eventually call in court, the sums were very high. The increased sums involved at court action stage also meant that the Sheriff was more likely to award decree for eviction as the tenant (or defender in court) could not prove that it was not reasonable for the landlord to evict them:

“...back in 2009 ...court summons...even a rate of £1800 was high...last year ...first time action was raised against them where arrears were £5000...that changes the court procedure used...[at] £5000 we would have to get into the ordinary court rather than a summary cause court...Usually if we ask for [a] proof [hearing] in an evidential hearing, we would get that, ...that is ...about reasonableness, but now because the arrears are getting so high, some maybe 3 and a half [thousand pounds] ...Sheriffs have actually refused to grant evidential hearing...an under 25-year-old who only gets ...£57 a week, they can only pay a minimum to the arrears, even paying just £5 a week to arrears, it is a lot on that money. The Sheriff would then say, “No, well actually I don't need to consider setting this evidential hearing to look at reasonableness because it actually is reasonable to evict”, as they [the Sheriff] have got to balance interests of the defenders [tenant] and the pursuer [landlord].” [Housing advice practitioner]

Given the low levels of benefit for the younger cohort and hence the length of time it would take to repay the arrears, the younger cohort was described as most affected in these circumstances. Practitioners also described the limiting of HB backdating to 1 month, as having a detrimental impact on tenancy sustainment, particularly for the younger cohort. Up until April 2016 backdating of HB was limited to 6 months (CPAG 2017). The following account describes the type of circumstance where a backdated payment of HB

may be awarded. In this case, 1 month of backdated HB would have no significant impact on the level of arrears if it were to be awarded, and therefore the security of tenure is still very much under threat. The circumstances of the mother below indicate that rent arrears and ensuing court action in these circumstances could have been prevented if a backdate of HB had been both requested and paid at the earlier 6-month rule:

“...all the hassle and with my dad killing himself the family split apart...I lost that much interest in life that I stopped paying the [rent]. I was taken back to court maybe a couple of months ago. I’ve been paying it recently, so things should be okay I think.” [Susan, parent]

Young adults were described by practitioners as less likely to seek early advice and assistance and therefore more likely to require a backdated payment of HB, which may prevent eviction:

“...the backdating for Housing Benefit restricted to a month...is going to have a massive impact on people.” [Rights advice practitioner]

“...that affects the most vulnerable people... we deal with a lot of people with mental health problems who either didn’t realise they could claim ...or young people who have never claimed Housing Benefit before won’t realise that they could claim...before we could [request a] backdate...for 6 months...reducing someone’s arrears by £2500 if it was full or near full [Housing Benefit], but now you can only backdate for a month...reducing someone’s arrears by about £400. If those people end up in court: decree. That’s it.” [Housing advice practitioner]

To be awarded a backdated payment of benefit, a claimant must show that they have ‘good cause’ as to why they did not claim earlier, along with meeting other eligibility criteria (CPAG 2017). This means, there are elements of discretion embedded within the decision-making process which have been valued in other reforms as discussed earlier in the Chapter. It is therefore difficult to understand the need to reduce the time limits as it is only the most acute [*‘deserving’*] cases which were awarded a backdated payment anyway.

Along with the restriction in backdated HB payments, practitioners highlighted fresh issues faced by claimants who were in arrears due to increasing DWP third party deductions,

where a claim for UC was made. Sums deducted directly from means-tested income replacement benefits for priority debts, such as rent arrears, were previously set at 5% of the standard rate of legacy benefits such as JSA. Up to 40% of the standard rate can be deducted from UC where the Secretary of State believes it is in the claimant's interests to make these payments.¹³ For landlords and tenants these payments have helped to mitigate loss of tenancy in the past. However, practitioners advising tenants in court action cases had found the greater sums now levied against benefits to be having a detrimental effect on sustainment. They also described that claimants were no longer able to manage these higher payments along with their ongoing commitments:

“If you were getting £70 a week, £3.80 is...5%, and now people are getting 25% so it has gone up five-fold in terms of the amount that people are getting deducted, and there are plenty of people who have been on that £3.80 arrangement a week a long time. Then they shift to Universal Credit and then they are hit with this £14 a week, and they think, “how can this be?”, I have been paying this regularly, why am I being penalised as if I have not kept up with the payments...it has shifted from £3.80 to £14/£15 a week, and they are finding that incredibly hard to keep up with the payments.” [Rights advice practitioner]

Even where landlords, or the Sheriff had agreed a lower rate of repayment at 5% of the standard rate of legacy benefits, it was being noted that where a new claim for UC was made, a higher rate of deduction of 25% was automatically being levied against benefit by the DWP, even though they had not been requested to do so, and the DWP had no stake in the debt:

“where...there is a court agreement, [of] £5 a week towards their rent arrears for example...if people are getting drawn into alternative payment arrangements [of UC], whereby 25% of their standard allowance is being deducted...what actually is the status here... what will the Sheriff say if an agreement made in his or her court was then overruled by the DWP?” [Rights advice practitioner]

The cumulative effects of welfare reform discussed in earlier Chapters were thought to make rent arrears more likely. Combined with this, the higher third-party deductions were

¹³ Sch. 6 of the Universal Credit, Personal Independence Payment, Jobseeker's Allowance and Employment and Support Allowance (Claims and Payments) Regulations 2013. SI.2013/380

believed to be increasing hardship for everyone in arrears, including younger tenants in Edinburgh:

“...what is clear with Universal Credit, 40% of your standard allowance can be deducted for various things. So, if you have got rent arrears...you've got fuel direct; 40% of your allowance can go, and that is deemed to be enough to live on. There are a lot of people that enter that thinking 'I had better agree to something', then realise they can't live on 60% of their standard allowance....There are [claimants] told that all you need to do is ring the Universal Credit services centre and ask to get it reduced to say 10%...and been either point blank refused by the DWP, or - some people have been told 'you're lucky that we are not taking [the full] 40% off you'. So even when people are ringing the DWP to say, 'I am experiencing hardship', it doesn't fall on a reasonable response.” [Rights advice practitioner]

A further issue for claimants are repayments of overpaid HB. Most HB overpayments are deducted from any ongoing entitlement to HB. In most cases, an overpayment is paid back at a standard rate¹⁴, currently at £11.10 per week (Gov.uk 2017 benefit rates). These repayments can increase hardship further as demonstrated by this mother's account of paying rent, arrears and then an overpayment:

“We didn't have enough money. There were weeks where I was trying to pay it [rent and arrears] and there were weeks where I couldn't pay it. They [SRS landlord] did send me a letter saying you will pay £25 [pw] and this will bring your arrears down...but I cannot afford [it]... It was like they were trying to force me into something. And then they sent me letters saying you were overpaid by this much and we have got to take that off you as well, I thought oh thanks a lot!” [Glenda, parent]

The cumulative effects of welfare reform, third-party deductions and overpayment recovery can mean that those who have rent arrears are uncertain about the ongoing security of their tenure. The fact that younger adults get a lower rate of benefit and paid lower rates

¹⁴ HB Reg 103(2)

Also see Department of Work and Pensions 'Housing Benefit Overpayment Guide' Part 4: 4260
https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/405550/hbopg-part-4-recovery-of-overpayments.pdf

of pay mean when they find themselves in these circumstances they have a much lower chance of continuing to sustain their tenancy.

Young adults experience of claiming Housing Benefit and sustaining a tenancy

Welfare reforms that have affected younger adults' ability to access and sustain rental property most, such as SAR or LHA maxima, with the rationale to increase fairness to those who were not reliant on social security payments as discussed in Chapters 2, were thought to be inappropriate in the context of low income young adults living in disadvantaged areas:

“...there is this message being given out that the average person leaves home when they're 35... or buys their first home when they're 35 ...the government is saying ...withdraw these benefits, reduce them under that age...that is a totally false scenario to put on the social housing sector because that is not how it works...they [younger adults] will be securing accommodation independently a lot younger than that [35 years of age] ...” [Tenancy sustainment practitioner]

The withdrawal of Housing Benefit for those under the age of 22 not exempt, discussed in greater detail in Chapter 2, was considered a further concern by policy and practice experts. This policy was expected to affect those most likely to have no choice but to leave home 'early' due to factors such as family relationship breakdown or abuse. These issues, coupled with low income, and a reliance on benefit income whilst in or out of work, was thought to leave many younger adults vulnerable to the risk of homelessness, even where a tenancy is accessed:

“...a lot of the young people in this scenario were having to apply for housing because it is no longer suitable or appropriate to remain with their parents...no Housing Benefit for 18 to 21 [year olds] ...would have a huge impact because we sign up quite a lot of young tenants, and if they are going to be prevented from accessing Housing Benefit... the potential risks...even if the tenancy is secured in that scenario, they end up failing it in two...years...” [Tenancy sustainment practitioner]

Leaving home at a young age

The above practitioner's views are supported by the experiences of a number of younger adults who took part in this research. In each case when they were under 21 years of age they needed to move out of their family home for negative reasons related to their family circumstances such as family conflict, termed 'push' factors by Fitzpatrick and Clapham (1999:177). In the following situation, a young man was living with his grandmother and was struggling with caring responsibilities at a young age. Having moved into his own SRS property he was in and out of work and on and off benefits. Even with the 'safety net' of Housing Benefit, his 'early' tenancy eventually failed due, in part, to his precarious working situation, lack of knowledge and inability of the benefit system to keep pace with changing work patterns:

"...quite a lot of pressures on myself to look after [my Gran] she was suffering from dementia at the time...so, I thought it would be best if I moved away.... I was only 18 at the time [and I rented my own flat] ... [I was working] on and off. When I wasn't working I would put in for [Housing Benefit] ... I think that might have been what started it [arrears] off... [waiting for benefit] ...I built up rent arrears...then the council sort of put in for eviction. I was working at the time, and work wouldn't give me a day off to go to court to sort it out so it just went through."
[Nicholas, son]

Although atypical of the young respondents in this research, this younger woman describes an early and continuing chaotic lifestyle resulting from her drug use. After leaving a secure unit, she returned to her mother's address for a short period to allow her time to find alternative accommodation just prior to her 16th birthday. The relationship between mother and daughter had broken down to an extent that a long-term solution was not viable within the family household due to her continued drug use. She was allocated a SRS property at 17 years of age, from which she was evicted due to anti-social behaviour and rent arrears, and losing a further tenancy by the age of 20:

"I went back to my Mum's and I stayed there for a while and I got my flat at 17 and then after I lost that I was basically here there and everywhere with friends and stuff. [When I was 20] I [also] lost my Housing Association flat through rent arrears...I got in a bit of rent arrears because I was supposed to pay £60 a month

towards my rent and I wasn't [paying the top-up of rent] at the time..." [Amber, daughter]

The last of these young adults' experiences of leaving home 'early' relates to a young man who thought that his position within his father's home had become untenable at the age of 16:

"... [living with dad] just wasn't working out. I just had to get away, just had to leave, start again. Then I [was] just basically...couch surfing and then ended up getting homeless accommodation until I got the flat...I got it unfurnished so I had to start from scratch, I had nothing but the floorboards, and I had to get everything myself..." [Kyle, son]

Although this young man framed his leaving in terms of 'escape', his mother gave an alternative perspective, stating he had been asked to leave due to money issues:

"...he used to stay with his Dad when he was growing up until he was sixteen and then he got chucked out...just when the money stopped [child benefits] - that was it!" [Donna, parent]

These 'early leaver' cases concur with key informant views that not everyone can continue to live with their parents and, some young people have no choice but to leave home. In this circumstance, HB can be viewed as an integral element in the sustainability of a rental property for these younger adults even when in work. However, what can also be argued is that it is only part of the 'toolkit' they need to utilise to continue to sustain a tenancy.

Housing benefit for younger tenants who wish to pursue an education

Key informants also highlighted HB restrictions for students (Stephens, 1990) as being detrimental and potentially having a lasting impact on the younger cohort's life chances:

"One of our big concerns is young people who are entering education perhaps four five years after leaving school, they are trying to get back into college to get some qualifications, but haven't actually understood the financial impact of that." [Rights advice practitioner]

A lack of knowledge of this benefit restriction meant that many younger tenants who managed to secure a full time (over 21 hours) place in college found out that they had no entitlement to benefit only after starting the course:

“There a number of people who are starting courses but then having to drop out of them after a term or so, because they can't live on what is available to them...for some, paying accommodation costs is the thing that really hits them. I think there are a number of people who assume that their accommodation costs would be taken care of and all they need to think about is their living costs...We have a steady trickle of students coming here but unfortunately it is to solve problems rather than prevent those problems in the first place... [there is a] queue of students for the welfare officer doing food bank referrals, because they are really struggling...there is that group of students who just financially are really struggling to get by, because social security available to them is panned down to the bone, or for some people they are not claiming, or not aware of what they can actually claim.” [Rights advice practitioner]

Younger tenants from disadvantaged areas were described by this practitioner as often having poor educational attainment levels on leaving secondary education:

“...educational attainment levels in this area aren't great, but here you have someone who is driven to get themselves...a place in full time education and there are young people who have their own tenancy, and then they get told you can't claim Housing Benefit...What is that doing in terms of encouraging folk to get into education? It's a significant barrier because all of a sudden it will only be if someone has a child or a disability they would be considered for Housing Benefit. So, that puts a lot of people off from getting an education in the first place because they have no means of paying the rent.” [Tenancy sustainment practitioner]

The absence of support for housing costs when trying to sustain a tenancy as a student was described as having lasting consequences in these scenarios:

“...for some people that false start can set them way back, having worked towards entering college, then realising financially it is unsustainable, puts them in a worse

place than they were before they actually started college. Particularly if they have incurred debts in that time.” [Rights advice practitioner]

“some would say [these younger adults would see themselves as] a second-class citizen... education is not for you... work minimum wage, pay your rent, rather than having the opportunity to get a qualification and improve your prospects for employment and maybe buying your own home.” [Tenancy sustainment practitioner]

Key informants described lower income younger adults being hindered by the benefit restrictions in their attempt to benefit from education, including the potential for a better paid job once they graduated if they had their own tenancy.

Tenancy sustainment activity

As discussed earlier, tenancy sustainment means many things, from crisis support to help with budgeting. A lack of knowledge of how the benefit system operates is argued to be an important part of this activity, as can be seen in a Guinness Partnership (2015:5) report written for the housing industry on tenancy sustainment. How younger adults were supported on allocation of a tenancy, and during their tenancy, was also a pressing theme for both policy experts and practitioners within this research. The need for advice for any tenant who was managing a benefit claim was highlighted, particularly during major reforms. This was thought to be due to having to negotiate increasing conditionality and threat of sanctions to retain benefits, discussed in previous sections, coupled with a view that the system had in fact become much more complex:

“if simplification was the objective, we’re not there yet...it’s become infinitely more complex in the last two or three years than it was.” [Social housing policy expert]

Only one PRS company in Edinburgh specialised in renting to those claiming benefit without the need to pay a deposit. However, without a shared accommodation offer, this could be considered to be an unsustainable option for the younger cohort reliant on housing cost payments. Therefore, any specialist advice and support service they may operate would be unlikely to have an impact on the younger cohort. Both charity and SRS housing

provider-led advice services, offering tenancy sustainment activities, exist in Edinburgh but here we focus on the SRS motive to offer such advice. Predominately, non-housing provider experts held the view that SRS landlords were acting pragmatically to secure rental income and avoid extra costs associated with evictions, although there was an understanding that outcomes for tenants themselves could be positive:

“...there is a range of practice ...most social landlords realise that it’s very expensive for them to evict somebody. They actually save money if they spend a bit of time trying to rescue people, to maintain them in the tenancy...I’m quite optimistic about the way most social landlords operate.” [Homelessness policy expert]

Although experts with a SRS provider background also had a pragmatic approach to sustaining rental income for both business and regulatory purposes, they did show more altruistic tendencies when describing motives for tenancy sustainment activities:

“It’s about occupancy, about staying in the property, or moving into the property at tenancy start, it’s about not losing out on their housing subsidies...it’s about comfort, and making sure they have surroundings...that makes it a home for them. They may need help with that.” [Welfare right practitioner]

As can be seen from these young men’s experiences, this type of support can be necessary even for everyday benefit matters such as deciphering HB notifications:

“I didn’t have a clue. I didn’t understand none of the letters, and I’m a lot younger than my granddad. The letters made no sense to me whatsoever. You’re getting maybe 10 sheets that have all these different deductions and calculations and things called ‘arrear’ and stuff, and it’s so confusing, it’s difficult. I don’t understand them at all. I don’t know anybody else who could understand them unless you have a housing officer like we did who can explain it all. But if you don’t, then it’s really difficult for other people.” [Matthew, Grandson]

“...we got sent 20 pages of notes of all these figures which didn’t seem to add up and made no sense whatsoever. I have no idea with benefits and stuff. The

woman...who came from [the] Housing Association came to fix the money with us,”
[Ryan, son]

Greater ‘vulnerability’ of the younger cohort to manage a tenancy per se due to inexperience and social security reforms were thought to combine to demand a stronger response in sustainment activities for this group:

“I would have thought there isn’t any young person under 18 who could really manage a tenancy without some support...” [Homelessness policy expert]

“...Universal Credit...where maybe younger people haven’t developed budgeting skills yet...might disproportionately impact them if they’re having to cope with money at a different interval and [pay] rent and so on...” [Housing and homelessness practitioner]

Several practitioners described young people as being in a ‘special category’, needing distinct and early tenancy support to sustain a property. This merged into discussion of the inherent vulnerability of this cohort (for a greater detail on this see Chapter 2 and 11):

“...any vulnerable category of people, young people, elderly, people with health problems, disabilities...” [Housing advice practitioner]

Extra support was said to be offered by several SRS housing providers to most young people being allocated a property. The housing provider completed risk assessments of all potential tenants, and often younger tenants were thought to be at greater risk of tenancy failure due to inexperience, and not being able to demonstrate previous ‘good conduct’ or managing rental payments:

“...new tenancy support services, which broadly speaking is welfare rights and money advice for intensive support for new tenants, i.e. the first six months of their tenancy, and they quite often are younger tenants because we have a risk assessment protocol for new tenants... we find that the younger tenants tend to get designated as higher risk that means an automatic referral to the...service.”
[Welfare right practitioner]

The intensive support model offered by this housing provider to all tenants thought to be at higher risk of tenancy failure, including younger adults in the first 6 months of a tenancy was designed to try and minimise that risk:

“...it's more supportive, so we'll work with the people more intensively for the first 6 months because we recognise that it's a high-risk time...if they're new to tenancies ... don't quite know how to work their way around utilities set ups and all the rest of it...tap into a wider range of support...lots of work with Scottish Welfare Fund. We have our own core funding for furnishings and soft furnishings ...to help people set up their tenancies. ...making sure that Housing Benefit is paid back to tenancies start...it is still advice and assistance and advocacy.” [Welfare right practitioner]

This support is arguably beneficial in helping young people (and others) to ‘bed-in’ to their tenancy, to understand what is required of them, and to impart life skills such as financial capability. Increased skills in these areas benefits both the young person themselves and the SRS landlord as rent is more likely to be paid. However, further support may be required at crisis points such as loss of hours at work, or a sanction of social security benefit, and this activity cannot be a one-time offer of support therefore it is important to understand how the SRS fund this activity.

Offering support through tenancy sustainment activities was described as not without its own challenges, particularly how this is to be funded. The Scottish Government’s ‘Wider Role Funding for Registered Social Landlords’ was established in 2000 to encourage landlords to undertake activities to assist regeneration in their communities, previously seen as beyond the ‘core function’ of social rented housing. Key informants who were housing providers described income for such activities as now mostly provided through core rental income, as other funding sources had withered over the past few years. This has meant that ‘bringing in the rent’ would be a major concern to cover these ‘extra’ activities:

“...paying for that service [tenancy sustainment], was something that we did [initially] by getting grants from other organisations, including what was the former Wider Role money available to Housing Associations, which was morphed into the People and Communities Fund. While that fund was halved and extended to a wider group of organisations around the country, being able to finance activity through that route has become impossible. Funds from local government have

[also] dried up...we've accepted that additional cost of support as part of our management costs and so the rent is now having to pay for that as well..." [Housing policy expert]

The alternative position taken by the SRS has been the withdrawal from this tenancy sustainment activity altogether:

"...because of the new arrangement on future rent projections they're actually getting out of that activity [tenancy sustainment] altogether; regarding it as non-core...I don't know what then happens to the client group as a consequence of that. They're in a very difficult place." [Housing policy expert]

Advice agencies' budgets across the city have also been challenged in recent years due to a reduction in UK government settlement for local authority activities in Scotland and Scottish Government also reducing payments to local authorities (Accounts Commission 2016) which in turn has affected Local Authorities own funding activities. Advice agencies have responded to these budgetary challenges, initially at least, not by withdrawing advice activity, but by rationing of activity (or funding at least) to new clients:

"...everything is focussed on new clients these days, but the problem with dealing with vulnerable people, or dealing with a really complex service or complex housing law is that people come back about different issues. We can only count people once, across the [advice service] ...the majority, 65%, [of cases we] support is ongoing, and we only get paid for 35%." [Housing advice practitioner]

Budgets were therefore described as being under pressure across the city, but practitioners reported that so far, the services to clients had not been affected but there was concern that this was unsustainable. Tenancy sustainment activity in the PRS can be argued to be inadequate in meeting the needs of the younger cohort reliant on benefits in Edinburgh. Further to this, the requirement to share with others in the sector, who are not likely to be known to the younger person, brought with it greater pressures which may require support:

"Shared accommodation is great if you're a student and everyone else is a student and you're all in the same boat together, but people where the only thing they have in common is that they've been through an unfortunate experience or become

homeless, the chances of them having anything in common and being able to share well together are pretty unlikely... [This also causes] an unnecessary churn. People who are happily housed and successfully housed and in their settled late 20s...suddenly facing a very unsettling journey...going from your own place to sharing with someone you don't know, it's not good." [Homelessness policy expert]

Only one of the younger respondents stated that they thought they could live with people they did not know. The remainder of younger adults stated that they would feel uneasy sharing with strangers as these examples demonstrate:

"I don't think I'd be able to cope with the shared accommodation, like sharing kitchen and toilet I don't think I could do that." [Megan, daughter]

"It [sharing] is not something I have been entirely drawn to, to be honest. If anything, I would much rather stay with my parents at this moment in time. I would probably rather have my own small apartment for myself or a house with my partner." [Lee, son]

"I wouldn't want to live with someone I didn't even know." [Samantha, daughter]

Pressures of sharing with people who are unknown were described as quickly reaching crisis point where the younger adult had complex needs or where they found themselves sharing with strangers with complex needs:

"There are issues about exploitative people or particularly vulnerable people particularly if the two are sharing...share bills for heating and lighting and all these things. The tensions go up exponentially when people are having a difficult period and they're trying to deal with complex issues." [Homelessness policy expert]

"It can work out if you are lucky, you might meet someone nice to share with, but if you've got any issues, if you've got any mental health problems or substance misuse problems and especially if you're in recovery as well...if you end up sharing with the wrong person that can just end up destroying your life - it can just affect your whole life trajectory." [Housing advice practitioner]

Respondents who had previously experienced some form of shared accommodation were extremely negative about it, describing points of crisis as to why their strong preference would be to not share in this way again:

“I went into a hostel and it drove me mad with other people there, they were into all sorts of things. Even when I went in the refuge, some of them were filthy, you know, they left all their dishes and everything all over the place. It was awful. It’s nice where you can have your own home and shut the door and feel secure.” [Ann, parent]

“No chance, I am not going into any shared accommodation... using the kitchen and that, what if they don’t clean, what if they bring pets into the property and like my son is allergic to cats, just they could be a sex offender, you just don’t know...” [Amber, daughter]

In the above examples, it is difficult to see how support may militate against the worst of these experiences, other than someone acting as referee to prevent harm. However, there may be circumstances where another voice could help to ‘smooth waters’ or at the very least make sure all parties were following any ‘house rules’. If support of this kind is required, it is also difficult to see how any tenant would truly call this their home. Many of the respondents described the thought of sharing with strangers as ‘scary’ and liable to be ‘unsafe’ but shared accommodation was not ruled out per se. Attitudes to it were led by whether the younger adult would know the people they would be living with as can be seen with the following example:

“I would feel unsafe about it [sharing with strangers]. Feel very unsafe. I wouldn’t like that at all. It’s definitely not for me. I would rather get accommodation with my friend.” [Ryan, son]

Although this discussion does not discount some form of support from the PRS landlords for the living arrangements themselves, the requirement and demand for advice and support persists with, for example, rental costs as with any other tenancy.

Conclusions

This Chapter examined the ability of young adults to sustain a tenancy, particularly in relation to making rental payments when claiming social security benefits. The research questions being answered in this Chapter are i) how well informed are younger adults and their parents about the ‘non-dependant deduction’, ‘Shared Accommodation Rate’ and other Housing Benefit restrictions affecting 21-34-year olds? and ii) to what extent has knowledge of these Housing Benefit restrictions affected a) younger people and their parents’ perceptions of the younger person’s housing options, and b) the actual housing decisions that they have taken? The reforms post 2010 were said by policy and practitioner experts to have impacted already lower rates of benefits for the under 25 age group. This was described as affecting their abilities to pay housing costs to their parents or in independent housing. However, again younger adults displayed poor knowledge of this.

Advice agencies who worked with younger adults described this group as much less likely to seek preventative advice, waiting instead to seek advice only when at crisis point, which meant they were far less likely to benefit from support at this later stage. The younger cohort was identified as being more likely to find themselves in arrears due to the lower levels of benefits, or loss of HB due to starting college full time to try and better their education and ongoing life chances. The lack of advice seeking behaviour was described as having serious consequences if they had fallen in to rent arrears, often acting too late to have an impact on the level of arrears. In many cases, this situation could have formerly been remedied by application and an award of a backdated Housing Benefit claim. However, changes in backdating of Housing Benefit to one month instead of 6 months had already witnessed an increase in the likelihood of this younger cohort being evicted.

Rent arrears rose across the city from 2010 onwards described as due to a combination of pre-action requirements and housing providers giving tenants more time to deal with decreases in benefit due to welfare reform. These arrears were thought too large for tenants to believe they could pay them off because of their lower levels of benefit. Sheriffs were said to be more likely to grant decree for eviction because of the level of arrears. A further complication has been the new standard rate of third party deductions from Universal Credit payments to pay for rent arrears. These were described as increasing from 5 to at least 25% of the standard rate of a means-tested income replacement benefit, meaning many younger

tenants could no longer afford this deduction whilst satisfying their ongoing commitments such as rental payments themselves.

Experts agreed that those with low incomes were more likely to rely on the SRS for housing and even though there were constraints in accessing this sector for young adults, this cohort was more likely to be found in the SRS than any other housing sector across the city. Tenancies of those people aged between 18-20 were more common in disadvantaged areas where SRS landlords operated as were those with lower incomes meaning, benefits were necessary to help sustain the tenancy. Welfare reforms which have affected these younger tenants most were viewed as being inappropriate, as this cohort's options were often limited by their background or their lack of real choice in leaving home. Further to this, where the younger adult had secured their own tenancy, this area of stability, a home, often limited their future educational endeavors. SRS housing providers were said to offer support, advice and assistance to the younger cohort and it was thought that this activity had become much more important because of welfare reforms and lower rates of benefit income. Some providers offered intensive support to young adults during the first 6 months of the tenancy as they were thought to be at greater risk of tenancy failure. Although the same tenancy sustainment issues would be found across all rental tenures, those in the PRS would also have further issues of managing renting with a stranger if reliant on benefit. This issue was described as extremely difficult to manage and outcomes could be poor where relationships broke down, but with no offer of support likely from the landlord.

Chapter 10 The impact of welfare policy on intergenerational relationships: the case study of non-dependant deductions

Introduction

The analysis has so far highlighted an amalgam of structural, policy and procedural factors along with market pressures that have impacted on younger adults' ability to access, afford and sustain accommodation in any rental sector in Edinburgh. Factors such as insecure work, low and no pay, and reducing and lower benefit rates, along with increasing conditionality, and a heightened sanction regime within the benefit system, can be argued to be influencing factors for some low income younger adults to stay in the parental home. Through the expert lens, and using parents' and younger adults' own experiences' this Chapter commences the examination of what this may mean for both parties.

This Chapter interrogates the impact and implications of Housing Benefit restrictions on younger adults who live with their low-income parents, using the NDD as a lens to highlight intergenerational issues. This means examining the knowledge that both younger adults and their parents hold of the NDD, and whether this reform has affected their perception of where they may live, and their actual housing decisions. Specifically, this Chapter seeks to discover to what extent the NDD may impact on the relationship between parent and the younger adult still living at home. Further, this Chapter seeks to uncover respondents' views on inter and intra generational fairness of this and other welfare policies which impact the 'family' most.

Therefore, the research questions answered in this Chapter are:

- i) How well informed are younger adults and their parents about the 'non-dependant deduction', 'Shared Accommodation Rate' and other Housing Benefit restrictions affecting 21-34-year olds?
- ii) To what extent has knowledge of these Housing Benefit restrictions affected a) younger people and their parents' perceptions of the younger person's housing options, and b) the actual housing decisions that they have taken (for the younger person to continue to/return to live with their parents, and for their parents to allow this);

- iii) To what extent does the NDD in particular, impact on the relationship between younger people living at home and their low-income parents? and
- iv) How do both generations navigate any challenges posed?
- v) What is the view of younger adults, their parents and key stakeholders on the fairness of these Housing Benefit and other welfare restrictions affecting younger adults?
- vii) What are the implications of these findings for the design of both housing and welfare policy in Scotland?

This Chapter is organised into key topics which commence with an overview of the NDD moving to the practical issues that arise with such a policy relating to knowledge and perceptions. This section is broken into further sections to offer a greater exploration of the effects of this policy, by giving examples of when younger adults are claiming benefits, when they are working, or when they are not in employment, education and training and not claiming benefits, NEET. Whether parents can afford to continue to support their adult child in these circumstances is then explored, taking into account the socio-economic status of the parent and their ability to manage financially through key moments, such as a child leaving secondary school. In the next section, I discuss the propensity and consequences of the NDD causing stress and potential conflict within the household, followed by whether mediation could help in these circumstances. The final section describes whether reform of intergenerational benefits would be appropriate.

Non-dependant deductions - a hidden issue

Discussion here turns to a less prominent aspect of welfare reform, the non-dependant deduction (NDD) of Housing Benefit (see Chapter 2). A NDD is applied to Housing Benefit (HB) at a standard rate, depending on both age and financial circumstance, where an adult child (aged 18 or over) or other relatives live in the home. The principle is that the non-dependent makes up these missing sums to the claimant – paying their share of household's costs as they would be expected to do if they were renting themselves. The claimant (in this case the parent) is responsible for collecting the deduction, making this payment towards the rent and for making sure the proof of the non-dependent's income (such as wage slips) are supplied to the HB authority.

Table 11 below is an adapted version of the table in Chapter 2, and shows the current non-dependant deductions during the period 2017-18 as an aide-memoire. Far from being a single issue of ‘families’ affording these higher rates, the higher rate of deductions heightens the complexities of negotiation required and consequences for all parties, when failing to understand what is required, refusing to adequately adjust to requirements, or ultimately, being unable to afford these deductions from benefit.

Table 11 Non-dependant deductions from HB, rates and criteria 2017-18

non-dependant deductions	weekly gross income (£)	2017-18 weekly deductions (£)
aged 25 and over in receipt of IS, JSA(IB) and UC, in receipt of main phase ESA(IR); aged 18 or over, not in remunerative work	n/a	14.80
aged 18 or over and in remunerative work	less than 128	14.80
	128 - 187.99	34.00
	188 - 244.99	46.65
	245 - 325.99	76.35
	326 - 405.99	86.95
	406 and above	95.45

Source: Child Poverty Action Group 2017; Gov.uk 2017

Policy experts were less informed of NDDs than those highly debated areas of policy change such as SAR, yet understood the significance that this policy had for affected parties. Experts extended explanations as to why this deduction was less well known and understood:

“...some of the policy detail like this [NDD] has less profile and yet the impact they have is massive.....[and] on paper at least it runs counter to the government’s philosophy of trying to maintain family stability” [Anti-poverty policy expert]

The above policy expert is the only respondent to discuss the UK governments ‘family test’, which should take account of issues that cut across the NDD and other intergenerational based benefit arrangements as discussed in Chapter 2. However, they are

clear that if this test has been applied in this policy area, it has certainly failed to take account of pertinent issues addressed further in this Chapter. The significance of the socio-economic status of the family likely to be affected were also advanced by policy experts, understanding that this policy affected those with lower incomes, living in the main, in the SRS, which is supported by evidence in the DWP NDD impact assessment (DWP 2011 (b)):

“...non-dependant deductions largely affect those less well-off people who live in social housing, so it hasn’t become a breakthrough issue. Young people’s employment was a breakthrough issue because it was a middle-class [issue]...”
[Anti-poverty policy expert]

Reported by Padley and Hirsch for The JRF Minimum Income Standards (MIS) for the UK 2017, even with a move to the NLW for those over 25, many lower-income families, particularly lone parents and couples with only one person working, such as those interviewed in this research, have been most hit by the cumulative effects of welfare reforms and the recent rises in the cost of living (Padley and Hirsch 2017). A hidden and private facing reform such as the NDD is little documented and the families, including those who would have been considered lone parents if their children were younger, are no longer considered ‘families’ within welfare legislation, and therefore not given financial support for the continued support role many parents may offer to their older, non-dependent children. It is therefore useful to now explore this issue in more detail offering a ‘voice’ to those most affected, the parents and younger adults themselves.

Non-dependant deduction – the practical issues

Although dated and somewhat limited, earlier research found that many claimants and non-dependents had limited or no knowledge of NDD (Witherspoon et al 1996; Littlewood 2011). Housing Benefit notifications are complicated, lengthy and difficult to follow for many claimants. Claimants often believe their rent has gone up rather than sums being deducted. Claimants are expected to raise the issue of rent with the non-dependent; but this lack of knowledge and understanding of what is required, leaves many either making up the missing payments themselves, or falling into arrears where they are unable to make the deductions up:

“...it is them being caught in a dilemma ... [due to the] ...non-dependant charges... the daughter or son isn't paying it, and the tenant is having to pay...and they're accruing rent arrears because they can't possibly afford to pay that from their benefits.” [Tenancy sustainment practitioner]

Many respondents stated they had experienced long delays and difficulties with the processing of their benefits following a non-dependent moving in, and once received, did not understand the notifications and therefore did not know how much was expected to be requested from the non-dependent creating further issues:

“...it's been far from easy getting it all sorted out with the local council and housing association. Although we had done that in plenty of time there was a great delay with the council sorting that for a couple of months...and that in itself created rent arrears...the whole thing started becoming an absolute mess. How much we were due to the council and how much we were due to the housing. We had to get an officer from the housing to get involved...It took her involvement to try and sort the mess out that had been created.” [Jean, parent]

Some low-income parents demonstrated limited knowledge in relation to accommodating their older children, unaware if they would be better off financially with the non-dependent living with them or not:

“Well if I didn't have my son there then I would be in trouble, but then again, I wouldn't know if I would be paying rent or council tax then, or maybe not as much.” [Donna, parent]

How parents sought to deal with the HB notifications themselves varied. Some parents felt they needed to seek advice from a third party to better understand what was being asked of them and their non-dependent, but more worryingly others ignored notifications altogether as demonstrated by these parents' experiences:

“...new notices get sent out about your rent getting changed and your council tax but I cannae understand them, so I usually take them down to [the advice worker] at the office.” [Pauline, parent]

“Even when they send you the bill [notification] ...I have no clue how to read it, you know what I mean. I just don’t understand the print out, the layout, I just didn’t understand any of it. When it comes through the door, do you know what I do, being honest, I just rip it up.” [Theresa, parent]

Even when aware of the sums involved, other parents decided not to ask for any money at all, stating they thought it unfair in their own child’s circumstances. This did not vary significantly whether the child was receiving benefits or working as with this example of a father and son. Recently moving into a two-bedroom property and the son recently starting work, the father showed a reluctance to ask the son for any money towards the rent:

“It is quite a bit. I get £46.20 a week in Housing Benefit, I am having to make all the rest myself...[rent] is £390 a month...I am losing quite a lot, aren’t I... I wouldn’t like to take it [NDD] off him. He works for it [his wages] Aye it is about having to pay about £46 a week. That is how much it is. It is not that much, but I only get £250 a fortnight.” [Patrick, parent]

Although all parents interviewed can be described as living on a low-income – low enough for a means-tested benefit such as HB to be payable - the circumstances of their non-dependent children varied widely. It is therefore useful to offer a more detailed description of a number of these cases, whilst limiting the boundaries to the most common scenarios, namely, where the child claims benefit, where the child works including varied, temporary and flexible hours and finally where the child does not work, nor claim benefits and is not in education (NEET). Within the following scenarios, the ‘private’ and individualised complexities, negotiation and decisions can be viewed to better understand the role and effects of this policy for these low-income families.

Circumstances of non-dependent – claiming benefits

Even the lowest standard rate of NDD, as seen in Table 11 above, can be difficult to meet, particularly where the parent is receiving income related benefits themselves. Options of help they can receive to mitigate rent arrears are severely restricted. The expectation that the non-dependent should pay, has meant the mitigation through Discretionary Housing Payment’s (DHPs) has always been constrained. However, where DHPs may have once been a possibility to secure a tenancy if threatened with eviction, funds have been focussed,

in Edinburgh at least, on those who need help with the under-occupancy charge as described here:

“... one of the impacts of the use of Discretionary Housing Payments for under occupation...there are certain local authorities, certainly in Edinburgh... have now changed their policy that they will not award DHP for non-dependents except in exceptional circumstances, and that used to be quite a common tool to ... [protect the tenancy] ...” [Tenancy sustainment practitioner]

The non-dependents themselves have no access to Housing Benefit for their own housing costs as they are not a tenant, nor to DHPs as they are not receiving HB. Their position in the household is precarious, in that they do not have any right to the tenancy or security of occupancy within the household as argued by Jones (1995). If receiving income-related benefits at the age of 25 or above, the lowest current rate of NDD appears substantial, set at £14.80 per week out of their £73.10 currently (2017-18). This amounts to just over 20% of weekly benefit income for what may be a shared bedroom space with a sibling or even the family couch, without security of occupancy as was experienced by this younger adult sharing a 1 bedroom flat with his father:

“In the old house [1 bedroom flat] he was...paying £30 a month [towards the rent] ... Because he wasn't working then you see. He was getting Jobseekers Allowance.” [Patrick, parent]

In this case, the amount that was being deducted from HB was actually £64.13 per month, but the parent was paying the shortfall themselves out of their own benefit. However, what can also be seen from this, and the discussion above, where his son is working, is a contradictory approach to the collection of the NDD. Partial collection when the son is receiving benefits, no collection when the son is working, partially explained by the parent that the son had ‘earned’ his wages. A few of the parents took the opposite view and did not request any payment when their child was receiving benefits:

“...when I was earning, I paid something to my parents but not when I was claiming benefits.” [Andrea, daughter]

“I don’t take any money from her...she does other things like if we go out to the shops or anything, she’ll get me power to put in my PP [pre-payment] ...electricity meter, and she has got a good heart, she does buy things for me and I just think, well, she’s still contributing at the end of the day, she’s putting money in my electricity and she helps me out.” [Theresa, parent]

The decision to request the missing NDD is highlighted here as a very personal choice for parents, but this decision may have consequences beyond the relationship if the parent is themselves struggling to pay the deduction.

Circumstances of non-dependent - working

Another scenario practitioners spoke about concerned non-dependents who were in work. Parents, being responsible for the HB claim are also responsible for obtaining and supplying the HB authority with proof of income for the non-dependent. As discussed, often knowledge of the NDD is poor, and therefore the likelihood that parents will promptly supply the HB authority with the relevant proof is low. Even when the parent understands the significance of supplying proof, they can have problems obtaining their child’s documents in time before their benefit is suspended as discussed by this mother:

“...it comes up every year... they stop my rent, then they will say we are not continuing until you hand your kids wage slips in...and they might phone you saying your benefits have been stopped and I am like ‘I know, I will get the wage slip’. Last year, trying to get...wage slips because it is all online now, what a time I had... just to get onto the system, but it was stressful as they just stop it [HB] until you hand them in. That really stresses me out.” [Glenda, parent]

HB authorities such as Edinburgh will then deduct the highest NDD (currently £94.50 per week) from the ongoing HB claim where no proof of a lower income is supplied. This means, in many circumstances, no HB will be payable whilst waiting for proof as weekly rent may be substantially less than the highest deduction:

“We had a case recently where ...the maximum non-dependant deduction was the default...the parent who was the tenant had to obtain proof of income for their daughter ...it wasn't easy for them to do...the level of non-dependant deduction was absolutely ridiculous, it was based on the child earning £400 a week ...where in

fact they earn less than £100 a week...the battle they had ...to try and get that non-dependant deduction changed to a lower rate...was ridiculous...because this maximum assumption was made rather than any kind of medium point, or rather than waiting until evidence could be provided of income” [Rights advice practitioner]

Where non-dependents refuse to either pass over their proof to parents or indeed supply the HB Authority directly, or they are struggling to obtain the relevant information, this highest rate will continue, with parents potentially running into substantial arrears very quickly.

Within the following two families’ experiences of the younger adult working in full-time, permanent employment, we can see a contrasting view regarding the feeling of fairness of the non-dependent paying nearly all the rent, due to the NDD deduction from their parents HB. Firstly, this son is more than happy to pay whatever is requested of him, whether it be for rent or other household costs:

“I make sure I help them in that respect, that I am paying my way ...money towards household costs on a monthly basis. ‘Dig-money’ as many people call it possibly. So, I am paying my way, whether that be for food, toiletries... or...standard bills. I make sure I pay my way ...and they are happy with that.” [Lee, son]

As he is working full-time he feels he is better off financially than his parents who are living off benefits themselves:

“I am in a more privileged situation than my Mum and Dad obviously because they are living off the benefits whereas I am not, I am working full-time... if my Mum and Dad one week were struggling to make ends meet, then I feel fortunate enough ...to help them out a wee bit, it is something I take great satisfaction in. I don’t want to stand by and watch my parents struggle.” [Lee, son]

He also recalls earlier times when he felt his parents had supported him when he had fewer financial resources, even though they struggled financially themselves:

“But it has always been swings and roundabouts, I have been grateful to my parents being there for me, they have really struggled as well. ... we are a close family we always tend to make ends meet.” [Lee, son]

The family ‘bond’ particularly in relation to the sharing of financial resources is palpable with his mother stating she had no issues paying the rent, as from her point of view: *“He’s [son] good to me.” [Pauline, parent]*. In the second case the son also, but somewhat resentfully, pays the NDD of £76.35 per week and his mother receives £14.30 per week in HB. He is however aware of what the financial cost may be to him if he were to leave home and live independently:

“I just pay what I have to pay, which is annoying because I seem to pay quite a bit more than what she is but obviously she’s not working and I am. I think that’s what I have to get through my own head. When I get my own flat, it’s going to be the same...paying for bills and stuff like that. That’s something I’m going to have to get used to. It is nippy when I’m paying most of everything. It’s like you can’t say anything but it is in my head.” [Ryan, son]

One of his main concerns is that he feels this situation is unfair as it results from his mother not receiving adequate benefits for her own circumstances:

“I think my mums got [less] because of me coming back and moving in, which I don’t think is fair on my mum especially because with her not working. She can’t work because of certain things, she gets quite stressed and stuff ...I don’t think it’s right for somebody on benefits like her don’t get as much as she should be getting...” [Ryan, son]

Even though he makes sure he does cover the NDD and other household bills he states he is left with little money to go out with his friends but more importantly, saving for a deposit to move into his own accommodation is made more difficult:

“Once my rent is paid and I pay off a few bills and stuff I’ve maybe got half of what I’ve been paid left to last me the month and obviously if I want to go for a night out I kind of have to leave it because it’s too much. Also, I try to put a bit in savings as well, so it is quite hard, but I just have to get on with it I suppose.” [Ryan, son]

His mother makes a stronger case against him having to pay nearly the full rent for her tenancy. Although she accepts that his housing and living costs would be comparative if he were living in his own accommodation, she felt responsible for his situation:

“...he’s working and I’m not, he’s paying the majority of the rent which makes me feel quite guilty. I feel quite bad for him that he’s having to pay so much. But then again if he was possibly renting a flat he would be paying that if a lot more...”
[Jean, parent]

This mother feels strongly that the situation she and son find themselves managing is unfair as he has no right to her tenancy, but he is mostly paying the rental costs. She suggests their relationship has changed significantly, as in, she feels as if she is now dependent on her son:

“...I don’t think it is fair that my son should have to pay. I am the tenant holder, he isn’t, so although it’s our home, I’m responsible for it and he has a room within the home, that’s his space as such, but ultimately, I am the tenant holder...When he’s young his pay isn’t fantastic [and] can’t afford to leave the nest as it were and save up enough to get [his] own home. I just feel that it’s hard for him. If he wasn’t paying such a great proportion of the rent...I feel as if he’s paying to keep me...”
[Jean, parent]

She also suggests that the situation is unfair as her son is unable to save towards moving to his own independent property because she is receiving benefits and has a low-income, and him covering most of the rent, leaves him little left to put towards a deposit and rent in advance:

“...if it wasn’t for my health I wouldn’t be on ESA, I wouldn’t be on Housing Benefit, I would be working, and he would only be paying 50% of the rent as opposed to, I don’t know what the percentage is, but a heck of a lot more than that. It just feels unfair that because of my ill health ...he’s in this situation ...that he’s having to carry the can...” *[Jean, parent]*

Although both of these families are paying the NDD, it is not without a cost to the younger adults in particular, who find themselves restricted in their ability to live independently if they wished to.

As we have seen, particular and individualised issues arise for both parent and younger adult where they are subject to the NDD. However, with the examples above, hours and remuneration are fixed, which means that once the HB decision is made, the NDD charge will remain the same until the next year or when there is a significant change in circumstance which means some financial stability if the non-dependent is to continue to pay. In this next section, the experience of non-dependents working flexible hours and in temporary work is highlighted and what this has meant for some of the respondents' financial position.

In this first scenario, a mother finds the HB process frustrating and very difficult to negotiate when one of her sons worked varied hours and the other son was on and off benefits without work or education to go to (NEET). Her HB changed frequently and neither son made their contribution to the NDD, even when benefit was in payment, so any missing HB meant falling further into arrears:

“It was difficult trying to get the Housing Benefit in the beginning, so then to have to keep changing something every few weeks or once a month or whatever, just like, oh gosh...they had all my information and everything that they had asked for, it just seemed to go through so many different processes. They just kept saying, 'it's being processed, it's being processed,' so making any sort of change, really, I kind of have to like brace myself for whatever comes next, because then it might stop...It'll just like get stopped, and then I might have to wait until they make their decisions, and sometimes it can be a bit of a gap...” [Cath, parent]

The second scenario sees a recently bereaved grandfather and his grandson, struggling to come to terms with the loss of their loved one along with the financial loss of disability and carers benefits associated with their relatives' care. The grandson had cared for his grandmother and was then without benefits until he quickly found temporary work, working flexible hours. The disability benefits and carers allowance that the family had received meant this younger adult was not previously subject to the NDD. However, after these benefits stopped, the household income was severely restricted, and a NDD was

applied at the highest rate which meant no HB was payable. The grandfather explains what this experience felt like for him:

“He was just working at anything he could get his hands on and that was awkward because of the hours he was working and they [HB Authority] just assumed it was full [time work and highest NDD deduction], if you know what I mean. It was devastating because we had to bury my wife at the time as well. We never had any savings or stuff so we had to get all that sorted out. It was just a bad time and of course when they were wanting the rent all the money went to the rent...every single penny we were having seemed to go to the rent and bills...It was just a crazy time.”
[Harold, Grandparent]

During the year following his wife’s death, no HB was paid for his tenancy which can be attributed to poor knowledge of the benefits system, a reluctance to seek timely help but mainly the practical application of the NDD policy at local level which had distressing and destructive consequences for the family:

“We never got any of that [HB]. If they were...giving me a rebate, they were taking it back because he was working. He’s a good lad but I just thought a lot was on his shoulders. He just wants to be a normal lad, he wants to be working...At the time I wasn’t seeing him. What happened was he was just coming in and handing the money over to pay the bills.... We’re back as a family now...starting to talk about other things. But everything was just money, money, money. It was terrible.”
[Harold, Grandparent]

Once the grandson gained permanent and stable employment, and they sought advice for benefit issues and arrears, their situation stabilised, but both parties found the year very upsetting:

“It’s a little bit easier now, now everything is a little more sorted than it was before. It was extremely stressful at the time with my gran passing and not knowing what’s happening...At the time I wasn’t getting as much work as I like to have and then I was getting scares from the money that was coming in and the rent was going up and it was going down and then the council was going up and then it was going

down. We didn't know where we stood. It was very stressful on me and my granddad with everything going on.” [Matthew, Grandson]

As discussed in Chapters 7 and 8, practitioners stated that the benefits system was not dynamic enough to cope with temporary and flexible work which is supported by the above respondents' evidence certainly in relation to NDD.

Circumstances of non-dependent – ‘NEET’

Practitioners also related their increasing awareness of a scenario where the non-dependent refused to claim benefits, or stopped claiming benefits altogether, but did not go into employment, education or training (NEET) and were without (known) income, yet the parents HB was still reduced by the lowest NDD:

“the most frustrating [situation] is when the non-dependent has no income. They still charge the minimum non-dependent charge, so that is £15 a week and the non-dependant cannot pay that because they have no income, but the local authorities still continue to charge because they're not signing on...that has increased significantly over recent years, the number of non-dependents who have no income, because they've left school and they've never had any education and they don't have any self-esteem and they don't have capacity to deal with the Jobcentre so they just sign off.” [Tenancy sustainment practitioner]

In the following scenario, this mother worked in two jobs at minimum wage to compensate not only for the lack of benefits for her son who had Asperger's, but who was subject to the highest rate of NDD because they could not prove an income for him. Once her son left school at the age of 16, she had tried unsuccessfully to keep her HB but had not sought advice and assistance with relevant claims for her son which would have meant he would have been exempt from the NDD:

“...he hasn't had any money since he was 16...I had to pay full rent...And I also had arrears from another place as well so...it left me with absolutely nothing... [when making the HB claim] I had to [try and] prove that he had no income, because obviously he can't get a job... I had to try and find another couple of hours' work, to sort of keep up with it, with my rent and things...” [Marie, parent]

Although her son had had extra help at school because of his Asperger's, because he had not made the relevant claims for benefit, such as ESA or DLA/PIP, the Housing Benefit Authority took no account of his condition when deciding his mother's HB claim.

"...we had a difficult time from the school when he had learning difficulty teachers teaching him, so I had confirmation there, to see exactly what he had... [but HB was still not paid]" [Marie, parent]

As discussed in the previous Chapter, at times she was working enough hours to enable her to claim WTC, but this did not last. Conversation and negotiation required to resolve, or at the very least, speak about the situation was extremely difficult between mother and son during this period, with the mother feeling unsupported and the son not understanding the consequences of the situation:

"...I tried to discuss a few things with him, but I was sort of getting annoyed, feeling well there's no money coming in, and in times like this, I need some help. He doesn't really truly understand, the rate of living and the expenses you actually need, if you get my meaning...he didn't quite fully understand what benefits are, and what the benefit is for, and it's quite difficult... it was getting so hard. I started getting annoyed and breaking down and then [he] would just go into his room, he couldn't care because he didn't really understand it." [Marie, parent]

This situation continued until her son was 21 and her arrears had become such an issue that her case was referred to court. At this point, she and her son received the assistance they needed to claim the correct benefits for him. Although they still have high rent arrears, their position is now stabilised, in that they can afford to pay the ongoing rent and something toward the arrears.

Experienced practitioners reported that more younger adults were giving up on their claims and posited that this was related to rising conditionality and threats of sanctions that they encountered when making a claim for benefits:

"...a substantial minority will look at Jobcentre Plus and go, 'wow, all that effort for £50 a week...I don't want to be dehumanised. I don't want to be punished for this, that and the next thing. I don't know how to undertake half of the activities they

say I should undertake and I have got a life apart from 35 hours a week job searching and so on.’” [Welfare right practitioner]

“...the harder approach of claimant commitment and sanctions means a lot of non-dependent are not signing on, because they cannot cope with it...so they sign off, they say, ‘I won't claim benefits at all’.... There has still been a rent charge [NDD] for them because they're aged over 18 and then their parent has been required to pay that.” [Tenancy sustainment practitioner]

The experts' views were supported by respondent's evidence. In both the following scenarios, younger adults had given up on their claims, unable to cope with the conditionality. Although in this instance one of her daughters returned to claiming benefit, it was only after her mother insisted that she re-claimed because of her increasing difficulties in paying both rent and Council Tax. Her younger daughter remained 'NEET':

“...when [she] wasn't in employment, she wouldn't claim benefits or anything, so I had to pay for [her NDD] as well as Council Tax, and it just got out of control again, I couldn't afford to pay that, so they were taking so much off my benefit to pay last year's. And I've got this year's as well, that I haven't paid, so it's just a vicious cycle...[she] didn't...want to claim benefit...but I said that there's got to come a time in your life [where] you've got to take into consideration what it's doing to my health, and the arrears ...And that's the only reason why she did it...” [Theresa, parent]

Describing an extremely stressful situation for her and her adult children, this mother stated she could not envisage a situation where she would ask her older children to leave, but she thought it had put an unnecessary strain on family relationships which would not have existed if financial resources were not an issue:

“It did put stress on the family because they knew I was stressed to the max, it was stressing them out, I would start shouting at them, and you know how you get that guilty feeling, you're like, I shouldn't even be shouting the way that I shout. And I know for a fact that it did stress them out something terrible, and I do feel guilty about that. But I still get stressed. I'd never get to the stage where I'd say, 'that's it, I've had enough, away you go.' No, I wouldn't do that. I would rather go. 'I've

said it enough times! I've given up, I'm away!' If I could just run a mile, I would be off, honestly, and I wouldn't look back." [Theresa, parent]

In the second scenario, it was the mother herself who insisted her daughter sign-off benefits as it was causing her great anxiety. Having recently suffered the loss of her own father to suicide she recognised signs of stress and anxiety in her own daughter when she returned from meetings at the JCP or work placement:

"I was going down there, and I was fine to start off with but then as the weeks go by, he just started getting worse and worse, he actually ended up making me go and take part in the work placement that I just wasn't ready for it, and so he literally made me go to it. I ended up having a breakdown in the place, so I had to leave... I was a mess." [Samantha, daughter]

"...they just tear her to shreds every time she went. She would come home in tears. So, I says to her, 'just sign off, I'll support you.' Do you know? She's my daughter. I've suffered depression. It's in the family. It's the last thing you want your bairn to suffer with, you know. I couldn't handle them commenting and over-analysing her every time. It was breaking my heart, you know. She is my world. She is what I live for." [Susan, parent]

With the daughter signing-off UC, she had no money of her own, which meant her mother supported her financially whilst also paying the NDD taken from her Housing Benefit. The mother however felt deeply that she would not allow financial issues to mar their relationship, even though both parties found it difficult:

My mum's been looking after me for the last year and a half or something...It's hard...The pay that she gets is only enough for one person...[but] if she has it and I need it, then she'll give me it. I'm a bit hesitant to take money off of her, but it has to be done..." [Samantha, daughter]

"I've just never seen money as an issue because once you make money an issue it causes so many problems." [Susan, parent]

An alternative economy was described by practitioners where young people either didn't claim benefits or where they signed off without having another income to rely on, such as through employment:

"I would call it ducking and diving. I think they [younger adults] have almost necessarily found another range of solutions...that's going to be hidden to most of us, but it is going to be robbing Peter to pay Paul and informal bartering and lending network that goes on in certain communities will have risen to the fore and it will be low paid insecure employment, quite often cash in hand" [Welfare rights practitioner]

In circumstances where younger adults were not receiving benefit income, practitioners described many of these 'NEET' younger adults as relying on their parents and wider family members for support for their own living needs and indeed a place to continue to live. As highlighted above this has been the case for a number of respondents. This raised questions for both policy and practice experts as to whether parents were in the position to offer the financial help required where they were themselves reliant on social security support or living on a low income.

Intergenerational support

As discussed in Chapter 2, the financial support that low-income parents can receive ends when the child reaches 16 years of age or at the age of 20 when the child is completing Scottish Highers, A levels or similar qualifications. Parental benefits stop abruptly at this point, even if the 'child' still lives at home and has no income of their own. NDD's start at the age of 25 years, if the non-dependent is also receiving an income-related benefit. However, when the 'child' reaches 18 and is working or where they are 'NEET', the NDD is deducted from the parent's HB from this earlier age. The stopping of parental support without gradation was described as a "cliff edge" in the benefits system. The drop in familial income could be substantial and parents were forced to negotiate and re-negotiate their social and financial position with their 'child':

"...just to have what is always going to be an arbitrary cut off point, just doesn't sit well when you know that for a significant number of people, that is going to be the equivalent to falling off a cliff." [Rights advice practitioner]

Practitioners described situations where parents were unprepared for this reduction in income, and had wrongly assumed their HB would make up some of the difference of the lost benefit income if they were working:

“... [there is] ...an element of surprise amongst [parents] when their child leaves school and they lose...Child Benefit and Tax Credit...suddenly their rent charge goes up...we have got a lot of [parents] who are working part time with low pay... and would lose all this income to Tax Credits. They don't recognise because they have got a non-dependent child, they're going to pay more and earn less.... That's putting a lot of [parents] in hardship...the assumption is that "I've lost money; I should get more Housing Benefit", but they're not picking up on the fact that it is due to the whole calculation of benefit.” [Tenancy sustainment practitioner]

An important question to ask here therefore, is whether this affects all families equally or does greater financial security act as a ‘buffer’ from this specific cause of familial stress and conflict at this time?

The ‘better-off’ parent

This policy expert discusses greater choice and flexibility where the parent had a better income to allow the younger adult to live at home, which in turn allowed the younger adult greater financial freedoms which may result in less family conflict over finances:

“...those of us who are lucky enough to have parents who aren't reliant on social security, maybe families can relax a bit more about what their children do and don't do and if they come home for a while then you'd be a bit more flexible around that because there's no change to your income whether your child is living with you or not.” [Housing and homelessness practitioner]

This younger adult had recently experienced both situations, where living with his father in his owner-occupied house meant he was only asked to pay £100 per month to help cover utility bills and Council Tax payments. Once he moved back with his mother, he was then subject to a very high NDD rate (as discussed earlier in the Chapter). The younger adult thought this situation to be unfair as he realised many of his friends were not covering their parent housing costs as he now was:

“With staying at...dad’s before I moved, I was just paying £100 a month... dad didn’t pay rent because his house is bought anyway. He just pays council tax, so there was a big difference moving back into here but that’s the way of it...Most of my friends don’t pay as much as me for rent...because they still live with families and families don’t expect them to. There is that kind of annoyance as well that they’re not paying as much as me...” [Ryan, son]

Describing a stuttering, non-linear transition for many younger adults, no matter their socio-economic background, these policy experts thought that the financial stability experienced by middle-class families meant they were often better able to cope with these changes:

“...if you look at middle class families, what happens is, young people take two steps forward and one step back...an intact stable family...household... and young people have a right to come back to [it].” [Anti-poverty policy expert]

“...the mismatch between imagination and dream and the harsh reality...There might be an expectation to leave home early for young people but the reality is that it’s tough financially and the services of mum and dad are probably still very attractive in comparison.” [Housing policy expert]

As discussed, for those claiming HB and subject to the NDD, although there is a choice to ask the younger adult to pay the deduction or not, this is not without sometimes serious consequences to the family’s financial situation which has been described as leading to stress and conflict between the generations which is absent for the better-off family.

Low income parents

The lack of financial stability was thought to severely restrict lower-income families’ abilities to mitigate changes, such as loss of parental benefits when their ‘child’ took steps towards adulthood, such as leaving secondary education. Leaving school, coupled with the younger adult only able to claim lower rates of benefits, or opting out altogether by becoming ‘NEET’, restricted their abilities to manage financially further:

“It seems we’re removing support from the parents, but we’re not granting the same level of support to young adults as we are to older adults even though we’re

accepting they're now adults. [For the parent] ...we're removing the financial support they otherwise would have been entitled to when the child was younger. There...[is] ...a mismatch there," [Social security policy expert]

When accepting the premise that younger people were staying in the family home in greater numbers and for longer periods than in previous generations (see Chapter 2), this practitioner then questions the level of financial support low-income parents receive to allow for continued family stability that was thought to exist for middle-class families:

"...when you look at...what's happened in the last six or seven years in terms of income levels generally, fewer people can afford to support their children at home, and whilst I think the state is saying there are more people staying at home until a later age, I don't see any evidence to show that their parents are better placed to support them...So how they're meant to support the young age group at home... that assumption that they are some kind of homogenous group of people that are going to be able to be supported by their parents it is a false one, and I wouldn't even agree that it applies to the majority, but certainly it doesn't apply to when you look at lower income groups." [Rights advice practitioner]

This mother's experience demonstrates the 'cliff-edge' she faced at the point her son left college, which caused great financial hardship and conflict within the household:

"I was £80-90 a week down... it just stopped just like that because he was not at college anymore...it was just like wham that was it - there was nothing. So, for a while I was feeding him and looking after him for nothing...And it did cause arguments between me and my son because I think he was at that stage where he didn't know where he was going, it was like well, 'I am out of college, I don't know what to do.'" [Glenda, parent]

Completely unprepared for the loss of such an income, this mother described the confusing advice and information available to her during this time:

"Some people were going 'Oh you can get this, or you can get that', but I was told it was like 'No'...I did say to the [HB authority] I said I am still single, but they

said you still have a non-dependent...If they speak to me I am down as single, but that is just with the rules.” [Glenda, parent]

Negotiating what was to her confusing and conflicting information, even from the authorities administrating the benefits, created greater stress for her during this time. For this mother, it was very difficult to understand why her child had suddenly become just a lodger in her household because she was reliant on social security benefits and therefore the rules associated with the NDD:

“I don't think that is very fair, because it is my house... I think what gets confusing is that they are there because they are my kids, but they see them just as a lodger...” [Glenda, parent]

Policy experts emphasised the inequity caused by the lack of financial stability for low-income parents, which can be the result of sharp cut off points in the benefit system as well as the lack of financial support for the whole family:

“...there's some discrimination going on there, shaping your family by class or income bracket.” [Housing and homelessness practitioner]

Stressing the cumulative effects of these financial constraints on all members of the family, this policy expert examined the possible consequence, such as loss of home, for the younger adult:

“When families don't have the resources and the resources are being squeezed they're less able to provide housing, material [support] and all the rest of it for older children....as financial pressures increase there tends to be more pressure on young people to leave home and increasing [the threat of] youth homelessness.” [Social security policy expert]

As discussed in earlier Chapters, young respondents had found themselves being asked to leave because of issues with benefits. Even when still living in the family home, the stress felt by all members of the household can be profound, particularly where arrears and court action brings these financial issues into sharp relief.

What are the potential consequences for the parent and young adult?

Practitioners were very aware of the nuances and consequences of the deductions on low-income parents and their older children. One of the consequences of the rise in deductions, along with the reduction of the value of other income-related benefits discussed in earlier sections, has been a greater risk of these payments not being made by the non-dependent, causing family relationship stresses and conflict over finances:

“The non-dependant deduction changes did have a negative impact on the ability of young people to stay at home with their family...[it] ...does significantly affect the finances of some households...” [Housing and homelessness practitioner]

“...it’s one of the factors which can lead to the stresses in a family relationship causing young people to leave home.” [Homelessness policy expert]

Many respondents recounted feelings of stress and anxiety often leading to conflict within the family because of the financial worry caused by negotiating the NDD as we have already seen, and such as these accounts:

*“It was a nightmare...me and my granddad were at each other’s throats...”
[Matthew, Grandson]*

*“It’s just stress all the time. We couldn’t buy a message [food], get stuff in...”
[Harold, Grandparent]*

“...creating a lot of stress between my son and I.” [Jean, parent]

“It caused tension between me and my mum. It caused fights between us.... It was a struggle.” [Ryan, son]

“...it was a really horrible and stressful time. Scary as well.” [Glenda, parent]

Policy and practitioner experts understood the stress caused by financial issues (including the NDD) as a contributory factor in younger adults leaving the family home – sometimes without another home to go to. In Scotland and across the rest of the UK, once the young

person has reached 18, the parent has no legal obligation to look after them (Stephens and Blenkinsopp 2015: 26). However, if asked to leave the family home prior to this age the young person has little legal standing with which to stay (Jones 1995). As the younger person gets older, leaves school and makes choices towards their own financial independence and stays within the family home, as highlighted previously, wages being lower, lower benefit rates and no access to social security support to cover housing costs payments such as the NDD, makes low-income family conflict a greater risk.

Practitioners described an increasing awareness that parents they were advising were reluctantly asking their adult children to leave where the non-dependent was either unwilling or unable to make up the missing sums:

“...commonly the scenario is that it is not so much the tenants throwing the daughter or their son out ...but their options are severely limited...” [Tenancy sustainment practitioner]

Although it is difficult to disentangle the exact causes of family conflict where the consequence for the younger person is homelessness (Fitzpatrick 1999), the NDD can be argued to be a strong ‘push factor’ toward this situation as demonstrated by this practitioner:

“I know that through our rent arrears cases there are a lot of non-dependents that don't contribute, which really annoys the parents, because they then have to make the choice, ‘Okay, if my kid is not going to contribute and I am getting in arrears because of them - which does happen - I am going to have to throw them out...’” [Housing advice practitioner]

Where the younger adult is occupying a ‘spare bedroom’ within a SRS home, the introduction of the under-occupancy charge of HB in 2013 (discussed in greater detail in Chapter 2) may have made any request to the younger adult to leave less likely where family conflict existed due to NDD. Low-income parents would have been then subject to that charge instead. However, the mitigation of the DHP rolled out across Scotland for the under-occupancy charge meant mitigation for the NDD even less likely. Low-income parents are left with very particular and difficult decisions to make where conflict has arisen or been made worse by the issue of the NDD as advanced by policy experts here:

“‘Am I better off chucking my 18-year-old out of the house and taking the hit on the bedroom tax, or keeping the 18-year-old and at least that way I’m not hit by the bedroom tax?’ I think it’s ridiculous to make people go through these sorts of hoops because it means the social security system is making the decision about what kind of home they live in and whether the family home remains the family home or not, and that’s hugely significant to peoples’ sense of stability in life.” [Social housing policy expert]

“The non-dependant [deduction] certainly trumps that policy lever [under-occupancy charge]. But I know that for a lot of families that those changes [NDDs] really pushed them to the point of not being able to sustain having younger people living in the household anymore. Or increased the tension around [their] ability to get a job and so on, to the point that they left [the family home] for emotional reasons but which were driven by financial anxieties.” [Housing and homelessness practitioner]

What is difficult to ignore is the reality that many parents face when they genuinely do not want to ask their younger adult child to leave home, but have no other option when rent arrears are accruing and their tenancy is threatened. Parents may state to the housing authorities that they are asking their ‘child’ to leave, and will not allow them to come back – that the relationship has broken down irrevocably. As discovered in earlier sections, being deemed statutorily homelessness would mean being awarded a silver (homeless) priority pass to help access a social rented property. Therefore, if parents are aware of the constrained access issues in Edinburgh, to circumvent ‘rooflessness’ and sofa-surfing (Fitzpatrick et al 2015) for their ‘child’ they may use this ‘strategic’ behaviour to enhance their child’s success in the constrained housing market:

“...people feel frustrated and angry that they have to go down that route; that a parent would have to send a letter to say my kids been thrown out of the house or whatever, and have [their kids] go there and present as homeless... [and go through the] ...temporary accommodation system...[they] don't want to go through that process, they would prefer there were more options... [otherwise they have] no priority as they're still living with their parents. They would have to effectively become homeless before they would get a realistic chance of getting an offer...[otherwise] ...they would get very little priority given the numbers of people

who are presenting as homeless on a weekly basis.” [Tenancy sustainment practitioner]

Although none of the parents I interviewed said they had asked their children to leave in this way, this mother makes clear the dilemma she and many lower-income parents face:

“I almost feel like I'm being forced to question if they should still live with me, like if it would be easier if they were on their own, and you know, applying for whatever they needed on their own...I feel like my head's going to explode...trying to figure everything out. So, in that way...I feel like the system is set up to be like, 'Okay, your kids are a certain age, they need to go now because it's going to get really difficult for you if they don't.’” [Cath, parent]

As discussed in Chapters 1 and 2, young people are faced with conflicting policy messages. Government states they should not be living off benefits, and if they are, they should not expect to live in their own individual accommodation but live in shared accommodation, or with their parents. This message starts to blur once the socio-economic status of the parent is factored in, especially where low-income parents cannot afford to financially support their transition into adulthood.

Can mediation help?

As discussed earlier, family stress and conflict was thought to be a consequence of the financial strain caused by lacking social security support for lower-income families. Paying money towards housing costs was seen as an essential element in a younger person's transition to adulthood. Experts considered it right to expect to pay something towards 'digs' when living in the family home, however, standard rates for non-dependents, taken from HB were thought to be too rigid and went against the grain of private family decision making:

“it's so tricky because you're interfering with the household dynamics and it's not an artificial situation...if the child is working, nobody would quibble everybody would say get some digs across. But, if the child's on Jobseekers Allowance then at what point is it fair?” [Welfare right practitioner]

The descriptions given by practitioners that many non-dependents were unwilling or unable to pay this deduction can leave parents – and younger adults unable to resolve the ongoing tensions caused by these financial strains. However, as financial support is extremely limited, those offering advice are often left in a difficult position trying to mediate between parent and the younger adult to ensure payment of the deduction in the hope of securing the tenancy:

“[the]...client will be the tenant who’s the parent and we have to try to encourage them to encourage their child to help out ...ok if they’re working but if they’re on Jobseekers then you reach a tipping point with these situations when is it no longer fair to expect your child to be able to contribute to the household.” [Welfare right practitioner]

Although many of the respondents found advice and support to be positive, this was mainly where extra benefits had been secured, or when both parties were willing to satisfy their part in the process, such as paying the correct amount of NDD. However, this mediation was described as limited where one party would not or could not make the payment as recounted by this mother who lived with her daughter who was NEET:

“They basically all just say the same thing. You need to get your daughter to do something [pay the NDD]. But there’s no law stating that, so, you know. If there was a law I would do it, but my daughter is very important to me health wise.” [Susan, parent]

This brings into sharp focus the individualised mechanisms and the private family dynamics versus stringent policy guidelines which can affect the family’s wellbeing and harmony which in turn can be seen to be operating contrary to the ‘private’ family model for those whose choices are limited by income.

What could reform of current intergenerational support look like?

Given the challenging circumstances parents and their older children face due to a combination of factors, such as low-incomes and NDD policy, experts made suggestions of what better intergenerational support could look like across the UK, referring to the Scottish context where some of this policy detail may be open to reform. Therefore,

suggesting reform could be possible through the recently devolved powers contained in the 2016 Scotland Act, such as Housing Cost element flexibilities which will be used to abolish the ‘spare room subsidy’ across Scotland. However, experts stated that not all young adults were best supported through the family, and those who could or should not stay with for example, abusive parents were offered alternative assistance:

“As far as possible, we want to support families to carry on supporting adult children for as long as possible. But, this really has to be personalised because there will be young people who will absolutely need to get out of the family home.”
[Anti-poverty policy expert]

This was a fact recognised by respondents also:

“...it used to be ‘let’s help the young’uns get on the property ladder’, but it is like they have took that all away from them...[so] they have started to go back and stay with their parents. But not everyone’s kids are safe at home or have a happy home to go back to.” *[Glenda, parent]*

Although evidenced that there are increasing numbers of younger adults staying on in education (Berrington and Stone 2014) the likelihood of them continuing to live with their parents in this circumstance were argued not to have been taken account of by policy makers, which in turn, limited the abilities of low-income parents, or the younger adult to financially manage:

“...given the large number of young people in further and higher education now who stay at home...whether the system should actually take a proper account of that so that parents are not penalised, and young people are able to have a bit more freedom. It strikes me that there’s ...an area there that hasn’t kept up with the changing patterns.” *[Housing and homelessness practitioner]*

The financial freedoms thought to be afforded to middle-class families, discussed earlier, were highlighted as a potential for all families where younger adults stayed in the family home if policy were to support with a better money offer:

“...young people have the right to be independent when they’re ready, and if that means some steps towards independence and some steps back then that’s what we should try to simulate in public policy. I think our system needs to be flexible and go with the grain of young people’s changing lives and not very steep cut-off points...policy should go with the grain of family life in all its different patterns.”
[Anti-poverty policy expert]

“...it’s trying to make sure you’ve got policies in place that support individuals at various points in their life course...based on what their needs...[are]...to enable them to access a secure, stable home, be able to access work, education, opportunities and create systems around that rather than tying things to particular ages.” *[Social security policy expert]*

Younger respondents who had seen their parents struggle with money worries because of their living at home, thought parents should be better supported financially, as can be seen in these three accounts:

“...unless this child went straight into employment the parents still need financial support to help them.” *[Nicholas, son]*

“I think that’s [child benefits stopping] unfair because your child is still staying with you, you still need to accommodate for the child, buy them food, put a roof over their head, water, feed them, all the stuff you would still be doing if they were 13.” *[Matthew, Grandson]*

“On a daily basis, they were pretty much struggling to keep me. They kept me the best they could...making ends meet. Doing the best you possibly can. I think certain people’s circumstances have got to be taken into consideration.” *[Lee, son]*

Rather than steep cut-off points of benefits for parents and younger adults, based purely on age, a continuum based more on need and circumstance, was thought to potentially offer low-income families better support:

“...set [a] continua and if somebody is entitled to something and it’s about to be withdrawn its withdrawn gradually rather than just stops...if it’s going to build up

to something then it builds up over a period so that you've got tapers that helps the transition because life is not a series of cliff edges." [Social housing policy expert]

Earlier in the Chapter, this mother recounted the 'cliff-edge' in her benefits when her son had left college, here she discusses what might have made the financial stress less for her and her family during this time:

"I think there should be something [payment] in place... It would have eased it...just losing £80 odd, it was like oh my god...when it actually happens it is like boom!... it [continued financial support] would have been good for a while yeah. I managed it but it was really hard... it would have eased everything a bit...just until I got something [a job] [or] I pushed them [kids] in to something. Yeah just something [financial support] to say: 'Look it is okay...'" [Glenda, parent]

Although need and circumstance were thought to be of greater importance than age, this policy expert discusses the intrinsic difficulty policy design has with the practical application of benefit entitlements:

"...in practice, you do need to find ways of organising that [entitlements] which is why we end up with certain age cut-offs." [Social security policy expert]

Earlier I observed that the increase in NDDs is a 'hidden reform', with many of the policy experts unaware of the consequences for low-income families but they gave their thoughts on how policy could be improved. However, policy change in this area was thought to be difficult to achieve when the main aim is to reduce the welfare bill. The point of least resistance, and 'hidden' and 'private' policy such as the NDD can be described as an easy 'win' to reduce costs as was observed early in the welfare reform programme, as these deductions were quietly increased via secondary legislation in 2010:

"...at the end of the day there will be ideological and political drivers that outweigh what they hear from those with direct experience of the system ..." [Social security policy expert]

It is possible that the savings made by increasing the NDD are outweighed by the increasing welfare bill in other areas, such as supporting young people via LHA in their own

accommodation where tensions have reached breaking point. However, the recent Scottish homelessness monitor (Fitzpatrick et al 2015:25) highlighted that even though the overall bill for LHA had increased, this was not due to an increase in low-income younger adults moving into the sector. This may suggest the sector is unattractive to those needing to claim LHA because of higher rents in the sector than the SRS, and the restrictions on the benefits that may help cover these payments. Instead, and more worryingly, these younger adults, if asked to leave their parents' home, may live precariously on their friends and family members sofas or floors, represent as homeless, or even sleep rough. The financial and social cost of this may be far greater than any savings made by increasing the NDD. A more consistent message would be valuable in these circumstances – if governments do in fact believe that most young people should be supported within the family home – they should then make this possible for *all* families and offer greater support and assistance during 'cliff-edge' episodes highlighted by experts and family respondents here. However, even though experts suggested a need for reform of intergenerational benefits, they believed that unfortunately, political or ideological barriers may hinder advancement in such cases.

Conclusion

Earlier Chapters highlighted a mix of structural, policy and procedural factors, along with market pressures, that have impacted on younger adults' ability to access, afford and sustain accommodation in any rental sector in Edinburgh. Insecure work, low and no pay and reducing and lower benefit rates, along with increasing conditionality and a stricter sanctions regime, were argued to be influencing factors for some low-income younger adults to stay in the parental home. This Chapter commenced the examination of what this may mean for both low-income parents and their adult children still living with them, through the lens of the non-dependant deduction of Housing Benefit.

Analysis in this Chapter started by addressing the research question vis-à-vis knowledge young adults and their parents hold of the NDD, namely: i) "how well informed are younger adults and their parents about the 'non-dependant deduction'?" and also ii) to what extent has knowledge of this Housing Benefit restrictions affected a) younger people and their parents' perceptions of the younger person's housing options, and b) the actual housing decisions that they have taken (namely for the younger person to continue to/return to live with their parents, and for their parents to allow this)." The empirical evidence suggests that this policy is poorly understood by those affected. Parents often thought rent payments

had gone up rather than the NDD being taken from housing benefit and they did not understand the notifications sent to them relating to the benefits. This meant that they often made up the 'missing' payments themselves. However, their means to make up these missing sums were reliant on their own financial resources. The consequences of this deduction can be seen to be both complex and deleterious on family harmony and financial well-being.

The NDD was described as a more hidden reform with less of a public profile. A reason for this given by policy experts was related to the fact that the NDD, in the main, affected low-income families living in social housing. Parents and younger adults demonstrated poor knowledge of this policy and notifications were stated to be very difficult to understand. The reforms had seen a rise of over 90% of rates of NDD within a 3-year period, however this reform is a single issue with complex consequences for low-income families and the potential of dire consequences for all parties. The NDD was described as a public policy being felt by families in the private realm. This policy was therefore thought to influence how families functioned financially on a core expenditure such as housing costs.

Further research questions I sought to answer in this Chapter were: iii) to what extent the NDD impacts on the relationship between younger people living at home and their low-income parents, and iv) how do both generations navigate any challenges posed. Firstly, practitioners' views were analysed on the cumulative effects of welfare reform on both parties' incomes. Practitioners highlighted that because of the reforms, there was a greater likelihood the deductions would not be paid, with the risk of rent arrears and eviction for the tenant. Younger adults' position within the home was already thought to be precarious as they had no occupancy rights and parents had no legal obligation to financially support them beyond the age of 16 if they left secondary school. Further to this, the younger non-dependent had no right to HB for their own housing costs, and when under the age of 25, were not entitled to any housing cost element in their income-related benefits. Young people were described as either unwilling, in some cases, or sometimes unable to make up these missing sums from their parent's HB. This situation was further illustrated by use of scenarios relating to the young adult's status: claiming benefits, working and being NEET offered by practitioners, with more fulsome descriptions given through parent and younger adults own experiences. These scenarios illustrated how the NDD worked in practice and highlighted it as an indicator for financial stress and conflict for the younger adult and their parent.

The Chapter then moved to uncover respondents' views on inter-generational fairness of the NDD and other welfare policy which impact the 'family' most to answer research question v) what is the view of younger adults, their parents and key stakeholders on the fairness of these Housing Benefit and other welfare restrictions affecting younger adults? Discussion turned to the abilities of parents to make up these payments where they themselves were claiming income-related benefits due to the restricted ability of some younger adults to pay the NDD. Low income parents were argued to face a 'cliff-edge' in their income when their child left secondary education. Often unprepared and unaware of the consequences of this significant drop in income meant their choices, in relation to their continued rental payments, fell to the choices and actions of their non-dependent child. New financial pressures can be seen for these families, which was argued to give rise to greater stress and conflict which was evident from the families own experiences. Where payments were not and could not be made up by the non-dependent, payments fell to parents to make them up themselves in order to sustain their tenancy.

Little in the way of financial support can be offered in these circumstances, as DHPs are tightly constrained where another party, such as a non-dependent, should be making the payment and was not and as discussed in Chapter 5, CEC's policy was not to mitigate the NDD. As the under-occupancy charge could be fully mitigated, if they asked their adult son or daughter to leave, which resulted in a spare bedroom, practitioners described the extremely hard decisions that low-income families faced when trying to sustain their own tenancy. Practitioners described the consequences of the financial stress and conflict which often led parents to ask or demand that the non-dependent leave the family home. Although none of the parents interviewed stated they had asked their child to leave in these circumstances, they did say that the policy had left them with very difficult decisions to make. Further to this, how family members thought about, and treated each other, was thought to have changed because of the impact of the NDD, with parents feeling that they needed to treat their children as a lodger, or parents that were claiming benefits, feeling that they were now dependant on their working child because they were paying their rental costs. The NDD was therefore argued to be a significant factor in pushing young adults out of the family home and in extreme cases could lead to homelessness with greater cost to the public purse.

The NDD can be argued to trump all other areas of social security reform for the pressure it places on the intergenerational relationships and potential loss of income, and home for

both parties where the parents' income is low. The final research question addressed in this Chapter was vii): What are the implications of these findings for the design of both housing and welfare policy in Scotland? An understanding of the already changing patterns for more younger adults to stay at home, coupled with the severe consequences experienced by some low-income families, as discussed, led experts to offer policy reforms which might afford both younger adult, and low-income parent more flexibility and financial freedoms in line with better-off families. Parents and younger adults thought that financial support may have helped their own situation when parents had been faced with a cliff-edge in their own benefits. However, any equity and fairness which could be derived from such reforms were argued likely to be tempered by political and ideological drivers.

Chapter 11 Conclusions

Introduction

Since 2010 the UK has undergone an unprecedented period of “austerity” in public policy, following the Global Financial Crisis. Austerity has led governments to cuts in social security benefits at a time when earnings growth has been weak, although employment levels relatively strong. It has also been a time of transition in the housing market, with continued growth in private renting particularly at the expense of increasingly unaffordable owner-occupation.

These changes have had a marked impact on younger people as they attempt to make the transition to full adult life including independent living. The welfare reforms have placed great pressure on families where younger adults are living with their parents, as the increases in NDDs penalise families which rely on HB if they have adult children, whilst the shared accommodation rate was extended to the age of 35, creating difficulties for younger people living away from the family home and in receipt of HB.

Within the context of austerity and welfare reform, this thesis examined the impact of Housing Benefit restrictions introduced after 2010 on younger adults aged 21-34 – a broader age range than is usually examined – in Edinburgh, a city with a pressurised housing market with a larger than average private rental sector among Scottish cities.

The research involved semi-structured interviews with five key policy experts operating across Scotland and Edinburgh in the fields of social security, housing and homelessness and anti-poverty. I carried out a further five semi-structured interviews with practitioners from housing and homelessness, welfare advice and tenancy sustainment. Following these interviews, I interviewed 23 parents and younger adults in total, including 13 parents (who had a total of 17 non-dependents living in their households) and 10 younger adults still living at home aged 21-34 year.

In this chapter, I reflect on each of the research questions that I posed at the outset, and then address how the research overall aim was met. I go on to discuss how far one can extrapolate these findings from Edinburgh, and highlight limitations to the research. The

chapter ends with a discussion of how this thesis contributes to knowledge and of the policy implications and how the thesis informs the future research agenda.

Key Research Findings

On a theoretical level, this research sought to answer whether the UK's welfare regime (including labour market, tax, social security and the housing system), operates in the same way for younger adults as for the rest of the population. I posited that the usual macro analysis of welfare regime theory had limited scope when seeking to understand the impacts of welfare reform because the outcomes depend on how people behave in response to policy changes. Further to this I engaged with behavioural and 'nudge' economics and psychology literature to better interpret how those affected react to welfare reform which had been utilised in much of its design of welfare reform from 2010. For example, the UK government's largest spend on any benefit is with State Retirement Pension, which has since 2012 been subject to 'nudge' policy through the workplace pensions scheme (Cribb and Emmerson 2016).

Overall the answer to the theoretical question posed must be 'no': the UK's modern welfare regime does not operate equally for younger adults and the rest of the population. There are clear disparities across all aspects of the welfare regime that I demonstrate and discuss in greater detail below when I reflect on each of the research questions. These disparities relate specifically to lower rates of benefits, restricted access to benefits and lower NMW. Younger adults also pay the same rates of tax and national insurance without having equal access to the system their taxes and insurance contributions help to pay for. The social security system, when embedded into UK law, was based on the social, economic and particularly cultural norms that pertained at that time, where younger adults left school and started work much earlier than now, other than a very select few who started their transition to adulthood through higher education. The disparities that currently exist were not always present within the system, and welfare reform starting in the 1980s has widened the gap for younger adults and their older counterparts. Although, contributory systems do discriminate against new entrants to the labour market, because they have yet to build up sufficient contributions to be entitled to benefits, they did receive the same level of insurance benefits as older people once they had qualified for them until the 1988 reforms. Welfare reforms have changed the objective conditions within which younger adults experience and understand the welfare regime. Welfare regime theory however has not

kept pace, and therefore does not adequately reflect these objective changes which means the theory is largely silent on the issue of age disparity highlighted in this thesis.

As younger adults experienced the retreat of social security support because of welfare reforms, discretion has become increasingly important for any remaining support. Discretionary awards have then been linked with the vulnerabilities younger adults were thought to possess, a point I shall return to. Discussed earlier in the thesis, was this type of discretion was the hallmark of the New Poor Laws which were transposed and embedded into the emerging welfare state, and therefore a regressive move for younger adults can be argued in relation to the support the state may now offer them. This is supported by evidence of policy experts who described gaining rights and entitlements through social security as once being a marker of transition from dependent to independent adult, whereas welfare reforms had weakened its supporting role for lower income younger adults.

How the social security system now operates for young adults in Edinburgh will now be discussed in detail in relation to my key research questions. The first two questions have been placed together here as it makes more sense to the ensuing discussion, these being: *“How well informed are younger adults and their parents about the ‘non-dependant deduction’, ‘Shared Accommodation Rate’ and other Housing Benefit restrictions affecting 21-34-year olds?”* and *“ To what extent has knowledge of these Housing Benefit restrictions affected a) younger people and their parents’ perceptions of the younger person’s housing options, and b) the actual housing decisions that they have taken (i.e. for the younger person to continue to/return to live with their parents, and for their parents to allow this)?”*

This research has demonstrated that there is clear disparity between how the welfare regime operates for younger adults and their knowledge of it, and therefore their perception and their actual action derived from this knowledge. Younger adults’ position within social security and in the labour market was poorly understood by them as found in Chapter 7 and 8, particularly in relation to lower benefit rates, restricted eligibility or NMW being less for them when they were under 25 years old. Once they were aware, namely when I explained the position as part of the interview process, they felt this to be unfair, as did all other respondents. Even where they had experience of claiming benefits, young adults only had a partial understanding of its supporting role. For example, one young man who was claiming UC whilst working in a temporary post did understand that he was able to keep

his UC claim open, which meant he did not have to reapply if/when his employment ended suddenly. However, he also explained he was unaware of what support would eventually be given to him, if any. Younger adults did however have good knowledge of the pressured housing market in Edinburgh which they described as impacting on their decision to stay at home or move out.

Some of the younger adults I interviewed were disengaged from the social security system, not believing it would affect them, and therefore unaware of how social security payments they might be eligible for, or how restrictions such as SAR would impact on their ability to access, afford and sustain a property. Others had disengaged themselves from the system, by signing off benefits without education, training or employment to go to. Social policy researchers have been active in describing the effects of greater conditionality in the welfare system (Dwyer and Wright 2014), and that this increased conditionality, along with a greater use of sanctions, has the effect of 'raising exits' from existing claims (Miscampbell 2014:5). This outcome is thought to be due to poor knowledge and understanding of the system in operation, rather than failing to abide by conditionality rules (Griggs and Evans 2010; Oakley 2014). Young people under the age of 25 years are argued to be most affected by sanctions (Watts et al 2014), and this leaves many younger adults without adequate welfare support and instead reliant on parents and other family members as found in a number of my cases. This disengagement was described by policy experts as potentially having a 'scarring' effect on the young adults' life chances and increased the chances of poverty for themselves and their emerging family. This view is supported by wider social policy studies into the effect of youth unemployment and NEET young people by the House of Lords (House of Lords 2014), and social policy in Scotland, which looked at these issues and their outcomes for younger adults relating to poverty and inequality in Scotland (Eisenstadt 2017). As it is reported that the UK has low education participation rates and a high NEET rate for young adults up to the age of 25 years (Stephens and Blenkinsopp 2015:32), this indeed should be concern to policy makers.

This discussion is interesting when contrasted against behavioural economics and 'nudge', the purpose of which is to push people towards making the right choices. In terms of behavioural economics, conditionality can be seen in terms of 'shove' (Leggett 2014), as the regulations are the driver of the change in behaviour. The fact that many younger adults do in fact leave the benefit system could be argued to be a win for this policy. However, the lasting and harmful scarring effects cannot be seen in terms of a 'win', and highly

unlikely to be a rationale for such a policy. ‘Nudge’ would render conditionality and sanctions impotent, as the evidence highlighted above suggests those most effected should absolutely be aware of the rules, and the consequences of not following them, in that their benefit may be sanctioned. In this context, the missing ingredient appears to be making the rules very apparent, which in itself suggests that those claiming benefits are more than capable of understanding and decision making when given the right tools.

Younger adults in employment stated their choice was to stay in the parental home to save up to enter shared accommodation with friends with an expectation that this would be within the PRS. This tenure was seen to offer an element of choice, such as how much to spend, or where in the city they would like to live. None of the group of younger adults’ in employment discussed accessing the SRS, but did acknowledge they were aware of very long waiting lists. Younger adults with pressures to move due to current overcrowding issues, such as those younger adults with their own children, or expecting their own children, saw SRS as the option for them. Security of this tenure was cited as the main reason to aspire to live in social rented housing, because they had/would have their own child dependent on them. However again, these younger adults and their parents had experienced and expected very long waiting times to enter their preferred tenure.

Work was thought a priority for all respondents, to not only access independent accommodation, but also to afford the higher private rents in Edinburgh. It was thought that not just ‘any job’ was needed in Edinburgh, but a well-paid job to afford these rents. Younger adults were therefore thought by policy and practitioner experts to be disadvantaged, as they would find it difficult to secure an adequately paid job to afford the rents without the requirement of social security. The predominant type of job available to younger adults who had not gone into further or higher education was thought to be in low paid, flexible and precarious employment. Insecure jobs were more likely to be found in the sectors that required little skills to enter, and historically had been younger unskilled workers entry point to the market. This type of work was thought not to support living independently away from the family home by policy and practitioner experts. One of the main reasons for this is that the social security system was said not to be flexible enough to cope with fluctuating wages from week to week in such a way that would enable them to sustain a tenancy. Indeed, their viewpoint is supported by the evidence in this research, as many of the younger adults taking part found themselves alternating between

unemployment and precarious forms of employment. Many of these jobs were low paid and therefore younger adults stated they felt compelled to work more hours to cover their everyday living costs, but citing this offer of extra hours as a concession by their employer. Universal Credit thought to better support transitions in and out of work were highlighted as offering little to overcome the issues regarding risk, as those claiming were unaware whether they would be eventually supported by the system.

There was a considerable imbalance in terms of younger adults' knowledge and perceptions of their position in relation to access to housing which was good and that of social security and the job market assisting in affordability for them which was lacking. All the parents and younger adults did acknowledge and understand the implications of the pressured housing market and thought that their access would be constrained because of the long waiting lists in the SRS and high costs in the PRS. Although none of the parents I spoke to said that they had asked their non-dependent to leave the family home because of the NDD, practitioners gave examples of families they had advised in those circumstances. Practitioners thought in some circumstances parents were saying their child had to leave home to boost their priority under the statutory homelessness system to access a property in the constrained SRS in particular which again suggested a good knowledge of the housing systems involved. However, none of the younger adults considered that social security payments would be needed for them to move out. Policy and practitioner experts stated that given the precarious nature of the jobs young people were actually doing, or when they were not working and relied on social security, younger adult would indeed require claiming social security to afford any rental property in Edinburgh. Younger adults' knowledge can therefore be described as poor of this area. Their perceptions of their choices were related to gaining more hours, better paid work or even more permanent work rather than a supporting role for social security.

What follows are the discussions arising from the third and fourth research questions: *“To what extent does the NDD in particular impact on the relationship between younger people living at home and their low-income parents?”* and *“How do both generations navigate any challenges posed?”* Non-dependant deductions of HB were announced early in the reforms process in the June 2010 budget, and rates were increased through secondary legislation via a Social Security Benefits Up-rating Order. Only about two thirds of statutory

instruments are ever debated in the House of Commons¹⁵ and with the NDD uprating, no debate was required in the House of Commons, even though the rates would be greater than average rents in the SRS in areas such as Edinburgh after three years. I have described this reform as 'hidden' as it is little known and poorly understood by those affected and also most of the policy experts spoken to for this research were unaware that NDDs existed. Practitioners, however, were keenly aware of NDDs and argued for the complex and deleterious consequences that this deduction could have on family harmony and financial well-being, contending that it was a major factor in pushing young people out of the family home as suggested in Chapter 10. This policy was thought to run contrary to the UK governments' family test, where all policy is to be checked against risks that might decrease family harmony and stability. Interestingly, the 'family test' does not define a family in relation to dependent and non-dependents, even though social security must identify what constitutes a household and the relationship between households living within the same residence.

Common experiences of the younger adult who should pay the NDD highlighted highly complex issues for families. Younger adults who were receiving benefits were less likely to be asked for any payment towards the deduction. This meant that parents were making up this missing payment out of their own benefits. Those younger people who were working full time were often expected to pay all the rent for the parent, yet had no occupancy agreement and no tenancy rights whatsoever, no right to HB and, when under 25, no householder payment within their income maintenance benefit. Parents in this scenario often felt as if they were now dependent on their child purely because their own income was low and they relied on benefits. When the younger adult was working in more insecure employment, the benefit system was not flexible enough to respond to fluctuating wages. Practitioners described the NDD as being charged at the highest rate whilst waiting for the proof of income, whereas the younger adult may have only worked one or two hours in the week. Indeed, this was the experience of several families interviewed. Spiralling rent arrears were described by parents and younger adults, and practitioners stated they would not receive support through DHP, although none of the parents stated that they had tried. The parents of younger adults who were not in employment, education or training and had no income still had the NDD taken from their benefits, again leaving them to make up these payments from rest of their benefits.

¹⁵ www.parliament.uk/about/how/laws/delegated

Whether the parent could afford the NDD where the adult child was unable or unwilling to pay depended on their own income. The NDD increased stress and conflict, particularly as the younger adult, still at home, and in many cases with the same associated costs as when they were a dependent of the parent, but with no financial support for the parent. A concern from parents was that they now felt like they had to treat their own child as a lodger, with the NDD forcing them to make choices they may not have made without this financial pressure. Practitioners described the consequences of the financial stress and conflict which often led parents to ask or demand that the non-dependent leave the family home. NDD were described by practitioners as being a significant factor in pushing young adults out of the family home, in extreme cases leading to homelessness.

This research found that a 'cliff-edge' in the benefits system exists once a child left secondary school, with one parent describing the anxiety at losing £80 per week out of the household budget once her son left college. Practitioners and parents described little warning and understanding of this position for families. Parents thought that HB might cover the payments missing from Child and Working Tax Credits and Child Benefit if they had some work. All respondents thought that giving financial support to the parent during this time to be fairer, offering family stability.

A number of the younger adults did express a strong desire to move out of their parents' home, but this was tempered by the reality of their own situation. Gaining employment, working more hours at work, or finding more permanent employment which would help them to afford a property, were the main ways that younger adults thought they would pay their rent. There was an element of feeling trapped for some, because their current circumstances, namely paying a high NDD, meant they could not afford to save for a deposit or rent in advance. Others felt trapped as they were unable to find work which would allow them to consider moving out of their parents' home. Further to this, greater conditionality and a stricter sanctions system within both JSA/IB and UC were said by both policy and practitioner experts often to have the effect of pushing low-income younger adults off benefit altogether where they became NEET. Alternatively, they were argued to push low-income adults into precarious employment, so they would not be able to sustain a rental tenancy. Inevitably, this would lengthen their time living with their parents.

The following discussion relates to the fifth research question: *“What is the view of younger adults, their parents and key stakeholders on the fairness of these Housing Benefit and*

other welfare restrictions affecting younger adults?” Both policy experts and practitioners described social security’s role as a safety net for younger adults as failing. ‘Forgotten’ reforms such as abolishing the householder rate within their means-tested benefits meant that younger adults were already disadvantaged when trying to pay for their housing costs, whether this was in their parents’ home with the NDD, or where HB supported rental payments as found in Chapter 8 and Chapter 10. Reforms from 2010 onwards can be said to have impacted greatly their already lower rate benefits, because of this. Many of the younger respondents, who were receiving a means-tested benefit payment, were unaware that their payment was lower than that for someone 25 years and older. The reform that took place in the 1980s was intended to dissuade younger adults from moving out of the parental home unnecessarily. I have called this reform forgotten, as although almost all the respondents believed this lower payment to be unfair, it is now a virtually unchallenged element of the social security landscape that under 25-year olds receive less money. This lower payment is ingrained into legislation and practice, yet seems difficult to justify where the younger adult is a householder. The empirical evidence in this research strongly suggests younger adults do not view social security as an option to support them to afford a property. Therefore, those who require and actively seek social security support are those with no choice but to leave the parental home.

Younger adults were said by practitioners to seek advice only at crisis stage and this meant that they often acted too late to sustain their property when living independently, as found in Chapter 9. Rent arrears were thought more likely for low-income younger adults, due in large part to the propensity of insecure work for this age group. Low-paid work or indeed no work and supporting themselves through lower rates of benefits were also contributing factors. Once in rent arrears, younger adults were thought to be unable to satisfy rent arrears payments on top of ongoing rents. Further to this, practitioners believed that the propensity for younger people to be sanctioned when they were claiming benefit, meant they will be less able to satisfy ongoing payments. This then had an impact on how the courts viewed younger adults’ arrears cases. Sheriffs were said by practitioners to be likely to evict younger adults if they were receiving benefits at the under 25 rates, as they could not prove they could afford to make rent arrears payments. It appears that younger adults do not have a level playing field compared with older tenants who may find themselves in the court system in similar circumstances.

Wider reforms were said by practitioners to compound this discrimination for younger adults, although felt across all ages. For example, as discussed in Chapter 9, the limitation on the backdating of HB to 1 month, instead of 6 months was said to have a particular effect on younger adults' due to their lack of advice seeking behaviour. The 6 months backdated payment was said to have been often used to secure a younger adult's tenancy at court action stage, and now this was not an option. Another example given by practitioners was the new third-party deduction rate, deducted from main means-tested benefits to pay for arrears that accrued of 'priority' payments such as rent arrears, council tax and fuel. This third-party deduction had increased from 5% of standard benefit rate to at least 25% of the standard rate within UC. This rate was thought to impact younger adults under 25 most, as their benefit rate was less anyway. These deductions were said to be overriding landlords' own arrears payment arrangements, likely based on affordability through a detailed budget sheet. The new third-party arrangements were also said to be overriding arrears arrangements that were made in the Sheriff court. Yet another area highlighted as discriminatory, was younger adults having left home, in many cases not through choice, were unable to re-enter full-time education and claim HB. Described as detrimental to younger tenants' ambitions and opportunity, practitioners described younger tenants being discouraged, as having managed to gain access to a course they wished to do, had to give it up once they realised they could not get HB.

SRS landlords offer advice and support to sustain a tenancy, a service which is not generally offered by PRS landlords. However, some SRS landlords complete risk assessments at the start of a tenancy, and many younger tenants are seen to be at greater risk of tenancy failure through this process. On the one hand, this can be viewed as progressive, ensuring younger tenants are supported to access grants for white goods and set up utilities for example. However, on the other hand, younger adults are being highlighted as a 'risk' to business plans purely because of their age. This is understandable given the lower rates of benefits and the path of systematic discrimination traced above. However, support offered by landlords is limited if the main thrust of this support is to ensure the younger adults pay their rent, as discretionary payments are not a lasting solution, and there is little means to boost income-replacement benefits income unless someone is sick, disabled or has a child themselves.

The choice-based letting system in operation across Edinburgh to allow entry to the SRS was said by experts to work against younger adults living in their family home, as they

would be offered no priority as they were considered ‘adequately housed’ as found in Chapter 6. This was confirmed by a number of the parents who discussed their own and their children’s attempts to gain access to the tenure. It was explained by practitioners that, only if the relationship with the parent broke down to such an extent that they asked the young person to leave, would any form of priority be offered such as a silver (homeless) priority pass. Even in these cases, access to the tenure was constrained, with younger adults having experienced this, describing having to take the first offer which was in effect a ‘no-choice’ offer. The previous system operated across Edinburgh, based on points, allocated on need and time on the waiting list, was said to have offered these young adults greater chance of access to the tenure as there was a category built into the old system to allow entry to the waiting list. Whereas now, as they do not have their own tenancy, they are not a ‘mover’ and are considered ‘adequately housed’ when trying to enter the waiting list as a ‘starter’. The PRS was thought to be the default option for many lower income younger adults, but respondents did not see this tenure as easy to access. High rents, deposits and rent in advance restricted access along with some landlords’ refusal to let to those on benefits or younger adults because they could not prove they could be a ‘good’ tenant.

The sixth research question was: *“what are the implications of these welfare restrictions for understandings of what it means to be an ‘adult’ in modern day Scotland?”* The second part to this question which looked at *“the relative importance of the welfare system versus other social, economic and cultural factors in shaping these contemporary constructions of adulthood?”* is not touched upon here, for reasons explained below. Younger adults’ and parents’ knowledge of SAR was poor, and therefore this policy could not be said to be a key driver in young people’s perceptions of their housing options or the actual decisions they made as found in Chapter 8. Even so, it was thought by policy and practitioners that if younger adults set up home independently, social security and SAR would impact greatly given the level of rents and current labour market in Edinburgh. Low-income younger adults were thought very likely to need to claim housing assistance to sustain a property independently even if in work.

Although extending the age of those affected by SAR to 35, was described as cost saving by policy and practitioner experts, they thought it was restricting some younger adults’ ability to move into independent accommodation when their income was low. Further to this, younger adults who may have once relied on social security during their transition to adulthood were thought by policy and practitioner experts to be disengaged from it, in part,

because of the increased conditionality and a stricter sanctions regime it was no longer seen as a reliable, stable safety-net during this period. The data showed a number of younger adults to be in this position, although they made no claim that it was lengthening their transition, a number did state they wished to move out of the family home but only when their means allowed.

Practitioners and policy experts firstly approached the concept and construction of who would be described as a younger person/adult through their working knowledge of their policy arena, often followed by their personal viewpoint. Legislation was thought to be a driver of how rules were practically applied and therefore responsible for experts' understanding of who was a younger adult. All experts, parents and younger adults agreed that the category 'young person' ended at the age of 25 years, even though legislative reforms have seen a lengthening of the period of 'youth', such as with SAR. This lengthening of age of those affected by policy was not seen as negative per se, with the increased age to which care leavers receive support cited as a positive example. However, the category and concept of young person was strongly associated with fewer rights and reduced entitlement as compared with adults. The premise of post 2010 welfare reforms was to increase participation in the labour market and reduce costs associated with welfare payments, usually discussed in terms of affecting claimant's behaviour. Although data within this doctorate suggests that some reforms have changed some behaviour, in that, some younger adults' reaction to greater conditionality and stricter sanctions within JSA and UC has been to withdraw from claiming altogether. Even though these younger adults have then relied on financial support from parents, their commitment to find work remained intact even without conditionality and sanction. Where behaviour change can be witnessed most is in the perspective of other stakeholders such as practitioners and others who now discuss young people in the benefits system and 'problem' young people in tenancies as those aged up to 35 years.

With the seventh and final question: *“What are the implications of these findings for the design of both housing and welfare policy in Scotland?”* I discuss one issue in greater detail, although do offer some shorter recommendations at the end of this chapter. The DWP accept that some claimants display 'vulnerabilities', including young people aged 16 and 17, those leaving care and those who are not in employment, education or training, who may need ongoing support with their UC claim. As the financial costs associated with tenancy failure will be experienced (firstly) by the housing provider, it can be assumed that

SRS landlords will be expected to support those more 'vulnerable' claimants to manage claims for UC out of core rental income by the DWP. Therefore, the 'one-time only' offer of support that many agencies described having to restrict themselves to because of funding pressures appears inappropriate in this context.

There is an increasing amount of discretion in the social security system generally, because of the increased importance of things like DHP which have been extended to mitigate amounts of benefits reduced through welfare reform from 2010. The category 'vulnerable' has become increasingly important, as a greater reliance on discretionary benefits have been observed. 'Need' and 'vulnerability' are the main criteria used to gain access to DHP, but these are neither concrete nor factual concepts that are readily applicable to individuals' situations. These concepts are instead contested and ambiguous, and as such actors retain a wide area of judgement within which to support or decline an application. Instead of additional financial help being forthcoming, applicants may be offered budgeting skills training to which in effect means 'telling them' what to spend their money on (or more likely what to cease spending it on, as found in a recent study of the operation of District Courts in England (Cowan and Hitchings 2007)). This practice is clearly also highlighted within CEC's own DHP policy (see 7.2 of CEC 2016 a).

My own view is that discretion within welfare policy might be understood as multi-layered. The first layer lies with government who design and implement policy, assist with funding, and issue guidance, all within the space available to them given their ideological and manifesto commitments, parliamentary majority (of lack thereof), public opinion and other pragmatic factors, and within the broad discretionary powers granted by Parliament. The next layer of discretion (which has received by far the most attention in social policy scholarship) lies with the 'street-level bureaucrats' (Lipsky, 1980) sits with local authority and Department of Work and Pensions employees/staff in their implementation of these policies, and operationalization of relevant guidance as discussed in Chapter 2.

A further layer of discretion lies with the (usually voluntary sector) 'advisers' whose job it is to assist 'claimants' to meet 'vulnerability thresholds'. These actors too will have considerably discretion in deciding which of their clients/customers' needs their help most in the context of scarce and often diminishing resources. Sometimes these advisers will also be employing discretion, not just to decide where to direct their efforts, but in allocating, for example, food bank vouchers or other forms of charitable assistance. There

are thus multiple layers of discretion structuring the experiences of those seeking welfare support, but accountability for these decisions (that can so profoundly impact on people's lives) is mainly restricted to reviewing the decision making of the frontline 'street-level bureaucrats' who are implementing government policy. There is no right of appeal with discretionary assistance only requesting a review of the initial decision and usually, this is a more senior member of staff than made the initial decision. Further to this, those who are refused discretionary help can seek judicial review (CPAG online 2017 Part 4 Chapter 21). Any such accountability is almost entirely absent from the more informal end of charitable advice and food aid provision. The final and of course the 'bottom' layer of discretion lies with claimants themselves, who decide in the context of the resources (material, psychological, emotional) and the incentive structure that faces them, whether to make a claim/seek assistance or not, decide to seek advocacy support or not, decide what evidence to put before the decision maker or whether or not to ask for a review.

I found that some practitioners have developed a strategic working use of the term 'vulnerable' in order to help the young adults they advise (who are often disadvantaged in socio-economic terms) to meet 'vulnerability thresholds' set in both housing and social security terms and to manage discretionary benefits. During this process, practitioners aim to highlight 'relevant vulnerabilities' to smooth access to discretionary benefits and to housing. Discretionary cases are looked at on their own merits and 'vulnerability' trumps other areas of needs when deciding on a claim. However, the layering of the discretionary process does not end with those seeking assistance as suggested above. As can be seen in the 'hierarchy of vulnerability' the UK government have introduced within UC guidance, discussed in Chapter 2 (Gov.uk 2017), a process of determining the level/tier of 'vulnerability' is as important. Those thought to fit in tier one vulnerability are described as probably needing support whereas those in tier 3 should expect not to be supported within the process. It is in this context, and somewhat understandable, that there is an unconscious 'spill over' in practitioners' language used to describe all young people as vulnerable, as found in Chapter 8 to attempt to fit their clients into this hierarchy.

Increased discretion (or in fact the return to greater discretion as argued in Chapter 3) has meant much of the work advice practitioners now do is connected with meeting 'vulnerability thresholds', but nevertheless this has also added to the bureaucratic process, acting as another hurdle for those needing help. The Scottish Government in conjunction with the Scottish Legal Aid Board implemented an accredited 'Scottish National Standards

for Information and Advice Providers' framework. (Scottish Government 2009:6-7). Within this framework, the areas of expertise and knowledge required can be seen. For Level I advisers, those who offer signposting to relevant services have little to do with helping claimants meet 'vulnerability' thresholds and also those who offer Level III advice and representation at appeal are less concerned with meeting discretionary benefits thresholds, although may be involved in substantiating claimants/other advisers claims through the review or judicial review processes. It is those who offer 'middle range', Level II rights advice that now find the advice they offer is primarily concerned with meeting these vulnerability thresholds.

To conclude, younger adults do not have full access to social security and this 'lack of', or discrimination within the welfare system in their circumstance is based largely on age though other characteristics (such as being single) are also relevant. Not having full access to benefits clearly affects young people's choices and opportunities in housing and in education yet welfare regime theory largely ignores this age discrimination other than with state pensions. Some younger adults are more mature than others, but this has little to do with whether they would choose to live independently. In fact, there are those who choose to and many who do not, and then there are those who have no choice but to leave home or care settings. There are also those who could manage financially and there are those who might need more help, but cannot receive it because of their age. As argued earlier, younger adults have not always faced such a high degree of disadvantage within the social security system, and it is only in more recent times that younger adults' rights have been restricted in this way. This shift means that welfare regime theory also need a paradigm shift to become more relevant to those aged under 25 years and even up to the age of 35 years in some instances. As I found within this research, the category young people/person is a moving target. However, once someone is defined as belonging to this category it seems that they are often assumed to lack skills and good behaviour, and deemed to not have the same needs (particularly financial needs) as those over 25 years. This clearly affects their opportunities and choices and those of their low-income families they continue to reside with.

Did the research answer the aim and research questions?

The aim of this research was to interrogate the impact and implications of HB restrictions on younger adults (aged 21-34) living with their low-income parents. The research showed cuts in HB have impacted on young people (and their families) in the following ways:

- Practitioners and policy experts stated that, the fact that younger adults under 25 years do not have the same rate of benefit as those over this age, impacted negatively on their ability to access, afford and secure housing in any rental sector in Edinburgh.
- Some younger adults have become disengaged from social security, in many cases due to the threat of sanctions when claiming benefits. Some younger adults relied instead upon their parents who had little income of their own.
- It is striking that many younger adults do not expect to receive state support when seeking to leave home. None of the younger adults I interviewed saw HB as an option when discussing a potential move out of the family home.
- Many younger adults I spoke to were unaware of current welfare entitlements and the fact that they would be eligible for a lesser amount than older adults. Only one of the parents and younger adult respondents had heard of SAR.
- Conditionality and stricter sanctions were said to be pushing young people into 'any' job and this meant that many were ending up in low-paid and precarious employment. The benefit system was argued to be unable to cope with these more 'flexible' employment patterns and therefore young adults relied on family and friends in those periods out of work.
- This 'systematic discrimination' against younger adults in the benefit system, with the starting point being lower rates of benefit when under 25 years, affected how other stakeholders viewed them, questioning their ability to look after a tenancy, pay for a tenancy and pay rent arrears to save a tenancy.

- The category of ‘young person’ was argued to be strongly associated with reduced rights and entitlements. This was said to be driven by the welfare system but impacted many other areas of younger adults’ lives, such as their ability to access housing.
- Welfare legislation was said to encourage younger adults to stay in the family home where at all possible. This took no account of the younger adults’ wishes, but more importantly, their parents' ability to continue to support them within the family home.
- My qualitative data showed that, although parents did want to continue to support their older children, the NDD caused stress and conflict within the family which was difficult to overcome where finances were stretched.
- Parents were unable to decide for themselves what they wished to ask for dig money from their own child as the NDD overrode their own wishes in this respect.
- Parents described having to treat their children as lodgers because of the NDD and in circumstances where their child was paying most of the rent, they described themselves as now being a dependent of their own child just because they claim benefits.

I believe most of the research questions were answered as convincingly as is possible in the context of a small-scale qualitative study. For example, the questions relating to younger adults’ knowledge and perception of the benefit system and their actual housing decisions yielded much rich data and these were very easy to interpret. There were some differences between policy and practitioner viewpoints, and between the younger adults and their parents, and my analysis and coding approaches enabled these disparities to be brought to the surface. The question relating to the NDD again offered much relevant data that was very easy to interpret, particularly the data from the parents and younger adults themselves. Further to this, policy experts were largely unaware of this policy (NDD), which in itself was interesting, but could not interpret the big picture for me, while the practitioners were able to offer many examples and their understanding of the practical issues. The research questions relating to fairness were, I believe, convincingly answered. Many strands of the research reinforced each other, for example the information from the

literature review and the case study along with the interview data help to address the questions about fairness. For example, practitioners explained there had been a rise in court action cases due to welfare reform across all age groups and the evidence from the case study supported this claim.

I did, however, decide to set aside the research question relating to “what it means to be an adult in modern day Scotland?”. I found that the data I collected was not sufficient to answer this sub-question directly, though the information derived from discussing this broad topic did help answer the wider welfare regime questions. In short, the answers given by policy and practitioners to this sub-question meant that the analysis was straying too far from the overall aim of the research. For example, there was an extremely interesting but not relevant discussion about younger adults’ use of Facebook. I therefore decided to use only material relevant to the overall research aim.

Limitations of this research

In investigating the impact of welfare reform on younger adults, I chose Edinburgh as a case study because it had several pertinent characteristics. These relate to Edinburgh being a relatively “young” city which meant that there was relatively large 'target' population for my study. Also, Edinburgh has a large PRS and my research questions required a focus on examining the role of the PRS for younger adults leaving home. Early impact assessments highlighted Edinburgh as one of the areas most affected by SAR in Scotland. Further to this Edinburgh is also a pressured housing market.

These characteristics meant that the welfare reforms have had a particularly high impact in Edinburgh, as compared with elsewhere in Scotland. This means that in some respects the findings of my research are not generalisable across Scotland, and I anticipate the experience in Edinburgh may be more like that in the more pressured markets in the south of England. Further to this, my expectation was that young people in Edinburgh would experience SAR more acutely because of the interaction between lower benefits and high rents levels in the PRS market particularly. Policy experts and particularly practitioners interviewed for this research confirmed that this was the case. Although younger adults and parents had a good understanding of the pressured housing market in Edinburgh, their lack of knowledge relating to social security benefits such as SAR meant this was largely unanswered by the younger adults themselves. However, many aspects of the findings are

likely to be relevant in other parts of Scotland particularly with regard to low-income younger adults and parents affected by the NDD as this increases the pressures on family relationships.

How this research contributes to knowledge

This thesis contributes to the literatures on welfare regimes and welfare reform and demonstrates that there is an important age-element in welfare regimes that is not considered in existing literature, other than in relation to pensions. A growing and important cleavage exists in how welfare reform has made welfare regime theory less relevant to younger adults from the 1980s, and welfare regime theorists need to take account of this issue in future research. Also as the numbers of younger adults staying in the parental home been increasing, social policy should take better account of this issue and support low-income parents to avoid issues (along with further cost) connected with family relationship breakdown as highlighted in Chapter 10. This thesis also demonstrates that widespread lack of understanding of the benefits system means that reforms are not mediated through ‘rational’ actors working with perfect information. However, the wider social policy evidence does suggest that giving greater information regarding conditionality and sanctions may mean younger adults are less likely to be sanctioned, to become NEET or take any job, no matter how precarious.

Striking is the extent to which many younger people have become disengaged from the social security system particularly in response to increased conditionality and sanctions. It is also striking that the younger adults interviewed did not consider the state to be an obvious enabler to independent living: social housing was seen as largely inaccessible whilst housing benefit did not enter their calculations. Younger people instead looked to the labour market as the root to independence. This was the case even though the often low paid and insecure nature of employment were insufficient to secure and maintain private tenancies. The operation of the benefits system including SAR point to age-based differences in the social security system. As SAR and NDDs affect only low-income households however, it is clear that there is also an important intra-generational cleavage between young people whose paths to independent living are hindered by the operation of the benefits system, and those who are not – and indeed whose path to independent living is actively promoted by the state through state supported entry into home-ownership through schemes such as Help to Buy.

Recommendations

Four recommendations are offered based on the findings of this research:

1. The findings of this research showed that lower rates of benefit for those under 25 years violate the principle of horizontal equity: that people in similar circumstances should be treated in similar ways. This is particularly problematic where the younger adult is a householder themselves. The DWP should therefore launch a wide-ranging consultation to start debate on the issues raised in this research regarding the fairness and impacts of lower rates of benefits for younger adults.
2. A finding of this research is that there are inconsistencies between the housing market and the social security system, in that younger adults in Scotland (aged 16 years) and the rest of the UK (aged 18 years), can legally sign for a tenancy, but are either not eligible for housing costs payments at all, or a reduced sum, which was thought to make sustainability of a tenancy very difficult. A more pragmatic approach would be to align legislation in these areas, for example ensuring access to housing costs payments for younger adults that do live independently.
3. The UK government should re-consider the operation of NDD under UC to reduce the unfairness to younger adults previously not affected under HB. The rates of deduction for those claiming an income replacement benefits themselves should be also be reduced.
4. The Scottish Government should seek to use their new powers under the Scotland Act 2016 to mitigate the impacts of increased NDD for low-income families through DHP until UC rolls out fully. The finding of this study is that the NDD under UC was a much fairer system in principle, although had potential issues, in that poorer and younger adults would be more affected than now. Once UC rolls out fully across the UK, Scottish Government should then use their powers to vary the housing costs element to ensure younger and poorer younger adults are not detrimentally affected.

Potential for further research

- An up-to-date investigation of the impacts and implication of the SAR on younger adults in Edinburgh's pressured housing market is required. The SAR was introduced in 2012, which saw an extended age criterion up to the age of 35 years for those living in the PRS. However, the last major quantitative and qualitative studies commissioned by the Scottish Government of welfare reform, which touched on SAR, were conducted at a point when many in the sector still enjoyed transitional protection. A new study would therefore be timely and also allow a focus on the impact of both SAR and the LHA maxima which caps SRS rents to those in the PRS in the locale starting in April 2018. As both SAR and LHA maxima impact those under 35 years abilities to access, afford and sustain a property, there could be unintended consequences of this policy. For example, as many properties in either sector will be unaffordable to those aged under 35 reliant on housing cost benefits, local authorities may find it difficult to discharge their duties under the homeless legislation. This is because any offer that is unaffordable is not a 'reasonable offer' of housing under the existing legislation.
- Further research is required of the issues highlighted in this thesis relating to both SAR and the NDD to better account for geographical differences. Policy makers taking part in this doctoral research stressed that the reforms would impact differently in different geographical areas. Therefore, further research is needed, in for example more rural areas, as there will be very specific interactions between benefit levels and structures and the housing market in those areas.
- As discussed in the limitations section, Edinburgh's pressured housing market is most akin to geographical areas in the London and the South of England. A comparative case study of similarly sized and pressured housing market across the rest of the UK would test the broader generalisability of the findings of this thesis.
- The Scottish Government should commission research to look at the feasibility of tracking younger adults' 'destinations', post-secondary school (work, training and education) beyond their 20th birthday. This may mean tracking younger adults' until they are eligible for 'adult' rates of benefit or NMW. New powers set out under the Scotland Act 2016 relating to employment services should allow an

enhancement of the existing services for younger adults which match their position in the wider labour market. An extended period of tracking would therefore give a more complete picture of how younger adults interact with the labour market over the period of their transition from school to work. Further consideration within this research should be given to extra funding for younger adults' during this period, for example through bursaries and training grants when setting up the new employment services.

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Appendix A Call for participants

Can you help with my research?

My research is concerned with reforms in social security since 2010 which may impact on the housing options for younger adults' aged between 21 and 34 living in Edinburgh. Three areas of reform are being examined: the increases in the non-dependant deduction; the under occupancy reduction (bedroom tax) and the increase in age of those affected by the shared accommodation rate (SAR).



I'd be interested to speak to you if:

- You live in Edinburgh or Lothians
- You are aged between 21-34 years of age and live with your parents' who claim Housing Benefit
- You are a parent claiming Housing Benefit and you have a young adult aged 21-34 years living at home

The phone interview will be completely confidential and your name will not be used in the research and you will not be identifiable in any way within the research.

You will receive a **£15 voucher** as a thank you for taking part.

If you would like to take part or need further information contact me (Janice Blenkinsopp) on: 07716816337 or email: jb200@hw.ac.uk

Appendix B Breakdown of family connections

Parent *	Younger Adult **	Main issues
SU-HH-001 (Harold)	SU-YP-002 (Matthew)	Grandfather/son. Benefit problems for 1 year + re NDD following death of grandmother. Good rep of lack of knowledge of system (both) Grandson had been caring for her, and then moved swiftly into work following her death. GF not wanting to take money off his wages. Only resolved through disability claim for Grandfather
SU-HH-002 (Jean)	SU-YP-003 (Ryan)	Single mother and son working full time and son covering rent – perceived unfairness of this position. Son had also lived with father who owned flat and did not need to pay towards rent in the same way. Great tension.
SU-HH-003 (Glenda)	SU-YP-005 (Amber)	Single mother and spoke to 1 daughter (recently had 2 ND). Returned frequently after sofa surfing – mutual support following death of close family member but not paying NDD and causing arrears. Overcrowded. Before son moved out he was NEET and mother took job to cover NDD. Rent arrears. Good explanation of changes in benefits when kids stop school.
SU-HH-004 (Patrick)	SU-YP-004 (Nicholas)	Father and son. Son now 34 and ok to live together and share costs. Son had lived on own and got evicted from flat due to rent arrears. For 12 years lived in 1-bedroom prop in son's name. Eventually moved and tenancy in father's name and now effected by NDD. Son working and pays most of rent – seen as unfair
SU-HH-005 (Theresa)	SU-YP-007 (Megan)	Single mother and 2 x NEET spoke to 1. Who had just claimed for UC. Mum reluctant to take cash off either daughter.
SU-HH-006 (Pauline)	SU-YP-008 (Lee)	Family – son working f/t and no issues – cost of housing for moving out greatest issue. When unemployed for 15 months - 'stress' because of NDD. Mother on SRP
SU-HH-007 (Ann)	-	Single mother 2 ND's 1 student/1 benefits and has younger child. Costs of associated housing costs
SU-HH-008 (Susan)	SU-YP-009 (Samantha)	Single mother and NEET. Daughter was on UC and mum advised her to sign off as she was stressed. Rent arrears and food parcels but expressed mutual support
SU-HH-009 (a Karen b David)	2 kids refused interviews	Very low-income family struggling with 2 non-deps – v. keen for kids to move out (5 kids in total). Money crisis described when kids left school. 1 son working 12 hrs contracted and the other in and out of work zero contracts.
-	-	[allocated SU-HH-10 + daughter (just had a baby) arranged several times for interview (with both parties)
SU-HH-11 (Donna)	SU-YP-001 (Kyle)	Mother and son. Very complex situation. Son had lived with dad until 16 and then kicked out when dad lost benefits (when he left school). Had been homeless and then had had own property and worked on and off zero contract hours and on UC. On and off bens – in and out of 'family' home. Interesting as spoke to son first and parent more difficult to speak to.

SU-HH-12 (Cath)	2 kids refused to speak	Single mother. 2 ND, 1 working and then college the other left college JSA and then UC and then working and then no benefits (NEET) being resolved. Huge issues with rent arrears as not paying NDD and mum self-employed and unable to prove enough hours for WTC to top up wages.
SU-HH-13 (Marie)	SU-YP-11 (Charles)	Single mother and NEET from leaving school until a few weeks ago (just made claim for PIP/ESA) – rent arrears - court action as highest NDD charged which mum tried to cover through 2 jobs. Son with Asperger's but extra q's to mum.
N/A	SU-YP-006 (Andrea)	Own accommodation.

Appendix C Policy expert topic guide

KI Topic Guide - policy development/commentator

1. Background

- a) **Prompt:** give an overview of the research being specific about why lower income 25-34 age group. Hand a 1-page research information sheet with contact details.
- b) Can you give me an overview of your role in policy development/organisation/ and how long you have been in this role?
- c) Can you tell me in what way your role may impact on younger people aged 25-34 years?

2. Impact of policy change (specific to 25-34-year olds)

- a) **Are there any changes in social security since 2010 that have affected access to housing for younger people aged 25-34 years of age in your view? Why do you say that? What effect have these changes had? – Would you describe them as mainly positive or negative? Are there particular issues affecting younger adults' aged 25-34 in your view? Probe:**
NDD/SAR/BT/proposed LHA type size criteria in the SRS/something else? How important are these policy factors in your view?
- b) **Are you aware of any policy proposals in the pipeline which would affect younger adults' (aged 25-34) housing options? Probe: in the short/long term? Is change likely?**
- c) **Which of the following has the greatest effect on younger people's ability to gain and sustain appropriate housing in your view: housing market/ local jobs market or social security policy? Are there specific reasons for this?**

3. Implication for transition (specific to 25-34-year-old)

- a) **When people use the term, 'young people/person' in your policy arena, what is it that is meant? At what point would you say people transition to 'adulthood'? Can you talk me through what you mean when you use the term 'adulthood'? Is the main criteria based on age/other factors? Probe: leaving home/completing education/starting a family, etc.)?**
- b) **Have there been changes in the way in which society in general perceive the meaning of 'youth/young people' and 'adulthood'? What about in specific service sectors? Have these changes been recent? What has changed/why?**
- c) **What role, if any, has social security played in these changes/how is it likely to impact on conceptualisations of youth/adulthood going forward?**
- d) **Are there any other factors you see as important in these ideas of youth and adulthood? Probe: changing cultural norms/changing perceptions of**

inter-generational responsibility/education/school leaving/ changes in housing market/changes in labour market, etc.? **How important is social security policy as compared with these other factors? Which would you view as most and least significant and why? In your view are there differences when factors such as gender/race/ethnicity/class (social background) or place are taken into account? Can you expand?**

- e) **Have these changes in perception been positive/negative on the whole? In what ways? Thinking specifically about 25-34-year olds, what does all this mean for them?**
- f) **What is your view of the age at which ‘young people’ can do various things (e.g. vote/drive/take on tenancy/'adult' rates of social security etc.) differs so much/is changing? Is this appropriate/problematic? What would a sensible/coherent policy on this look like?**

4. Intergenerational issues (specific to 25-34-year olds)

- a) **What are your views on the age that parents stop being able to claim social security benefit for an older child living at home for example Child Benefit/Child Tax Credit? What do you think of this age/event being the cut-off point? Is it a suitable age for parental benefits to be reduced?**
- b) **Do you have a view on lower rates of social security payments for young people? Why do you say that? What do you think is the rationale/ motivation behind policy highlighted here? How would you explain the disparity? In your view, would there be a more effective inter-generational social security policy that would work better?**
- c) **What are your views on the term ‘inter-generational responsibility? Has this changed/is this changing?**
- d) **What are your views on the implied extension of parental responsibility highlighted by say the SAR policy? Do you think the rationale is just to extend the transition to adulthood? What impact, if any, do factors such as gender/race/class (social background) or place make to this? Why do you say that?**

Appendix D Practitioner Topic guide

KI Topic Guide ('service delivery' organisations)

1. Background

- d) **Prompt:** give an overview of the research (stress interest in lower income 25-34-year olds) and hand a 1-page research information sheet with contact details.
- e) Could you give me an overview of your organisation/specific role/ job title and how long you have been in this role/worked there?
- f) Can you tell me in what way your organisation works with/for young people and their ages? *Probe: any engagement in policy development at all?*

2. Policy and practice responses specific to 25-34-year olds

- a) **What advice service do you offer specifically to younger people? How is this delivered? Is there a difference in the services you deliver for those aged 25-34? How well informed are younger people in your view?**
- b) **How easy/hard is it for your organisation to (help) source suitably sized and priced properties in Edinburgh for young people? Are there different access issues for those wishing to rent when they need support from the social security system? Different for those in the 25-34 age group?**
- c) **Does your organisation have a role in speaking to parents (mediation for example) of younger adults' who may be seeking to live independently? Is this something your organisation was previously doing, or has it been implemented as a response to something else? In your view, should these interventions be more/less widespread?**

If relevant:

- i) *Are these interventions positively received by both parent/young adult? What do you think success look like? How often do these interventions 'succeed'?*
- ii) *What are the main reasons for parents being unwilling to continue to support their older children in their homes? [Where stress and family fall out is cited: what are the main causes of this: poor behaviour, money issues etc. do you have data/reports which you could make available to me?]*

3. Impact of policy change specific to 25-34-year olds

- a) **Are there any changes in social security since 2010 that have affected access to housing for young people in your view? Why do you say that? What effect have these changes had? – Would you describe them as mainly positive or negative? Are there particular issues affecting younger adults' aged 25-34 in your view? Probe: NDD/SAR/BT/proposed LHA type size**

criteria in the SRS/something else? How important are these policy factors in your view?

- b) Which of the following has the greatest effect on younger people's ability to gain and sustain appropriate housing in your view: housing market/ local jobs market or social security policy? Are there specific reasons for this view?**

4. Implication for transition

- g) When people use the term, 'young people' in your field/service, what is it that they usually mean? At what point would you say people transition to 'adulthood'? Can you talk me through what you mean when you use the term 'adulthood'? Is the main criteria based on age/other factors** *Probe: leaving home/living independently /completing education/starting a family, etc.?*
- h) Have there been changes in the way in which society in general perceive the meaning of 'youth/young people' and 'adulthood'? What about in specific service sectors? Have these changes been recent? What has changed/why?**
- i) Have these changes in perception been positive/negative on the whole? In what ways? Thinking specifically about 25-34-year olds, what does all this mean for them?**
- j) What role, if any, has social security played in these changes/how is it likely to impact on conceptualisations of youth/adulthood going forward?**
- k) Are there any other factors you see as important in these ideas of youth and adulthood? Probe: changing cultural norms/changing perceptions of inter-generational responsibility/education/school leaving/ changes in housing market/in work training/changes in labour market, etc.? How important is social security policy as compared with these other factors? Which would you view as most and least significant and why? What impact, if any, do factors such as gender/race/class (social background) or place make to this? Why do you say that?**
- l) What is your view of the age at which 'young people' can do various things (e.g. vote/drive/take on tenancy/'adult' rates of social security etc.) differs so much/is changing? Is this appropriate/problematic? What would a sensible/coherent policy on this look like?**

Appendix E Topic guide for interviews with parents

Topic Guide - Service User – Parent/HH

1. Background

- g) Give an overview of the research and hand a 1-page research information sheet with contact details.
- h) **Can you tell me about yourself and where you're living at present?** Probe: how long lived here /household makeup/numbers and potentially ages /tenure/where were you living previously?
- i) **Are you working at present?** *If yes:* can you tell me more about your work? Is this work permanent/full-time/ temporary/zero-hour contract/have you always worked in this kind of job? **Do you claim benefits at all?** Would you mind telling me what benefits you are claiming and how long you have been claiming them?

2. Parents with older children living at home [21-34 years]

- e) **Has your older child always lived in the family home?**
 - i) **If yes: what would you say is the reason(s) for this?** for example: this is **just** where you/they would like them to be at this point in time/ financial constraints of moving out/helping with the family budget/lack of other options/something else? Would you be more or less comfortable with your older child moving out if they were sharing with others? Are there any other factors that also matter?
 - ii) **If no: has your older child returned to live with you after living independently?** Probe: following their own tenancy/college/relationship breakdown? **Can you explain the circumstances within which they decided to move back home? What were the key reasons/prompts? How did they feel about moving back? How did you feel about it? Once they moved back in, can you explain how that felt/worked out from your point of view (and theirs)?** Probe: good, as less worried about them managing money and responsibilities, nice to have the company/help around the house (?)/difficult, living with another 'adult'/powerless to help them financially to move out?
- f) [If not already covered]
Have there been changes in your benefits over last few years? What about Housing Benefit? What about HB in relation to having your older child living with you? Does your older child help with housing costs (pay dig money)? Does your older child work/claim benefits/education/apprenticeship? Have they ever had their benefit sanctioned or stopped their claim without having work to go to? What sort of impact did this have on them/you? Have you ever sought benefit advice because of these issues? Were you ever put in touch with a family mediation service to attempt to resolve these issues? If resolved

– can you tell me more about how these issues were resolved? Have there been any lasting effects with relationships in your view?

3) Intergenerational issues

- a) **When people use the term, 'young people/person', what does that conjure up in your mind - what sort of age group? At what point would you say people become an adult? Is it based mainly around reaching a certain age/or other factors such as life experience, responsibilities etc.?** *Probe: leaving home/completing education/starting a family, etc.)?*
- b) **Do you think it's fair to pay lower rates of benefit to young people under 25? Do you think it's reasonable to only pay a shared accommodation rate for young people up to the age of 34? Do you think the benefit system is fair to parents of older children still living with them? Why do you say that? What in your view would be a more reasonable system?**
- c) **What do you think is a reasonable age for single people to expect to be able to live independently in their own accommodation in your view?** Is it down to age, or other factors (e.g. being able to pay for it themselves through wages, having family responsibilities etc?) *Probe: is this different for different groups of young people, for example: workers/students/people claiming benefits? What makes you say that?*
- d) **Which of the following, in your view, has the greatest effect on younger people's ability to find and remain in suitable housing: local housing market/ local jobs market or social security policy?** Are there specific reasons for this view? *Probe: are the issues different for different groups of young people for example: workers/students/people claiming benefits? What makes you say that?*

Appendix F Topic guide for interviews with younger adults

Topic Guide - Service User – Younger People

3. Background

- j) Give an overview of the research and hand a 1-page research information sheet with contact details.
- k) **Can you tell me about yourself and where you're living at present?** Probe: how long lived here /household makeup/numbers and potentially ages /tenure.
- l) **Have you always lived in the family home [if relevant]?**
 - iii) **If yes: what would you say is the reason(s) for this?** for example: this is just where you would like to be at this point in time/ financial constraints of moving out/helping with the family budget/lack of other options/something else? Are there any other factors that also matter?
 - iv) **If no: have you ever returned to live with your parents after living independently?** Probe: following having your own tenancy/college/relationship breakdown? **Can you explain the circumstances within which you decided to move back home? What were the key reasons/prompts? How did you feel about moving back? How did your parents feel about it? Once you moved back in, can you explain how that felt/worked out from your point of view (and their's)?** Probe: good, as less worried about managing money and responsibilities, nice to have the company/difficult, living with another 'adult'/powerless as felt financially restricted?
- m) **Are you working at present?** *If yes:* can you tell me more about your work? Is this work permanent/full-time/ temporary/zero-hour contract/apprenticeship have you worked in this kind of job long? **Do you claim benefits at all?** Do you mind my asking what benefits you are claiming and how long you have been claiming them?

4. Experience of living in parental home [if relevant]

- a) **Do you know if you living here has any impact on your parent's benefits?** If yes, what sorts of impacts (if reductions, ask how much)? **Do you pay dig money/help with housing costs? How do you think that matches up to the amount that your parents receive in benefit (more or less)? How easy/hard do you find it to contribute to this? Where do you get it from?** Probe: out of wages/bursaries/benefits? [Where paid out of benefit income: **Have you ever had issues paying this amount due to benefit sanctions/delay/other interruptions such as cancelling a claim? Can you talk me through this?**] **Is money, including your financial contribution a cause of tension within your household?** For example, stress/argument within the household? **Have you ever been asked to leave because of these types of arguments?**

3. Experience of living in own independent accommodation [if relevant]

a) If yes to currently renting independent accommodation.

Is this SRS or PRS accommodation?

i) What were your main reasons for taking this housing option?

Probe: this was your preference/moved to find and keep work/ asked to leave parental home/ little choice, as had to take what accommodation was on offer or something else?

ii) Can you tell me more about how you came to be living in this accommodation? Probe: what were the circumstances that led up to making this decision? Did you get help to source this accommodation from anyone? Are you happy with your current living arrangements?

Probe: is living independently a positive or negative experience for you? **Is it affordable?** How long do you expect/hope to be in this accommodation? **Why do you say this?** Probe: prospects of work or better paid work/moving in with partner/not confident that there will be any significant changes/driven by benefit rules or something else?

b) If yes to renting independent accommodation in the past

Was this SRS or PRS accommodation?

i) What were your main reasons for taking this housing option at that time? Probe: moved to find and keep employment/moved in to be with a partner/going to college or university/asked to leave parental home/had little choice at the time than to take this accommodation or something else?

ii) Can you tell me more about how you came to be living in this independent accommodation at that time? Probe: what were the circumstances that led up to making this decision? Did you get help to source that accommodation from anyone?

c) If have never lived in independent accommodation: Have you ever considered renting your own accommodation as an option for you? Why did you decide against it? Why do you feel this is not an option for you right now?

4. Experience of Sharing [If relevant]

Are you currently sharing?

d) If yes to currently sharing:

i) What were your main reasons for taking this housing option?

Probe: enjoy sharing/ asked to leave parental home/prefer sharing to be

- living alone/cost driven – can you give me more information about this – is this related to affordability such as finding suitably priced accommodation or paid work or claiming benefits?
- ii) **Can you tell me more about how you came to be living in shared accommodation?** Probe: what were the circumstances that led up to making this decision? **Did you get help to source this accommodation from anyone? Are you happy with your current shared living arrangements?** Probe: *is sharing a positive or negative experience for you? Is it affordable?* **How long do you expect/hope to be in shared accommodation? Why do you say this?** Probe: prospects of work or better paid work/moving in with partner/not confident that there will be any significant changes/driven by benefit rules?
 - e) **If yes to sharing in the past:**
 - i) **What were your main reasons for taking this housing option at that time?** Probe: enjoy sharing/ asked to leave parental home/prefer sharing to be living alone/cost driven – can you give me more information about this – was this related to affordability such as finding suitably priced accommodation or paid work or claiming benefits?
 - ii) **Can you tell me more about how you came to be living in shared accommodation at that time?** Probe: what were the circumstances that led up to making this decision? **Did you get help to source this accommodation from anyone?**
 - f) **If have never shared: Have you ever considered shared accommodation as an option for you? Why did you decide against it?**

5. Intergenerational issues (specific to 21-34-year olds)

- a) **When people use the term, 'young people/person', what does that conjure up in your mind – what sort of age group? At what point would you say people become an adult? Is it based mainly around reaching a certain age/or other factors such as life experience, responsibilities etc.?**
- b) **Do you think it's fair to pay lower rates of benefit to young people under 25? Do you think it's reasonable to only pay a shared accommodation rate for young people up to the age of 34? Do you think the benefit system is fair to parents of older children still living with them? What in your view would be a more reasonable system?**
- c) **What do you think is a reasonable age for single people to be living independently in their own accommodation in your view?** Probe: is this different for different groups of young people, for example: workers/students/people claiming benefits? What makes you say that?
- d) **Which of the following, in your view, has the greatest effect on your ability to find and remain in suitable housing: local housing market/ local jobs market or social security policy?** Are there specific reasons for this view? Probe: are the

issues different for different groups of young people for example:
workers/students/people claiming benefits?

- e) **What are your own plans for the future in relation to settling in your own accommodation? – how realistic do you think this is? Do you view this as a short/medium or longer-term plan? What might help you achieve this goal in your view: going to college/finishing training/finding a particular job/moving in with a partner? How achievable are these further steps for you?**

Appendix G Research consent form

Confidentiality/Anonymity/Disclosure

Everything you say will be treated in confidence. Your name will not be used in my thesis or any reports published following this; and I will not pass your details onto anyone else. Quotes may be used within reports, but no-one will be able to identify you from them.

****Disclosure** – (the only exemption) unless I have reason to believe that a vulnerable person is at risk, in which case I may share my concerns with an appropriate professional [Supervisors in the first instance] **

- **Emphasise:** you don't need to answer anything you don't want to, and can stop interview at any time, etc.
- **Check if OK** to record for transcription (again stress confidentiality and care that will be taken to anonymise transcript). Explain recording can speed up the process and means I can properly listen to answers.

Informed Consent

Stress informed consent

- You are under no obligation to participate, and there will be no consequences if you don't) and

Thank them for your participation in the project.

Recording

Ask if interviewee agrees to be recorded and then read out the following at the start of your recording, inserting the relevant details. This will be used by the transcriber to complete the cover page.

1. The code number for this interview is _____
2. The interviewer is _____
3. The date today is _____
4. **“For the purposes of the recording, (please) can you confirm that we have discussed the project, and that you have given your consent to go ahead and be recorded?”**

Appendix H Copy of contract form signed by transcriber of audio files

Confidentiality Agreement

Transcriptionist

I, _____ transcriptionist, agree to maintain full confidentiality regarding any and all audiotapes and documentations received from Janice Blenkinsopp related to her PhD study related to low income parents and young people, housing and social security.

Furthermore, I agree:

1. To hold in strictest confidence the identification of any individual that may be inadvertently revealed during the transcription of audio-taped interviews, or in any associated documents.
2. To not make copies of any audiotapes or computerised titles of the transcribed interviews texts, unless specifically requested to do so by Janice Blenkinsopp
3. To store all study-related audiotapes and materials in a safe, secure location as long as they are in my possession.
4. To return all audiotapes and study-related materials to Janice Blenkinsopp in a complete and timely manner.
5. To delete all electronic files containing study-related documents from my computer hard drive and any back-up devices.
6. To not discuss the interviews themselves or findings revealed within the interviews with any other person or use the data for any other purpose.

I am aware that I can be held legally responsible for any breach of this confidentiality agreement, and for any harm incurred by individuals if I disclose identifiable information contained in the audiotapes and/or files to which I will have access.

Transcriber's name (printed) _____

Transcriber's signature _____

Date _____

Appendix I Copy of basic coding Framework for policy and practitioner interviews

Name	References	Created By	Modified On
Social Security	582	JB	17-Nov-16 3:17 PM
Reduced Benefit Rates	65	JB	23-May-17 1:41 PM
Lower earnings for employment	9	JB	23-May-17 1:41 PM
unfair	4	JB	23-May-17 1:41 PM
shifting resources - public to private	8	JB	15-Nov-16 9:21 PM
immoral	1	JB	14-Nov-16 4:25 PM
Parental Benefits	180	JB	23-May-17 1:41 PM
Non-Dependant Deduction	97	JB	23-May-17 1:41 PM
Cliff edge	26	JB	19-May-17 3:54 PM
support payments as a third way option	15	JB	23-May-17 1:41 PM
Child Tax Credit	6	JB	17-Nov-16 3:17 PM
Child Benefit	5	JB	17-Nov-16 3:17 PM
Housing Benefit	32	JB	23-May-17 1:41 PM
backdating restrictions 6-1 month	3	JB	15-Nov-16 9:21 PM
Shared Accommodation Rate	34	JB	23-May-17 1:41 PM
Rationale of change	84	JB	17-Nov-16 3:17 PM
Cost	12	JB	17-Nov-16 3:17 PM
Something else	11	JB	17-Nov-16 3:17 PM
unintended consequences	10	JB	23-May-17 1:41 PM
Contradictory	13	JB	15-Nov-16 9:21 PM
More complex	3	JB	15-Nov-16 5:16 PM
turmoil	4	JB	15-Nov-16 5:16 PM
perception of fairness	2	JB	15-Nov-16 9:21 PM
Illogical	2	JB	15-Nov-16 9:21 PM
Simplification	1	JB	11-Nov-16 3:09 PM
Under occupancy charge	22	JB	23-May-17 1:41 PM
Universal Credit	25	JB	17-Nov-16 3:17 PM
Housing Costs	7	JB	15-Nov-16 9:21 PM
Third Party Deductions	4	JB	15-Nov-16 9:21 PM
APA	2	JB	15-Nov-16 9:21 PM
Increased conditionality	14	JB	17-Nov-16 3:17 PM
poorly informed of ss entitlements-system	17	JB	17-Nov-16 3:17 PM
DHP	7	JB	17-Nov-16 3:17 PM
zero-hour contracts and benefits	9	JB	19-May-17 12:49 PM
young people	14	JB	19-May-17 12:49 PM
part-time hours	6	JB	19-Sep-16 3:49 PM
Sanctions	9	JB	17-Nov-16 3:17 PM
ESA-INCAP	4	JB	19-Sep-16 2:25 PM
Job Seekers Allowance	6	JB	17-Nov-16 3:17 PM
Benefit uprating since 2010	5	JB	14-Nov-16 5:19 PM
Administrative issues	9	JB	20-Sep-16 12:43 PM
Discretionary Payments	2	JB	15-Nov-16 9:21 PM
Carer	5	JB	19-Sep-16 4:25 PM
Overpayments	4	JB	19-May-17 3:30 PM
Council Tax issues	3	JB	12-Sep-16 4:22 PM
Charity	1	JB	11-Nov-16 3:09 PM
LWF	1	JB	15-Nov-16 9:21 PM
Bereavement	3	JB	19-May-17 12:49 PM
Housing Issues	417	JB	15-Nov-16 4:22 PM
Private Rented Sector	79	JB	19-May-17 3:30 PM

Shared Accommodation	50	JB	23-May-17 1:41 PM
Implied extension of parental responsibility alternatives when can't stay at home	8	JB	17-Nov-16 3:17 PM
Bad experiences	3	JB	15-Nov-16 9:21 PM
Good experiences	6	JB	15-Nov-16 4:22 PM
Student Accommodation	3	JB	20-Sep-16 1:01 PM
High rents - rent inflation	3	JB	23-May-17 1:41 PM
Landlords	4	JB	12-Sep-16 4:21 PM
Reduced employment incentives	2	JB	15-Nov-16 8:58 PM
Social Rented Sector	1	JB	08-Sep-16 12:43 PM
	119	JB	19-May-17 12:49 PM
Advice and support	26	JB	19-May-17 3:30 PM
Housing Association	24	JB	17-Nov-16 3:17 PM
LHA maxima	8	JB	17-Nov-16 3:17 PM
Council	20	JB	17-Nov-16 3:17 PM
Temporary Accommodation	3	JB	10-Nov-16 6:38 PM
court action	7	JB	15-Nov-16 9:21 PM
stricter	6	JB	15-Nov-16 9:21 PM
pre-action requirement	2	JB	15-Nov-16 3:52 PM
young people and court action	2	JB	15-Nov-16 3:52 PM
'kinder' due to welfare reform	1	JB	15-Nov-16 3:52 PM
MMR	1	JB	11-Nov-16 11:48 AM
Living with parents	42	JB	19-May-17 3:30 PM
Reasons beyond money	12	JB	20-Sep-16 12:59 PM
returning home after university	2	JB	08-Sep-16 12:59 PM
Stress - money	5	JB	19-May-17 3:24 PM
Living in own rented accommodation	29	JB	17-Nov-16 3:17 PM
barriers to further education	5	JB	17-Nov-16 3:17 PM
Homelessness	40	JB	15-Nov-16 5:16 PM
Sofa Surfing	6	JB	19-Sep-16 3:43 PM
funding issues	4	JB	15-Nov-16 4:22 PM
bidding for properties	5	JB	15-Nov-16 4:22 PM
overcrowded	7	JB	20-Sep-16 12:15 PM
Section 5 referral	2	JB	15-Nov-16 12:50 PM
Gatekeeping	3	JB	15-Nov-16 4:22 PM
Eviction	3	JB	20-Sep-16 12:42 PM
Mediation	12	JB	19-May-17 3:24 PM
Arrears	26	JB	19-May-17 3:24 PM
Public Authority Arrears	6	JB	19-May-17 12:49 PM
Lack of supply	7	JB	15-Nov-16 9:21 PM
Leaving Care	6	JB	14-Nov-16 12:02 PM
Licensee	4	JB	12-Sep-16 4:26 PM
choice	4	JB	15-Nov-16 4:50 PM
deposits	4	JB	23-May-17 1:41 PM
buying a home	3	JB	19-May-17 3:30 PM
bank of mum and dad	2	JB	19-May-17 3:30 PM
resource -based	2	JB	15-Nov-16 4:22 PM
letting agents	1	JB	15-Nov-16 4:50 PM
Direct payments	3	JB	15-Nov-16 9:21 PM
Implications for Transition	400	JB	19-May-17 12:49 PM
Age of Transition	264	JB	23-May-17 1:41 PM
Dependant on age	15	JB	23-May-17 1:41 PM
Leaving Education	15	JB	19-May-17 3:30 PM
Social Background	42	JB	17-Nov-16 3:17 PM
Working class	11	JB	17-Nov-16 3:17 PM

Middle class	4	JB	14-Nov-16 2:57 PM
Social networks	4	JB	14-Nov-16 2:57 PM
Ethnicity	1	JB	15-Jun-16 3:24 PM
level of responsibility	14	JB	23-May-17 1:41 PM
Economically independent	10	JB	19-May-17 12:49 PM
Starting employment incl. app.	7	JB	17-Nov-16 3:17 PM
When claiming benefits	30	JB	17-Nov-16 3:17 PM
Other factors	21	JB	17-Nov-16 3:17 PM
Leaving home	9	JB	19-May-17 12:49 PM
varies hugely	11	JB	19-May-17 12:49 PM
Starting a family	7	JB	19-May-17 3:30 PM
NEETS	10	JB	19-May-17 3:30 PM
Managing own tenancy	7	JB	15-Nov-16 5:16 PM
only with support	1	JB	15-Jun-16 3:24 PM
journey	6	JB	14-Nov-16 2:57 PM
mental maturity	3	JB	19-May-17 12:49 PM
Fragmentation	3	JB	11-Nov-16 3:09 PM
Slowed Transition	9	JB	19-May-17 12:49 PM
Difficult Transition	20	JB	15-Nov-16 5:16 PM
Negative - overall changes	12	JB	17-Nov-16 3:17 PM
Lengthened transition	7	JB	19-May-17 12:49 PM
cultural changes	17	JB	17-Nov-16 3:17 PM
ideologically driven	2	JB	14-Nov-16 5:19 PM
media - negative press	2	JB	17-Nov-16 3:17 PM
Moral panic	2	JB	14-Nov-16 1:22 PM
veneer - superficial maturity	2	JB	14-Nov-16 5:19 PM
Middle class concerns	2	JB	14-Nov-16 1:22 PM
cultural capital	1	JB	11-Nov-16 1:36 PM
traumatic transition	6	JB	15-Nov-16 5:16 PM
New technology -role	9	JB	14-Nov-16 4:25 PM
Faster Transition	6	JB	15-Nov-16 5:16 PM
Failed transition	2	JB	15-Nov-16 9:21 PM
Positive -overall changes	2	JB	11-Nov-16 3:09 PM
levels of independence	1	JB	14-Nov-16 5:19 PM
Age	120	JB	23-May-17 1:41 PM
under 25	30	JB	19-May-17 3:30 PM
16-17	5	JB	19-May-17 12:49 PM
View on age can do various things	36	JB	17-Nov-16 3:17 PM
Difficult	9	JB	17-Nov-16 3:17 PM
Ok different	5	JB	14-Nov-16 5:19 PM
Necessary	2	JB	14-Nov-16 2:57 PM
Good Different	2	JB	15-Jun-16 3:24 PM
Unusual	1	JB	15-Jun-16 3:24 PM
Nonsense	2	JB	11-Nov-16 3:09 PM
Under 21	4	JB	23-May-17 1:41 PM
over 35 working age people	3	JB	11-Nov-16 3:09 PM
age of childhood end - service-policy defined	6	JB	19-May-17 12:49 PM
Perceptions of Housing Options	134	JB	15-Nov-16 11:27 AM
Housing-jobs-social security	79	JB	19-May-17 12:49 PM
housing market	15	JB	17-Nov-16 3:17 PM

social security	21	JB	17-Nov-16 3:17 PM
jobs market	11	JB	23-May-17 1:41 PM
All	7	JB	19-May-17 12:49 PM
Dependent on place	6	JB	17-Nov-16 3:17 PM
more difficult	31	JB	19-May-17 12:49 PM
Same as everyone else	2	JB	11-Nov-16 3:09 PM
allocations SRS - means to pay worse	1	JB	14-Nov-16 5:19 PM
less difficult	1	JB	10-Nov-16 6:13 PM
Responses to Changes	65	JB	14-Nov-16 4:25 PM
work hard to make it work	8	JB	23-May-17 1:41 PM
find any employment	10	JB	10-Nov-16 6:28 PM
drop out	7	JB	17-Nov-16 3:17 PM
Disengaged with 'traditional' social security model	11	JB	17-Nov-16 3:17 PM
give up on claim	9	JB	17-Nov-16 3:17 PM
alternatives - crime	2	JB	15-Nov-16 5:16 PM
live with and off parents and other family members	8	JB	17-Nov-16 3:17 PM
Judgemental Services	3	JB	15-Nov-16 5:16 PM
Future Plans	1	JB	23-May-17 1:41 PM
Do just enough	0	JB	01-Jun-16 3:52 PM
Policy	323	JB	15-Nov-16 5:16 PM
Intergenerational	45	JB	15-Nov-16 9:21 PM
class	11	JB	17-Nov-16 3:17 PM
what is intergenerational	10	JB	15-Nov-16 9:21 PM
Geographical	5	JB	17-Nov-16 3:17 PM
unfairness	1	JB	27-Oct-16 7:11 PM
Policy People	252	JB	14-Nov-16 3:55 PM
Young person in policy arena	60	JB	17-Nov-16 3:17 PM
Bandings unhelpful	2	JB	14-Nov-16 2:57 PM
'inherently vulnerable'	1	JB	15-Nov-16 3:52 PM
Reflections on own transition	14	JB	19-May-17 12:49 PM
Scotland v rUK	22	JB	17-Nov-16 3:17 PM
push for policy change	44	JB	15-Nov-16 5:16 PM
Working with DWP	12	JB	14-Nov-16 2:57 PM
Secondary legislation - changes at the margins	4	JB	14-Nov-16 12:02 PM
Examples	10	JB	05-Dec-16 12:17 PM
personal advice	1	JB	14-Nov-16 1:22 PM
Service People	32	JB	17-Nov-16 3:17 PM
Black and White	4	JB	15-Nov-16 9:21 PM
Incentives	1	JB	15-Nov-16 9:21 PM
Poverty	11	JB	15-Nov-16 9:21 PM
Welfare Squeeze	1	JB	08-Sep-16 12:40 PM
Flexible Policy	8	JB	14-Nov-16 1:22 PM
State Guarantee for YP	7	JB	14-Nov-16 1:22 PM
Money v Service in policy narrative	1	JB	14-Nov-16 12:12 PM
Policy v service mismatch	11	JB	17-Nov-16 3:17 PM
IMPACT KI	4	JB	08-Nov-16 6:07 PM

Appendix J Copy of basic coding framework for parents' and younger adults' interviews

Name	References	Created By	Modified On
INTERGENERATIONAL	521	JB	23-May-17 8:24 PM
CLAIMING BENEFITS	109	JB	23-May-17 8:24 PM
KNOWLEDGE	55	JB	23-May-17 4:46 PM
WORKING	60	JB	23-May-17 4:48 PM
TENSION	45	JB	23-May-17 4:54 PM
CLIFF EDGE	15	JB	23-May-17 8:26 PM
ADVICE-MEDIATION	18	JB	23-May-17 2:23 PM
NEET	55	JB	23-May-17 8:15 PM
TRANSITION	283	JB	23-May-17 8:20 PM
AGE	83	JB	23-May-17 8:25 PM
HOUSING	32	JB	23-May-17 4:41 PM
RESPONSIBILITY	22	JB	23-May-17 8:23 PM
EMPLOYMENT	22	JB	23-May-17 4:51 PM
SOCIAL SECURITY	46	JB	23-May-17 8:20 PM
EDUCATION	12	JB	23-May-17 4:50 PM
FUTURE PLANS	16	JB	23-May-17 8:28 PM
SOCIAL MEDIA	0	JB	19-May-17 11:54 AM
HOUSING ACCESS	107	JB	23-May-17 8:26 PM
SHARED	53	JB	23-May-17 8:24 PM
SRS	21	JB	23-May-17 8:27 PM
PRS	8	JB	23-May-17 8:27 PM
AFFORDABILITY	96	JB	23-May-17 5:12 PM
JOBS MARKET	43	JB	23-May-17 5:12 PM
BENEFITS	26	JB	23-May-17 4:05 PM
SUSTAINABILITY	82	JB	23-May-17 2:42 PM
ARREARS-COURT ACTION	69	JB	23-May-17 2:51 PM
ADVICE	7	JB	23-May-17 2:51 PM