

WELFARE REFORM - OLDER LONDONERS' PERSPECTIVES

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Research Background

Welfare reform

- ▣ Targeting 2 key problems – inefficiency
 - low work incentives
- ▣ Drive to – reduce expenditure on housing benefit
 - achieve ‘fairness’ for workers
 - increase incentives to work
- ▣ Aim to ‘protect’ those of SPA from changes

Research Background

Main Changes:

- ▣ Social Fund Scheme changed to Discretionary Crisis Fund
- ▣ Housing Benefit and under-occupancy
- ▣ Council Tax Benefit changed to Council Tax Support Scheme
- ▣ DLA changed to PIP
- ▣ Introduction of Benefit Cap
- ▣ Introduction of Universal Credit

Research Background

Context

- ▣ Increasing utility prices
- ▣ Research on OP poverty
- ▣ Research on OP debt-management
- ▣ Circumstances for job-seekers aged 50+

Research Rationale

- ▣ Conducive with purposes of PAiL
- ▣ Need to understand impacts on OP specifically
- ▣ A shortage of 'interacting effect' research on OP
- ▣ A shortage of case-studies with OP documented
- ▣ Interest in 'knock-on' effects

Our Approach

- ▣ Lit. Review of changes and impact
- ▣ Analysis of data from AUK 'Information and Advice' services
- ▣ Analysis of data from 'Your Priorities 2014'
- ▣ Interviews with organisations working with OP affected
- ▣ Interviews with OP themselves

Case-Study 1 – Linda

- ▣ 58 year-old woman
- ▣ Lives alone in rented accommodation
- ▣ Currently in receipt of – Housing Benefit
 - Council Tax Support
 - Job-Seekers Allowance
- ▣ Made unemployed 10 years ago
- ▣ Would like to work – currently volunteering

Case-Study 1 – Linda

Financial changes since 2010

- ▣ 2010 – Mar' 2012 – JSA and full Housing Benefit (inc. w/ inflation)
- ▣ Apr' 2012 – JSA inc. reduced to 1%
- ▣ Apr' 2013 – Band B contribution towards council tax (~ £11)
- ▣ + more travel costs (JC) + inflation on necessary expenditure (food etc.)

Case-Study 1 – Linda

1. Increased reliance on sister and Mother to cover costs (usually transport)
2. Doesn't buy new clothes/ Buys food 'in bulk' and cooks meals in advance
3. Fear of increased rent-costs and or a large 'one-off' payment
4. 'Them' against 'me' impression of JC
5. Lack of success in job-market has hit confidence

Case-Study 1 – Linda

Linda's reported barriers to employment:

1. Changes in recruitment expectations
2. Possible bias against older applicants
3. Difficulties keeping up-to-date with changes in her line of work (e.g. technologies)
4. Mandatory job-centre training inappropriate
5. Lower salaries/ part-time work not financially viable
6. Increasing period of time out of work

Case-Study 2 – Tom

- ▣ 52 year-old man
- ▣ Lives alone in housing association accommodation but has a two-bedroom flat
- ▣ Has a moderate learning disability
- ▣ Unemployed – unable to read
- ▣ Has lived in the same area for many years

Case-Study 2 – Tom

Key changes

- ▣ Housing benefits had become subject to under-occupation penalties
- ▣ Started receiving discretionary housing payments subject to regular reviews
- ▣ Making positive efforts to resolve the shortfall was a requirement for the discretionary payments

Case-Study 2 – Tom

1. Anxiety over having to move home
2. Feelings of being pressurised by postal communications (that he can't read) with listed properties
3. Fear of eviction
4. Reportedly no one-bedroom properties in the locality

Where Next?

2 key questions:

1. What individual scenarios can you think of where impact of welfare reform would be most keenly felt?
2. How can prospective participants experiencing these scenarios be most meaningfully contacted and engaged with?