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INSPIRING SOCIAL CHANGE

POVERTY AND PROBLEMATIC DEBT: WHAT CAN SOCIAL HOUSING PROVIDERS DO?

The current economic situation and planned welfare reform have led to concerns over a potential increase in problematic debt (not only rent arrears) among social housing residents. How can the social housing sector ensure their response fully takes into account their tenants' wider circumstances?

Key points

This paper considers these concerns in the context of wider evidence on poverty and debt and, to help find more holistic solutions, provides suggestions on what social housing providers can do to address poverty and help prevent tenants from moving into problematic debt and rent arrears. There are many things registered providers are already doing – or can consider – to put reducing poverty and problematic debt at the heart of delivering their business. These include:

- Integrating an anti-poverty approach in housing management practice. For example: maintaining affordable rents, keeping service costs low, developing a more personalised and interactive relationship with residents to support early identification of problems and solutions.
- Recognising that people manage their finances and think about debt in different ways, and putting this at the heart of how 'resident relationships' are managed.
- Understanding residents' *wider* circumstances (household financial and debt histories, employment, caring, living costs and household outgoings).
- Registered providers taking a lead in initiating networks involving local housing providers, independent debt advice centres and projects promoting financial literacy. Registered providers sharing knowledge and good practice.
- Offering genuine choices to residents that match their preferences for getting information, making payments and seeking support.
- Becoming an anti-poverty employer, for example adopting the Living Wage.
- Affordability is specific to individual circumstances. Some housing, care and support costs are ineligible for state subsidy, so reducing residents' incomes below the notional income floor.

Author

Grahame Whitfield

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INTRODUCTION

There is concern among registered social housing providers that problematic debt (including rent arrears) among tenants will increase as a result of the current economic situation and welfare reform. What steps might be necessary to minimise the negative impacts on tenants, households, and registered providers themselves?

There is considerable debate in the specialist housing media about the potential impact of welfare reform on social housing tenants. In particular, there is concern about the actions that might be needed to respond to the anticipated increase in rent arrears following the introduction of the 'size criteria' for people renting in the social housing sector (the so called 'bedroom tax'), the benefit cap and direct payments under Universal Credit (UC). These changes are themselves part of a bigger picture: recession and slow recovery, stagnant wages, unemployment and underemployment, the rising costs of living (especially food and fuel) and of caring, and the reduction in some public services. There is less discussion of tenants' wider circumstances or of how actions taken by registered providers to solve the problem of rent arrears might result in the creation of problems elsewhere.

This paper

The link between poverty, debt and housing tenure is complex and intertwined. Yet the significance of these links has not had sufficient recognition. This risks creating solutions to rent arrears that fail to take into account the wider circumstances of social housing tenants, the levels and nature of household debt and household poverty. This paper considers concerns on rent arrears in the wider context, and in the light of interim findings from the Direct Payment Demonstration Projects. It offers some suggestions on what social housing providers can do to address poverty and help prevent tenants from developing problematic debt and rent arrears.

Poverty

The most widely-used definition of poverty in the UK and Europe is that people are experiencing poverty if their household income is below 60 per cent of the national median (taking into account the number of adults and children). Using this definition indicates that around a fifth of the UK population experience poverty in a given year and a tenth experience 'persistent' poverty (being in poverty in three out of four years). Over the last decade, the proportion living in poverty has fallen, from 22 per cent in 1991/2 to 16 per cent in 2010/11 (compared with 13 per cent in 1979). However, people in different groups have fared differently. For example, pensioner poverty has halved since the early 1990s whilst that among working age adults without children has risen by a third (DWP, 2012a; Aldridge *et al*., 2012).

Studies consistently show that people living in poverty are not a 'group apart' from mainstream society. Indeed, the notion that 'the poor' are a static homogenous group has been robustly challenged with evidence showing that people living on low incomes have a range of experiences of poverty over time (Smith and Middleton, 2007). People's experiences of and responses to poverty have also been shown to be distinct in different areas (CRESR, 2011).

The groups identified as being at greater risk of poverty include self-employed people; households with one or more people not working; lone pensioners; lone parents; single adult households; cohabiting couples; children; disabled people and people from minority ethnic populations (DWP, 2012a). Research also shows that poverty is experienced by a relatively large minority of the population over time. For example, two recent analyses estimate that (respectively) between 33 and 45 per cent of people in Great Britain had a spell in low income over a four and nine year period (Aldridge et al., 2012; Jenkins, 2011).

For many, poverty is not a one-off short-term event but likely to be sustained or followed by further spells of poverty. One analysis suggests that, after one year in poverty, about 55 per cent of people will remain poor for a further year, 35 per cent for two years and one in ten for at least eight years (Jenkins, 2011).

Although such 'poverty persistence' has declined in recent years (Aldridge *et al*., 2012), it remains the case that whilst poverty can be a temporary experience for some (from which they may recover), for others it can be a debilitating experience with long-term consequences for their, and their families', life chances and well-being (e.g. CRESR, 2011; About Families, 2012).

Contrary to popular perception, poverty is no longer concentrated in the social rented sector. Over the last decade, the proportion of people in social housing with low incomes reduced from a half (some six million people) to a third (4.2 million). This compares with the number in private rented housing, doubling (to four million) during the same period. This change has at least in part been driven by a shift in the housing tenure mix from social to private rental, with the shrinking size of the social renting sector unable to continue to accommodate the growing proportion of people on low incomes, but also with home-owners representing an increasing proportion of people on low incomes over time. During this period, both the overall cost of housing benefits and the proportion of income spent on housing costs by the poorest fifth has increased (Tunstall, 2013; Aldridge *et al*., 2012). Whilst not all people who rent live in poverty and not all people in poverty are tenants (Burrows, 2003), it remains true that social tenants commonly experience high rates of poverty *and* persistent poverty (Jenkins, 2011).

Housing costs represent an important aspect of poverty, with an *additional* five per cent of the UK population (some 3.1 million people) estimated to have experienced poverty in 2010/11 *after housing costs* (AHC) were taken into account. Despite low rents in the social housing sector, which are recognised as making an important contribution to reducing poverty, the number of people in 'housing-cost-induced-poverty' has increased over the past two decades. Recent estimates indicate that about 29 per cent of social tenants live in poverty *before housing costs* (BHC) are taken into account, this rising to 43 per cent AHC. This has a particular impact on adults of working age and children, who have higher poverty rates than the overall population AHC (respectively 47 and 52 per cent). In contrast, the rates for adults of pension age are similar to the overall average (20 per cent AHC) (Tunstall *et al*., 2013).

Recent analyses indicate that poverty is likely to increase and deepen over the next few years as a result of stagnant wages, insecure employment, the rising costs of living, and of caring, and the reduction in some public services. The current programme of welfare reform, which is changing income, housing and disability-related benefits, along with the 1 per cent cap on uprating for most working age benefits until 2016 is also predicted to have a significant impact, particularly on working adults and children, where the numbers in relative poverty are projected to increase (from 5.7m to 7.5m and from 2.6m to 3.3m respectively) between 2009/10 and 2020/21 (Brewer *et al*., 2011; Jenkins, 2011).

Credit and debt

The most recent estimate of the average level of unsecured debt among UK households with this type of debt is £15,353 (December 2011: compared with £21,210 in 2009 – Credit Action statistics). This figure is not available separately for people living in social housing. However, unsecured borrowing is a common way in which people on low incomes access credit and it is likely that many will owe sums to multiple lenders, as many people on low incomes have complex patterns of credit use, including: instalment arrangements, store and credit cards, bank loans and overdrafts, loans from doorstep lenders and family or friends, rent and utility arrears and court orders (Dearden et al., 2010; Beatty *et al*., 2012).

This said, although many people on low incomes experience financial difficulties, not all people living in poverty use credit or have (problematic) debts, and many manage their financial affairs without problem. It should also be stressed that use of credit is not necessarily a bad thing. Indeed, for many people on low incomes, it is an important means of enabling them to 'smooth' their income and spending and to avoid getting into debt (DTI/DWP, 2004). A wide range of people are known to be vulnerable to becoming indebted – again challenging the notion of a 'group apart' – including: social tenants, young people (especially those not in employment, education or training); people leaving care; lone parents and divorced people; disabled people and carers; people living in isolated or disadvantaged areas, ex-offenders and families of prisoners; people from minority ethnic groups; homeless people; older people; women; and people with basic bank accounts (Mitton, 2008). The experience of indebtedness is also dynamic, with many people moving in and out of owing money or being in arrears over time (e.g. Kempson *et al*., 2004).

Debt rarely exists in isolation. There are specific points in and aspects of peoples' lives that are 'risky' in terms of credit use and the development of debt. For some, problems arise in early adulthood when leaving home and/or taking on (often unsolicited) credit at a time when they have little experience of managing their finances. For others, the accumulation of debt takes place over many years – often when dealing with relatively normal life events such as setting up and maintaining a home, having a family, paying for a car repair or buying new clothes – and in ways that makes it hard for them to see their circumstances worsening (Dearden *et al*., 2010). Some people get into difficulties as a result of lenders' unrealistic repayment expectations (DTI, 2005). Once in debt, dealing with changes in circumstances or 'shocks' – such as losing a job, family breakdown or unexpectedly high bills – without moving into debt can cause significant long-term difficulties (Dobson, 1994; Kempson,1996). This diversity of experience is reflected in there being many overarching 'triggers' into and 'pathways' out of indebtedness (see Dearden *et al*., 2010 Table 3), these being:

- labour market-related (e.g. impact of redundancy or seeking better paid work);
- non-work income-related (e.g. issues relating to benefit receipt or access to savings and credit);
- expenditure-related (e.g. paying for events, reducing spending and selling possessions);
- demographic (e.g. change in household composition or adult children gaining employment);
- health-related (e.g. impact of ill health on the ability to work or resilience); and
- social capital related (e.g. lack of access to relevant information or advice).

A main cause of indebtedness is insecure and low paid work – or long-term receipt of inadequate out of work benefits – where incomes are persistently below the levels needed to meet people's day-to-day needs. For many, the 'low-pay, no-pay cycle' – in which people move between low paid work and out of work benefits – is a way in which both their poverty and debt increase over time (e.g. Kildrick *et al*., 2010).

Another key cause of short-term (but high-impact) financial problems is the administration of benefit payments (e.g. delays, errors and lack of synchronisation with rent payment dates) and the lack of access to savings or affordable flexible credit. Although there are limited signs that the current economic situation has encouraged some people to try to save for things they previously may have bought using credit (Finney and Davies, 2011), most people on low incomes are unable to save enough to protect themselves against even minor shocks or delays (Dearden *et al*., 2010; Beatty *et al*., 2012). Although payment of rent is generally prioritised above all else, the proportion of household outgoings it represents can create a tension between peoples' ability to pay it on time and the use of credit to assist with meeting other day-to-day needs (Hartfree *et al*., 2010). This is reflected in social tenants being more at risk of getting into arrears with their rent, Council Tax and utility bills (DTI, 2003) and to their income being subject to automatic deductions for debts or arrears (Beatty *et al*., 2012). This situation is often exacerbated by exclusion from (or limited access to) mainstream financial services which could help them smooth their income and spending more effectively.

Mainstream lenders' charges for missed payments or unauthorised overdrafts and their (perceived) inflexibility in respect of short-term difficulties is a cause of concern for many people. Some respond by choosing to use short-term high-cost credit to meet their needs, which can put further strain on already limited budgets (e.g. Dearden *et al*., 2010). It is notable that '…APRs typically ranging from 100 to 400 per cent' (Collard and Kempson, 2005) have increased in recent years to the many thousands of per cent charged by 'legal loan sharks' or 'predatory lenders' (Legal Loan Shark Campaign; McAteer, 2011). Although there is an understandable logic to the campaign to cap rates for such loans, the affordability of weekly instalments is often more important to people on low incomes than the total amount of interest charged (e.g. Dearden *et al.*, 2010). Interestingly, it has been suggested that people living in social housing might be helped to access mainstream credit (including Credit Unions) if rent payment data were shared with organisations which make credit decisions, although there are some concerns about the potential impact of this (Wilkinson, 2011).

People on low incomes manage their finances, seek to avoid debt and respond to it in a broad range of ways. At the forefront of such strategies are peoples' money management skills, with people being broadly categorised as 'ordered', 'flexible' or 'chaotic' (Dearden, 2010). Many are pro-active in limiting their spending and reducing their credit use by: shopping 'smarter', prioritising children's meals or heating the home, cutting back on (and avoiding using credit for) non-essentials, cancelling access to catalogue shopping or store cards and seeking out cheaper tariffs on utilities. Some people also prioritise payment of bills where demand is the most pressing whilst delaying payment of other bills. This approach carries risks, but for many it is an effective means of ensuring the most urgent bills are paid from their limited funds (Finney and Davies, 2011). And, whilst some people accept they are 'chaotic' money managers, most consider themselves as being financially capable within the constraints of living on a low income even if they still 'often' run out of money before the end of the week or month (Beatty *et al.*, 2012).

However, many people do not have the knowledge or skills to think about and plan their finances in the longer term. This is particularly the case among young people where the consequences of poverty, debt and housing problems can be significant and long-standing (e.g. Terry, 2011). For some, the emotional energy needed to constantly juggle demands on their income can become depleted and it is not uncommon for progress on reducing debts to stall or be undone. This has been found to be particularly relevant to lone parents and couples with children for whom the issue of 'time poverty' is often an integral part of income poverty (Burchardt, 2008). The cumulative effect of this can be a 'negative feedback loop' which impacts on peoples' health, their ability to stay in (or seek) work, to keep their families together and to manage their finances effectively (Disney *et al.*, 2008). This risks people, however motivated they may be, finding it almost impossible to find a route out of the 'debt trap' especially if (as is common) they are not aware of, do not seek or cannot access independent and timely financial and debt advice (Dearden *et al.*, 2010).

In the context of the current economic situation, concerns over credit use, problematic debt and the longer term impact on peoples' ability to improve their circumstances are increasing (e.g. Money Advice Trust, 2011). Concerns raised by the 550,000 Citizens Advice clients who sought advice on debt issues in 2010/11 were commonly about unsecured debt, relief orders, Council Tax arrears and water debts (Citizens Advice, 2011). Cuts in the Legal Aid budget from 1 April 2013 limited the types of advice that would be funded in future, raising many concerns. Although Legal Aid is still available where eviction is a risk due to housing-related debt (www.adviceguide.org.uk), this provision can only support people in crisis rather than help them find solutions earlier on.

Welfare reform and social housing

In addition to factors such as stagnant wages, insecure employment and rising living costs, the 2012 Welfare Reform Act changes have raised concerns among registered social housing providers about the potential for increases in rent arrears. The reforms are wide-ranging and, given that no cumulative impact assessment has been published, it is difficult to estimate how households affected by multiple changes will be affected. In addition to the roll-out of UC, the main relevant changes include:

- **Direct payments:** Whilst no impact assessment has been published, a 2004 pilot study suggested this could lead to rent arrears among social housing tenants increasing from 3 to 7 per cent (Wilson, 2013);

- **The 'size criteria':** This is estimated as likely to affect about 660,000 (31 per cent of all) social rented sector Housing Benefit (HB) claimants, with about 35 per cent of these thought to be likely to fall into arrears if their HB is reduced (DWP 2012b);

- **The 'benefit cap':** This is estimated as likely to affect 56,000 households, with 46 per cent being in the social rented sector and a typical benefit reduction of £62 per week in 2013/14 (DWP 2012c);

- **Localising support for council tax:** This is intended to reduce expenditure by 10 per cent but the provision for Local Authorities to decide how this is delivered makes assessment of impact difficult (DCLG, 2011). However, recent analysis indicates that with two million working age council tax claimants in poverty and 300,000 just above, increases in council tax will 'invariably' push more people into (deeper) poverty (Bushe *et al*., 2013);

- **Welfare benefits uprating:** It is estimated this will affect about 30 per cent of households (the majority of these being working age households), with the poorest households (notably lone parents) most likely to be affected and to be affected the most (DWP 2013a).

Given the nature of these changes and the time it will take for some of the impact to be felt, most concerns in respect of increases in rent arrears are currently being raised about the potential impact of direct payments. Whilst early figures indicated that arrears increased (by 3–12 per cent) in the first four months of the Direct Payment Demonstration Projects (DPDPs) (DWP 2012d), more recent figures indicate that collection rates have increased slightly (to 94 per cent) (DWP, 2013b). This supports other evidence indicating that increases under the new system should reduce once the 'dust settles'. The evidence also suggests that: (i) the majority of social tenants will prioritise payment of their rent as: they think it the right thing to do, they want to avoid the stress of falling behind with their rent and avoid the possibility of eviction, and to maintain a good relationship with their landlord; (ii) that wilful and deliberate non-payment, whilst of concern, is considered by both tenants and landlords as a minority issue; and (iii) whilst most will readily adapt to the changes, some will need significant assistance (Irvine, et al 2007; Kemp *et al*., 2012).

Furthermore, although arrears could increase under direct payments, research has also shown that this did not generally occur among private sector tenants when Local Housing Allowance (LHA) was introduced. Even where they did, LHA was noted as only being a contributory factor (Rhodes *et al*., 2010; Beatty *et al*., 2012; Beatty *et al*., 2013). This reinforces the idea that a wide range of factors (discussed above) are likely to increase the risk of poverty, debt and rent arrears even before the impact of the current programme of welfare reforms is felt (e.g. Tunstall *et al*., 2013; Hartfree *et al*., 2010). Indeed, the DPDP evaluation found that the main factor related to people getting into rent arrears (29 per cent of cases) was a drop in income due to unemployment, sickness or relationship breakdown (along with problems with HB administration) rather than direct payments.

The DPDP 'lessons learned to date' provide useful insight into how managing direct payments is not always straightforward for tenants, especially those with pre-existing debts and arrears, posing a risk for some (Hickman and Reeve, 2013). Reflecting factors such as the impact of (persistent) poverty, the reluctance of some to use automated payments, the diversity of money management strategies and the impact of financial exclusion on people living on low incomes, these findings have implications for how registered providers might assist residents to avoid poverty and problematic debt in the context of the wider reform programme. Hickman and Reeve (2013) note that:

- Some tenants who had never had rent arrears (e.g. because their rent had been fully covered by HB and paid to the landlord) developed arrears under direct payments.

- Errors on Direct Debits resulted in some tenants incurring bank charges, leaving some people with no funds for food and other bill payments.

- Many tenants were uncomfortable about having all their income in one place and with the prospect of a monthly budgeting cycle.

- Whilst most tenants had bank accounts, some were refused accounts and found the cost of photographic identification prohibitive.
- Even short-term increases in rent arrears were difficult to recover from, even if people eventually successfully adjusted to the new system.
- Although most tenants appeared likely to 'cope well', a substantial minority found it a challenge to adjust and required resource intensive personalised support.

In terms of the impact on social housing organisations, the DPDP evaluation has indicated that registered providers have found engaging with tenants, providing support and collecting rent under direct payments more resource intensive than anticipated. As a result, there are concerns over which interventions are effective and viable when the wider programme of welfare reform (notably UC) is rolled out (Kemp *et al.*, 2012; Hickman and Reeve, 2013). In particular, the evaluation found that:

- There is concern that providers' capacity to support tenants (many of whom will want/need personalised support) is limited, and that critical relationships and information sharing between local authorities and social landlords could be lost under UC.
- Providing tenants with a choice of payment options is important (with most landlords doing this).
- Non-alignment of benefit payments (monthly in arrears) and rental payments (paid in advance on a weekly or fortnightly basis) created complexities for landlords and tenants.
- The discretion DWP allowed to be used in the pilot was important, but raises questions about implementation and governance on a larger scale when UC rolls out.

Practice suggestions

Many registered providers have long sought to balance their 'social hearts and business minds' by providing services to support their residents and ensure their own financial viability. In the context of the current economic situation and welfare reform, many are developing their provision to address concerns over potential increases in rent arrears.

To avoid solving one problem at the expense of creating another, solutions to address potential rent arrears need to be developed taking into account social housing residents' wider financial and personal circumstances and which carefully consider the links between poverty, debt and housing. There are many things that housing providers are already doing – or can consider doing – that help put alleviating and reducing the risk of poverty and debt at the heart of their business. These include:

- Integrating an anti-poverty approach within housing management practice:
  - maintaining affordable rents and keeping the cost of services low;
  - developing a more personalised and interactive relationship with residents to support early identification of problems and finding solutions together;
  - collecting information about residents' wider circumstances (household financial and debt histories, employment, caring) and integrating this into standard practice;
  - assessing household risk of poverty, debt and arrears over time to enable early intervention;
  - using resident information and assessment tools (e.g. online EQUIP tool) to review organisational policies, practice and strategies, and assess likely impact on poverty;

    - adopting flexible payment dates for rent and other bills, which are aligned with residents' financial circumstances and other commitments, and not charging when errors occur;
    - understanding the total picture of residents' living costs, and using this information to identify how and where effective support can be provided to reduce living costs (e.g. utility tariffs, broadband access, energy efficiency, decorating);
    - becoming an anti-poverty employer, for example adopting the Living Wage, to impact positively on staff, contractors and the wider community.
- Actively promoting access to debt advice and financial inclusion:
    - active, regular and targeted signposting of residents to free, confidential and independent debt advice and financial advice;
    - where they do not exist, registered providers taking a lead in initiating links or networks involving local housing providers, independent debt advice centres, and broader financial inclusion projects to ensure support to residents is both comprehensive and joined-up;
    - enabling residents to access a broad range of information, including on opening bank accounts, accessing flexible affordable credit solutions, getting their welfare entitlements, obtaining support on tenancy agreements or debt repayment plans and information on local discretionary provision in crisis situations;
    - developing mechanisms for appropriate data and knowledge sharing locally.
- Offering choice to residents about communication/engagement:
    - recognising that people manage their finances and think about debt in different ways, and putting this at the heart of how 'resident relationships' are managed;
    - where possible, responding to resident preferences for how residents want to get information, give feedback, make complaints, make payments and seek support;
    - providing information and support in a range of formats (online, print, telephone, face to face);
    - offering digital and non-digital choices as standard (recognising the potential of social media and new technologies, as well as the barriers of financial and digital exclusion).

Conclusion

Projected rises in poverty over the next few years are expected to place further pressure on already tight household budgets and to increase the likelihood of people living on low incomes developing problematic debt. In this context, the key messages for registered providers are about being mindful of the wider circumstances facing tenants and their households, and the complex links between household poverty, debt and housing; and thinking creatively and not working in isolation.

Ensuring that evidence and good practice is widely shared (locally and nationally) could enable housing providers to learn from each other's experiences and build up a body of potential solutions that can be adopted or adapted in different circumstances. This will help to ensure that emerging and innovative practice, such as that from the Northern Housing Consortium (e.g. Stockport Homes' Financial Inclusion and Working Communities Strategy – Dayson *et al.*, 2013), and the information shared on the Direct Payment Learning Network and other innovations such as those being undertaken by FutureGov (Dhillon 2013) can be used to help others consider and develop their provision. It will also encourage debate and sharing of ideas around how registered providers can balance their 'social hearts and business minds' in the context of constrained or reducing resources, increasing demand and their full range of strategic goals, including environmental commitments, social inclusion and community resilience.

About this paper

This paper aims to put concerns over potential increases in rent arrears in the context of the wider evidence base on poverty and debt. It offers some thoughts on how housing professionals might ensure their responses to address these concerns can avoid solving the issue of potential rent arrears by moving the problem elsewhere.

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