



Whilst the Welfare Reform Bill is undoubtedly driven in part by an unavoidable necessity to address the current economic situation and by a genuine commitment to improving the welfare system, the detail is likely to harm some of the most vulnerable and marginalised people in our society.

As Catholics we are committed to protecting the dignity of all human life, supporting families and standing up for those facing hardship. As such we have a duty to address these matters.

As it stands the Welfare Reform Bill risks...

Making people homeless

The bill will enable the government, through secondary legislation, to enact proposals relating to housing benefits¹ which will lessen the amount of support that people are entitled to whilst concurrently restricting the number of properties available to them.² Amongst the changes likely to be introduced are: the linking of housing support to the Consumer Price Index (CPI) rather than the cost of rent, potentially creating difficulties in meeting accommodation costs;³ the restriction in benefit for those deemed to be "under-occupying" their home, potentially forcing many to move residence and possibly leave their local area;⁴ and the extension of the Shared Accommodation Rate to the age of thirty-five⁵ -which may overburden the amount of shared accommodation available, leaving people with nowhere to go,⁶ particularly considering that projects such as Winter Shelters have already found landlords unwilling to take benefit claimants aged between twenty-five and thirty-five as tenants.⁷

Although Grant Shapps has disputed⁸ the widely-publicised internal memo warning that such measures, combined with other benefit changes made as part of the government's broader agenda, could leave some 40 000 people homeless,⁹ Lord Freud has stated that, based on the most recent impact assessment, the government is still unable to estimate how many people will be left without accommodation.¹⁰ This provides *no* reassurance and clearly signals the need for a more thorough study of the likely results before the provisions of the bill are implemented.

We call for the government to provide appropriate, ring-fenced and immediately accessible support for those forced into homelessness, to work with landlords and take practical action to ensure sustainable levels of available housing, and to make assurances that all welfare changes will be evidence-based, measured and gradual. Without such obligations the bill may have a significantly detrimental effect on the lives of individuals and on society as a whole.

¹ Shelter, *Welfare Reform Bill 2011: Briefing for the Second Reading*, (Shelter: March 2011)

² Housing Justice, *Housing Benefit Caps: the back story* (Housing Justice: June 2011)

³ Shelter, *Welfare Reform Bill 2011: Briefing for the Second Reading*, (Shelter: March 2011)

⁴ National Housing Federation, *Welfare Reform Bill: Committee Stage Briefing*, (National Housing Federation: March 2011)

⁵ Crisis, *Memorandum for the Welfare Reform Bill Committee*, (Crisis: March 2011)

⁶ Crisis News, *Crisis wins concession to 'pernicious' housing benefit cut* (Crisis: July 2011)

⁷ Correspondence with Housing Justice

⁸ K. McCann, *Grant Shapps says 40,000 homeless figure 'not true'*, (Guardian Housing Network: July 2011)

⁹ BBC News, *Eric Pickles' office warned No 10 on benefits cap plan*, (BBC: July 2011)

¹⁰ Lord Freud Letter to Archbishop Nichols (July 2011)

Hurting those with disabilities

There are severe concerns that the proposed replacement of the Disability Living Allowance (DLA) with the Personal Independence Payment (PIP) will not provide disabled people with the same level of support that they currently receive -leaving some 643 000 worse off.¹¹ Furthermore, estimates suggest that as many as 100 000 disabled people could be forced to leave their homes as a result of the overall changes proposed in the bill.¹² These factors would place an unacceptable burden on some of society's most vulnerable people and have a devastating and counter-productive impact on their independence and quality of life.

There is clearly a notable concern in some quarters that the changes are aimed at coercing people away from welfare and into seeking employment even though they may not be fit to work. Additionally it is predicted that cuts to benefits may in fact create new obstacles to disabled people being able to work, consequently forcing more into poverty and debt rather than promoting their independence.¹³ Disabled children are also likely to lose out with up to 100 000 losing as much as £1400 per year resulting from the introduction of the Universal Credit.¹⁴

In order to protect the dignity and wellbeing of people with disabilities, we call for the government to provide the necessary safety-nets for those who will face reductions in financial support, whilst concurrently seeking genuinely to help disabled people into employment through addressing barriers such as the failings of the Work Capability Assessment¹⁵ and the widespread negative societal attitudes concerning disability.

Exacerbating mental health problems

Welfare support is essential to people living with mental health problems, especially in cases where somebody is waiting for therapy, struggling with payments for prescriptions or where their condition presents obstacles to them working or using public transport.¹⁶

Already too few people suffering from mental health problems are in receipt of the support that they need¹⁷ and this situation may become worse as provisions of the bill are implemented, including replacement of the DLA with the PIP, which is unable to capture the realities of living with a mental health problem;¹⁸ and the increased use of sanctions in the welfare system¹⁹ which risks creating debt and financial hardship,²⁰ issues known to have a severe impact upon mental health.²¹

Secondary legislation likely to be passed through the powers outlined in the bill may also be harmful,

¹¹ Disability Alliance, *Welfare Reform Bill: Tackling or generating disability Poverty* (Disability Alliance: February 2011)

¹² K. McCann, *Grant Shapps says 40,000 homeless figure 'not true'*, (Guardian Housing Network: July 2011)

¹³ Correspondence with St. Joseph's Pastoral Centre (August 2011)

¹⁴ Bob Reitemeier, *Universal Credit could push disabled families into crisis*, (The Children's Society: June 2011)

¹⁵ A. Gentleman, *New disability test 'is a complete mess', says expert*, (Guardian: February 2011)

¹⁶ Welfare Reform Mental Health Coalition, *Second Reading Briefing, House of Lords*, (Welfare Reform Mental Health Coalition: July 2011)

¹⁷ Disability Living Allowance reform – Department for Work and Pensions Public Consultation- Joint response from Centre for Mental Health, Hafal, Mind, Rethink, the Royal College of Psychiatrists and the Scottish Association for Mental Health (December 2010)

¹⁸ Welfare Reform Mental Health Coalition, *Second Reading Briefing, House of Lords*, (Welfare Reform Mental Health Coalition: July 2011)

¹⁹ Welfare Reform Mental Health Coalition, *Second Reading Briefing, House of Lords*, (Welfare Reform Mental Health Coalition: July 2011)

²⁰ Zaccheus 2000 Trust, *Second Reading Briefing, House of Lords*, (Zaccheus 2000 Trust: July 2011)

²¹ Royal College of Psychiatrists, *Debt and Mental Health*, (Royal College of Psychiatrists: 2010)

including the extension of the Shared Accommodation Rate to the age of thirty-five, which risks forcing more people with mental health difficulties into shared accommodation when this may not be the best option for them.²²

Leading organisations in the field have highlighted that the stress and anxiety caused by the prospect of such changes²³ is already exacerbating many people's conditions, in some cases resulting in self-harm or even suicide.²⁴

We therefore call for the government to take full consideration of the potential consequences for those suffering from mental health problems and put in place stringent safeguards to ensure that they are not detrimentally affected by the bill.

Putting families under pressure

Financial difficulties are likely to arise for many families as a result of the £26 000 household benefits cap, which in more than a quarter of local authority areas will push three-child households below the official government poverty line,²⁵ whilst disproportionately harming ethnic minority families and single mothers nationwide.²⁶

Much of the housing-related secondary legislation likely to be passed under the provisions of the bill may also be damaging to families, including the extension of the age of the Shared Accommodation Rate to thirty-five, which risks hurting single fathers who have access to their children²⁷ or expectant mothers,²⁸ both of whom could be forced into accommodation totally unsuitable for their circumstances and ill-suited to giving their children the best possible start in life.

Similarly, there are considerable risks for families who may be forced to move areas as a result of the benefit cap or other changes. The Chartered Institute of Housing warns of "low-income families moving from the communities where they have jobs, where their children are in schools [and] where they have strong social networks."²⁹ In the Diocese of Westminster it has been suggested that one in six children will have to move home and possibly school, whilst in Maida Vale alone it is anticipated that 43% of households will have to move.³⁰ Similar predictions have been made throughout the UK.³¹ It is clear that informal support during difficult times, family cohesion and child development may be threatened if people are forced to relocate.

We therefore believe it to be imperative that the value of family stability and local support networks are taken into account with specific measures taken to prevent disruption to family life.

To discuss these issues or any other aspect of the Welfare Reform Bill please contact:

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²² Crisis News, *Crisis wins concession to 'pernicious' housing benefit cut* (Crisis: July 2011)

²³ Rethink, *Welfare Reform 2011* (Rethink: 2011)

²⁴ Mind, *Welfare anxiety- case studies*, (Mind)

²⁵ Shelter, *Welfare Reform Bill 2011: Briefing for the Second Reading*, (Shelter: March 2011)

²⁶ N. Morris, *Benefit Cap will hit single mothers and minorities*, (The Independent: August 2011)

²⁷ HC Deb 10 March 2011 cc283-328WH

²⁸ HC Deb 10 March 2011 c288WH

²⁹ CIH Tenants and landlords braced for 1 April housing benefit reforms

³⁰ Archbishop Nichols Letter to Iain Duncan Smith (July 2011)

³¹ Correspondence with Catholic Care Leeds

The following Caritas Social Action Network members were involved in the formulation of this briefing:



Caritas Diocese of Salford- an umbrella group and direct service provider, undertaking a range of professional and volunteer-supported services to all people experiencing social disadvantage and need in the Diocese.



Catholic Care- the social care agency for the Diocese of Leeds, providing relief from poverty to children, families and the community in partnership with the voluntary, independent and statutory sectors, schools, parishes and local authorities.



Housing Justice- the national voice of Christian action in the field of housing and homelessness; supporting night shelters, drop-ins and hundreds of practical projects nationwide by providing advice and training for churches and other community groups.



Nugent Care- a major service provider in the North West of England working to meet the needs of vulnerable and marginalised individuals across the region through specialist schools, adoption services, befriending programmes and various other projects.



St. Joseph's Pastoral Centre- supporting people with learning disabilities, their families and friends in the Diocese of Westminster through an activity centre offering a range of courses and an outreach service providing spiritual and social support



The Passage- a Vincentian organisation running London's largest voluntary sector day centre for homeless people and accommodation for those preparing for independent living, helping more than two hundred homeless and vulnerable men and women every day



Vincentians in Partnership- an umbrella organisation set up to foster networking and collaboration among those organisations in Great Britain which are influenced by the spirit of St Vincent de Paul

