Key points

Almost a quarter of disabled people who responded to our survey will see their housing benefit cut because of the ‘bedroom tax’

None of Scotland’s 32 local authorities can guarantee they have enough one bedroom properties to meet the demand generated by ‘bedroom tax’

Disabled people are going without life’s essentials such as food and heating as a result of ‘bedroom tax’

Squeezed out: counting the real cost of the bedroom tax

“We already struggle, but if we have to tighten our belt further to find the money we will, even if it impacts our health and well-being.”

These are the words of a disabled person talking about the impact of the new ‘bedroom tax’ which was introduced in April as part of the UK Government’s changes to Housing Benefits.

The ‘bedroom tax’ or Under-Occupancy charge, to give it its official name, is a housing benefit cap. In real terms it reduces the amount of housing benefit awarded to anyone who is considered to have a ‘spare’ room.

The Scottish Government estimates that the ‘tax’ will affect 105,000 households in Scotland, 79% of which have at least one adult with a recognised disability.

At Capability Scotland we wanted to know more about the impact the bedroom tax and other changes to housing benefit would have on disabled Scots. This report outlines the key findings of our survey into people’s views and concerns about the changes. It reveals the potentially devastating impact of one of the most controversial welfare reforms on the lives of disabled people and their families.

The survey was carried out for Capability Scotland by Scotinform Ltd, an independent market research company. We received over 100 responses from disabled people who filled in a paper questionnaire or completed an online version of the survey.

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Key Findings

Almost a quarter of people who responded to Capability Scotland’s Housing Benefit Survey will see their housing benefit cut as a result of the bedroom tax – despite the fact that they considered their ‘extra’ room to be essential for a purpose related to their disability.

The people who are most likely to be affected are couples who need to sleep in separate rooms as a result of their disability. Examples given included people who needed to sleep alone because of problems including constant spasms, incontinence or extreme restlessness.

Other households affected by the tax include people who need an extra room to store bulky disability related equipment including powered wheelchairs, hoists, walkers and frames.

Size matters

The UK Government claims that the aim of the ‘bedroom tax’ is to move people out of homes that are too big for them. However, only 5% of disabled respondents felt that their home was too big for them.

Of the 5%, all said that the reason they hadn’t yet moved to a smaller home was because their current house suited them and had been specially adapted to meet their needs.

Money down the (adapted) toilet

Our research findings also highlight that money spent on existing aids and adaptations could go to waste as a result of the reforms.

84% of respondents said their home had been specially adapted to meet their needs. Adaptations included a wet floor shower room, a track and hoist system and an automated toilet.

Jamie’s story

52 year-old Jamie is worried about how he is going to find an extra £51 per month to cover the ‘bedroom tax’.

Jamie has Spina Biffida and has lived in a two bedroom council property in Knightswood, Glasgow since 2002.

The Council made adaptations to the property adding a ramp and handrail. Jamie himself paid to have the bathroom fully adapted.

Jamie has a spare room, which he uses to store bulky physiotherapy equipment and a spare wheelchair which he uses to get around the house.

Even if Jamie was able to move he says that there are very few one bedroom properties in Knightswood.

Jamie had applied for a Discretionary Housing Payment, but his application was rejected. He is now worried about how he will manage to make the extra payments – fearing that ultimately he might lose his home.
Counting the cost

The majority of people who responded to our survey thought that they would be likely to remain in their current home even if their housing benefit is reduced. 87% of respondents thought it was unrealistic to move to a smaller home. Reasons for this included the shortage of adapted homes, the shortage of smaller homes, and the fact that people had had difficulty finding suitable accommodation in the past.

A recent Freedom of Information request by STV showed that none of Scotland’s 32 local authorities could guarantee they have enough one bedroom properties to meet the demand generated by the bedroom tax.

The impact on those who have decided to stay put, despite the decrease in benefit, makes alarming reading. 76% of respondents told us they would make up for the decrease in their income by cutting down on life’s essentials. Most would have to make cuts to heating, food and clothing bills.

Discretionary assistance

Some households may receive Discretionary Housing Payments because their home is classed as having ‘significant adaptations.’ Discretionary Housing Payments can be paid to someone who receives Housing Benefit, where the benefit they receive does not cover all their rent and they are finding it difficult to pay the balance.

It is up to a local authority to decide whether someone is given a Discretionary Housing Payment. Many will not receive one. This means disabled people, landlords and local authorities face having to fund adaptations including new ramps, adapted doors and toilet appliances when claimants are forced to move to smaller, unadapted properties.

Fiona’s story

Fiona (49) and her husband David (53) are using what little savings they have to cover the extra cost of the bedroom tax. Fiona says it won’t be long before their outgoings exceed their income because of the charge.

David and Fiona are both disabled and sleep in separate rooms because of their conditions. They have lived in their two bedroom council house in Perth for 20 years. The house has been adapted to meet their needs with widened doorways and a stairlift.

Both David and Fiona need to stay warm because of their disabilities. But they have been forced to turn off their heating to help make up for the shortfall on their housing benefit.

Fiona says: “We don’t feel we can move to a smaller property so will have to cut down on everything. Instead of putting on the heating we are wrapping ourselves in our duvets to keep warm. It might sound extreme but we would rather do that than lose our home.”
Bob’s story

Last summer Bob Bennett (52) was looking forward to being a Paralympic Torchbearer. This year he is worrying about how Bedroom Tax is going to affect his life.

Bob lives in a 2 bedroom housing association flat in Perth. He needs his ‘spare’ room for his carers and personal assistants who come every night.

The ‘bedroom tax’ would cost Bob, who has cerebral palsy, an extra £25 per week. He is hoping to get an exemption but has experienced great difficulty getting the right information and support to fill out exemption forms.

Bob said: “The ‘bedroom tax is a disgrace. It’s not fair on people who use the extra space for carers. The way the UK Government has gone about it is all wrong. I don’t think there has been enough good information available about the process of applying for an exemption. It’s as if they don’t want people to know they are eligible for one.”

Conclusion

Once again the UK Government’s welfare reform programme is having a devastating effect on the lives of disabled Scots. For some the changes to housing benefit, particularly the ‘bedroom tax’, are just too much to bear.

The extra amount that many disabled people are now having to pay towards their rent is forcing people to use money reserved for essentials such as food and heating. Many are gravely concerned about the future.

And of course it’s not just disabled people that are affected. Local authorities will be expected to pick up the tab either to adapt smaller homes for individuals or to pay out discretionary housing benefit in some cases when a move isn’t possible.

The Scottish Parliament has set up a committee of MSPs to look at the powers local authorities, social landlords and they themselves have to mitigate the impact of bedroom tax. Capability Scotland hopes that its findings will lead to solutions for those disabled Scots who are literally struggling to keep the roof over their head as a result of these changes.

Further Information

For further information about the report and reference details please contact Lorna Thompson, Advice Service 0131 347 1019 lorna.thompson@capability-scotland.org.uk

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