

**MEDIA RELEASE** 

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## BEDROOM TAX: CARERS FACING DEBT, EVICTION AND FOOD POVERTY

Government failing to protect carers and disabled people from 'spare room' cuts

Carers are being hard hit by the Government 'bedroom tax' cuts to Housing Benefit - despite Ministers' promises of support to protect carers and disabled people.

New research by Carers UK, published 100 days after the introduction of the 'bedroom tax' lays bare the shocking impact of the policy on families caring for disabled loved ones.

Carers UK interviewed 100 carers affected by the changes, and the findings include:

- Three quarters (75%) of carers having to pay the 'bedroom tax' are being forced to cut back on essential spending on food, electricity and heating.
- One in six (17%) are falling behind on their rent and face eviction.

The welfare changes dubbed the 'bedroom tax' mean people in social housing considered to have 'spare rooms' are seeing Housing Benefit cut and are being left with an average shortfall of £14 a week - over £700 a year. Families who cannot afford to pay face having to move seriously ill or disabled loved ones.

When the policy was launched in April, ministers pledged a £25 million discretionary payments fund to help protect carers and disabled people. Carers UK warned the fund was woefully insufficient, and would only be enough to support around 40,000 of the 420,000 disabled people Government figures indicated would be hit by the cuts.

• The charity's new research shows only 1 in 10 carers receiving these discretionary payments on an ongoing basis. Others were receiving temporary support of just a few months, facing the extra costs once discretionary relief expires.

With insufficient funds to meet the needs of people affected by the cuts, local councils are, Carers UK says, drawing up their own criteria to ration discretionary payments.

Carers turned down for support reported reasons given by local authorities including that spending any more than £3.60 a day per person on food, buying spectacles or postage stamps all counted as unnecessary expenditure and could be cut to cover rent shortfall.

Heléna Herklots Chief Executive of Carers UK said: "This policy is having a shocking impact on families already struggling to care for seriously ill or disabled loved ones. Carers, whose contribution is often warmly praised by ministers, are being made to feel like they are being punished.

"These are carers who need an extra room just to get few hours of sleep as they care 24/7 for a disabled child, or who are unable to share with a partner because of serious illness.



"Our research exposes the devastating impact on those affected: carers being left unable to pay electricity bills and cutting back on meals to ensure the people they care for have enough to eat. Families coping with impact of conditions like cancer or a stroke, or caring for a severely disabled child, now face eviction."

This week the charity is delivering over 100 heartfelt letters from carers affected to the Prime Minister, in response to his commitment to look at individual cases of families including disabled people who are being affected<sup>1</sup>.

Carers UK is calling on Government to take urgent action to review the 'bedroom tax' and protect carers.

**Heléna Herklots added:** "We were promised that disabled people and their families who needed the extra space would be protected. Yet it is clear that policy is having a devastating impact on vulnerable families – the Government cannot allow it to continue."

## www.carersuk.org

**Case studies:** Carers UK can provide spokespeople and caring case studies of people affected by the Housing Benefit changes. Anonymised examples of families affected include:

Zara cares full time for her husband who has Huntington's Disease. Her husband's illness means his sleep is constantly disturbed. Zara herself has suffered two strokes and needs proper rest not only to be able to provide the care her husband needs, but also to prevent her own health declining further. The second bedroom in their home allows Zara the space to get the respite she needs, but the 'bedroom tax' means this is costing them dear. The couple applied for Discretionary Housing Payments, but what they were awarded covered only a few months and has now run out. Zara cannot reduce the bills by cutting food for her ill husband – his condition means he loses weight rapidly and to maintain health must have a high calorie diet. So Zara is trying to get by by saving money on her own food bills. As a result of the extra cost of the bedroom tax she is restricing herself to one small meal a day.

Zara says: "I have been my husband's full time carer for 12 years now, without a break and fulfill the roles of several health and social care professionals, yet I feel we are being penalised for this. We cannot sleep in the same bed let alone the same room due to my husband's involuntary jerky movements when his body is at rest and he needs a double bed to prevent him falling out. I need to get as much rest as possible to continue in my role as his carer and prevent my own condition from deteriorating further. Like many others and as a married couple we would dearly love to share the same bed but it is impossible and one of the sacrifices we have already had to make."

**Laura's** family has accumulated serious debt as a result of the 'bedroom tax'. Her daughter Rachel has cerebal palsy and is unable to walk, talk and has very disturbed sleep. Their home has been

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<sup>&</sup>lt;sup>1</sup> Hansard, Prime Minister's Questions - 27 Feb 2013 : Column 307



adapted to provide Rachel with an accessible downstairs bedroom. Upstairs the family have a further two bedrooms and a boxroom. One bedroom is for Rachel's non-disabled twin, who is in the middle of her school exams. The second is Laura and her partner's room and the boxroom provides the couple with space for respite, which is frequently needed as they take it in turns to provide night-time care. One bedroom was exempt from the 'bedroom tax' but they are still being charged for one 'spare' room, backdated to April. It's a bill they cannot afford and fear the consequences of the arrears that have already built up.

**Penny** cares for her 19-year-old son, Connor, who has Down's Syndrome. She herself has is ill and last year was treated for brain cancer. The family are now paying £75 a month for a box room as a result of the bedroom tax. Moving Connor from his home and his routine is simply not something his Mum can consider. Instead she is having to cut spending on essentials such as food and heating.

Penny says: "Being on benefits it's a nightmare and now it's even worse as the thought of losing my home is terrifying. I will have to pay the 17 pounds per week but it's unfair as I am not able to downsize.

The impact this will have on me is that I am now losing money that I would use to make a difference to my son. Everything is so expensive now food, gas especially petrol. Most of all emotionally it feels like we are a burden. Our family home doesn't feel that way anymore."

## For case studies and spokespeople, contact:

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## Notes for Editors:

- Carers UK supports the millions of people who care for an elderly relative, a sick partner or a disabled family member, provides information and advice about caring and campaigns to make life better for carers.
- Carers UK's Adviceline provides advice and information on the practical and financial support available
  to carers. Carers can ring 0808 808 7777 (Wednesdays and Thursdays, 10am 12pm and 2pm 4pm)
  or email <a href="mailto:adviceline@carersuk.org">adviceline@carersuk.org</a>
- The Government's new Housing Benefit rules, dubbed the 'bedroom tax, were introduced April 1<sup>st</sup> 2013. The new rules mean working age council or housing association tenants cannot receive Housing Benefit for unoccupied or 'spare bedrooms'. Benefit received to cover some or all of the rent is reduced according to the number of rooms defined by local authorities as 'underoccupied'. Those of pension age and in receipt of Housing Benefit are not affected.
- Carers UK interviewed 101 carers affected by the 'bedroom tax' between Friday 28<sup>th</sup> June and Tuesday 9<sup>th</sup> July, of those interviewed:
  - 8% had been exempt from the changes because the rules now allow for extra rooms for disabled children who cannot share with siblings and if tenants or their partners need a room for someone to come in to provide overnight care.



- 56% had applied for discretionary payments from their local council to cover the shortfall.
- However only 23% had received a discretionary payment of those, 10 were receiving support for full year (when they would have to reapply), and a further 12 had received temporary support for between 3-8 months, which had already ended for some.
- Of those not receiving discretionary payments and having to pay the shortfall, 75% were cutting back on essential spending like food and heating; 17% were in arrears and 8% were paying through debt.
- Seven carers had moved as a result of the changes, three said their accommodation was better, one said it was the same and two said it was worse.
- 29% were also facing additional Council Tax payments as a result of the abolition of Council Tax Benefit.