

Action Week 2012 is about breaking the barriers that trap people in poverty and homelessness. This briefing provides facts, figures and background information to help you understand what those barriers are, and how they can be removed.

NB This briefing covers England and Wales. Scottish Churches Housing Action have prepared a separate briefing which covers issues specific to Scotland. You can download the Scotland briefing from www.actionweek.org.uk

We have also prepared a series of short video clips and reflections which explain the barriers and the impact they have on people's lives. These are available through the online prayer calendar or by ordering the *Breaking Barriers* DVD.



The Action Week partners

housing benefit barrier

Changes to Housing Benefit will create a barrier that excludes many more people from living in a decent home.

- ◆ Housing Benefit (HB) is paid to those who cannot afford to pay their rent. The amount available to a household is set according to the Local Housing Allowance (LHA), a figure administered by local authorities based on the median average of local rents. As of November 2010, there were 4.8 million claimants of HB, 1.5 million of them renting in the private sector. The total cost of HB to the tax-payer has increased sharply over the last 15–20 years; it was £20 billion in 2009–10.
- ◆ The Coalition Government has announced major changes to HB and LHA. You can download a complete briefing on this issue from <http://bit.ly/o4Z7AC>. We are very concerned about some key changes which have yet to be fully introduced:
- ◆ A national **cap** on the weekly rate of LHA will affect people renting in expensive areas, forcing them to move to cheaper properties or areas to avoid falling into rent arrears. Maximum LHA rates have also been reduced in all areas, which will force many more people to move. These

How can we break the barrier?

- ◆ Housing Justice, working with the London Churches Group for Social Action and Z2K, has created a BLUEPRINT FOR ACTION. It sets out practical ways that churches and individuals can respond to this barrier. You can download it from <http://bit.ly/r3aM5C>.
- ◆ There is still time to change the Government's mind about introducing some of these changes. Write to your MP, copying the letter to Nick Clegg and Iain Duncan Smith, and draw attention to the problems the changes are likely to cause.

changes together will cause real hardships for many families with children.

- ◆ From January 2012, **people under 35 without dependents** will only receive enough LHA for a room in a shared house, not a separate property. This will affect many people who currently live independently, as well as people moving out of homelessness.

barrier of silence

This barrier traps people by denying them the chance to be heard and change their situations.

- ◆ Local people in disadvantaged communities have little or no say in decisions that affect them.
- ◆ People in poverty are much less likely than more affluent people to participate in public life and politics.
- ◆ Their voices are not heard. They are excluded and trapped in poverty because they do not have the power to change things.
- ◆ This exclusion even creates 'peripheral' estates and ghettos – poor areas which are separated from the communities around them as surely as if they were surrounded by physical barriers.

How can we break the barrier?

- ◆ Church Action on Poverty uses techniques like community organising, participatory budgeting and Schools of Participation to give people the power to speak out and create change.
- ◆ Through this work and our network of campaigners, we challenge the unfair power that businesses and lobbyists have over public decisions. The unique strength of Church Action on Poverty is our ability to connect grassroots people who have experience of the issues, and passionate campaigners across the UK who want to speak out.
- ◆ See www.church-poverty.org.uk/what-we-do for more information.

barrier of support

A lack of support networks creates a barrier which excludes homeless people from the rest of society.

- ◆ A home is more than just the roof over one's head. Support comes from many sources – family, neighbours, friends, professionals. But too many who have been homeless don't have these back-ups.
- ◆ Isolation and loneliness are demoralising and disabling. They can remove the motivation to get a job, deal with health problems – even eat properly.
- ◆ Where people lack support networks, charities can fill the gap through volunteering projects, day centres and befriending schemes. But projects are facing challenges, as funds set aside for this work are no longer ring-fenced, and councils focus on 'core' services. This creates barriers to securing the support people need, and increases the risk they'll become homeless again.

How can we break the barrier?

- ◆ Support the work of local charities providing befriending or other forms of support – to find out what's happening near you, contact Housing Justice.
- ◆ Raise funds through your Cup of Tea day to support a mentoring and befriending scheme (like the M&M scheme run by Housing Justice, <http://bit.ly/m8HT84>). They are a great way to break the barrier and make a difference to someone's life by helping them to find employment, hold on to their accommodation or just build social networks.

barrier of stigmatisation

This barrier separates and excludes people on low incomes, by fostering prejudice and unfair stereotypes.

- ◆ Our newspapers and our leaders routinely refer to people on benefits as 'scroungers' or 'workshy', and imply that they are dishonest.
- ◆ News stories and public statements focus on the tiny proportion of benefit claimants who commit fraud. Fraud accounts for just 0.8% of the total benefits bill; and errors – either by claimants or administrators – for a further 1.4% [Department of Work & Pensions].
- ◆ Welfare policy focuses on punishing people and forcing them to find work, not taking account of the complex circumstances people may find themselves in, or the simple fact that there is not enough work available in many areas.
- ◆ The government's welfare reforms are having a particularly harsh impact on people with disabilities. An unreliable assessment regime is finding many people fit for work even when they have serious illnesses and disabilities. They then have their benefits reduced or withdrawn, leading to real hardship and suffering.

How can we break the barrier?

- ◆ Church Action on Poverty works to break through this barrier by challenging the myths about 'spongers', making the voices of real people heard, and campaigning against unjust welfare policies and reforms.
- ◆ Christians must stand alongside all who are marginalised and oppressed. In the current climate, people with disabilities need our solidarity more than ever.
- ◆ To get involved in campaigning for the rights of disabled people, visit <http://thebrokenofbritain.blogspot.com>.

housing shortage barrier

This separates those who are comfortably housed from those who have no home.

- ◆ In England and Wales, there is a long-standing and growing under-supply of housing. The lack of available homes means that both rents and house prices are inflated, so that individuals and families struggle to find housing at a price they can afford – almost 2 million households (9% of all households) in England are currently on waiting lists for social housing.
- ◆ The lack of supply is caused by structural problems to do with the land available, planning, opposition to development and the operation of the construction industry. These have been compounded since 2007–08 by the financial crisis, which has led to restrictions on finance and mortgage availability. The situation is likely to be made worse by the introduction of Housing Benefit caps and other changes to the benefit system.
- ◆ This is often an invisible barrier because it is experienced behind closed doors in the most private of private spaces.

"Housing as a broad topic rarely tops the list of public concerns and yet individual housing problems fill the mailbags of MPs from across the country... The worst housing problems affect only some parts of society. Much of the population is well housed and benefits from the status quo. They may be unaware of the significant harm the system is doing to others, or unwilling to give up the benefits the current system has given to them. Crucially, the beneficiaries tend to be those with the greatest power and wealth, which gives them the loudest voices in housing debates. Those who are most affected by housing crises may struggle to have their say, or may not realise that their personal circumstances are part of a wider problem in society."

(More Homes and Better Places, British Social Housing Foundation, September 2011)

How can we break the barrier?

- ◆ We must build a social consensus that more housing would be positive and is a national priority.

pay barrier

Unfair pay differentials trap low earners in poverty – and allow the super-wealthy to live a completely separate life from the rest of society.

- ◆ Businesses currently reward high earners with excessive pay, whilst paying poverty wages to their lowest-paid staff. The Minimum Wage is too low, and does not keep pace with rises in the cost of living – creating a barrier so that work is not a way out of poverty.
- ◆ The disparity between top and bottom pay – the ‘pay ratio’ – forms a barrier in itself, separating the super-wealthy from the rest of society. Bankers and company executives in the FTSE 100 are paid astronomical sums, even when their companies fail and have to be bailed out by the tax-payer. Many private companies pay their directors 100 or 200 times as much as their lowest-paid workers. This is simply unjust, and research shows that companies with a fairer ‘pay ratio’ actually perform better.

How can we break the barrier?

- ◆ Church Action on Poverty is campaigning for Fair Pay (see www.church-poverty.org.uk/closethegap/whatarewecallingfor/fairpay).
- ◆ We must shift the public mood so that excessive pay gaps are unacceptable. We encourage companies to publish their pay ratio, or even set a maximum pay ratio.
- ◆ We also encourage employers to commit to paying a Living Wage of at least £7.60 an hour – and we are asking churches to lead the way.
- ◆ Find out how you can ensure your church pays a Living Wage at www.church-poverty.org.uk/livingwage.

rough sleeping barrier

Street homeless people face many barriers: invisibility; problems keeping clean; deteriorating mental health; not fitting in; nowhere to go.

- ◆ Some of the barriers are caused by the simple lack of a stable and secure place to live. For example, without an address it is very difficult to register with a GP and receive normal medical care. If you have nowhere to keep your belongings, things soon get lost or damaged or stolen, so many street homeless people do not have the proofs of identity (or residence) they need to access services to which they are entitled. Clearly there are big obstacles to keeping yourself and your clothes clean and tidy. There is nowhere you can go to rest and relax (and drink, or even boil a kettle) in private. You are dependent on public facilities for going to the toilet.
- ◆ The 2009 ‘Seeds of Exclusion’ study by the Salvation Army found that many people who are street homeless face deep-rooted barriers which exclude them from the society and sort of life that most of us take for granted. Aside from the fact that almost all are unemployed and most have current substance abuse and mental distress problems, very many of them have had difficult and traumatic childhoods. Not surprisingly, given all these barriers, loneliness and alienation are two of the most common problems cited by homeless people.

How can we break the barrier?

- ◆ The best way to break this barrier is by building relationships across the divide. Make eye contact with people on the street. Smile and greet them. There is no need to give money, but an offer of a hot drink and a chat is often welcome.
- ◆ Bring people indoors and break the barrier in a practical way by offering food, toilet and shower facilities, clean clothes, medical help, etc. All this can happen in both day centres and drop-ins (perhaps in your church hall?) or in Winter Shelters. For help and advice on setting up a project, contact info@housingjustice.org.uk or visit www.housingjustice.org.uk.

tax barrier

Our unfair tax system perpetuates poverty and allows the wealthy to become even richer.

- ◆ At the moment, the lowest-earning 10% of people in the UK pay 39% of their incomes in tax, while the top 10% pay just 35%. Although high earners pay higher rates of income tax, taxes like VAT and fuel tax account for a higher proportion of expenditure for lower earners.
- ◆ The government has chosen to tackle the deficit mainly by cutting spending rather than by taxing those who can afford to pay. They raised VAT to 20% but intend to scrap the new 50% income tax band, which only affects the richest 0.5% of the population.
- ◆ Wealthy individuals and corporations also avoid paying much of their tax altogether. £45–£100 billion is lost each year through (legal) tax avoidance and (illegal) evasion.
- ◆ All of this creates a barrier between the wealthy and the rest of society: they are denying their responsibility to the rest of the community by avoiding paying their fair share.
- ◆ Whether dodged legally or illegally, every pound avoided in tax is a pound less to spend on childcare, social care, health or education. When spending cuts are hurting the poorest and most vulnerable people in the country, it is morally indefensible for our richest companies to avoid paying their fair share of UK taxes.

How can we break the barrier?

- ◆ Church Action on Poverty is campaigning for Fair Taxes (see www.church-poverty.org.uk/closethegap/whatarewecallingfor/fairtaxes).
- ◆ We can change attitudes, and press for a tax system in which businesses and wealthy individuals pay their fair share.
- ◆ We must tackle tax avoidance - for example, by regulating or closing tax havens.
- ◆ This would reduce the need for damaging cuts in public spending.
- ◆ Join in our campaign by visiting www.church-poverty.org.uk/act and Pledging to take part in monthly email actions.

contact the action week partners



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