

How benefits rules and family breakdown fuel youth homelessness

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In 2017/18 alone, [103,000 people aged 16 to 24](#) presented themselves as homeless to their local authority in the UK. But while [preventative measures](#) are being implemented to reduce this, a combination of factors that cause youth homelessness is still not being properly addressed: the relationship between poverty and family relationship breakdown – and the role of benefits.

Much of the conversation around preventing youth homelessness doesn't recognise family conflict being directly related to structural issues such as poverty. It fails to acknowledge that withdrawal of financial support can result in families breaking up and young people becoming homeless. Nor does it recognise that for some young people, due to the way the system works, presenting themselves as homeless may be an almost attractive option.

There are an estimated [14.2m people](#) in the UK in families that are experiencing poverty. Studies have found that [conflict](#) and [relationship breakdown](#) are more common among lower income families.

Other research has confirmed that the majority of young people become homeless as a result of [family conflict](#) and [relationship breakdown](#). Further investigation by English charity Homeless Link has revealed that [49% of young people](#) become homeless due to family breakdown.

Homelessness charity [Shelter](#) has recognised poverty as being a direct cause of family disputes. The charity argues that financial difficulties make it harder to resolve arguments. This can result in the type of family breakdown that causes homelessness. Other charities have meanwhile recognised that structural factors such as [benefit reductions](#) are increasing youth homelessness numbers among low-income families.

Financial support

The problem is that young people are unable to claim most [benefits](#) before the age of 18 – and parents can only claim government financial support for them if they engage in some form of education or training, such as apprenticeships. This means that household income can dramatically reduce if a 16 year old is not in education, employment or training. Parents can

potentially stop receiving [Child Benefits](#), [Child Support/Maintenance](#) or [Child Tax Credits](#). A reduction in [Child Benefit](#) alone can leave a family £82.80 per month poorer.

When young people turn 16, they are legally classed as children, but their parents are no longer [legally responsible](#) for their housing. So if they get evicted from the family home and present themselves as homeless, the local authority [has a duty](#) to immediately house them in suitable accommodation.

Young people at the ages of 16 and 17 are recognised as being “[in need](#)” when they become homeless, so they qualify for the same benefit entitlement as someone over the age of 18. They can claim [Housing Benefit](#) and [Job Seekers Allowance \(JSA\)](#), or [Universal Credit](#), to financially support them while they reside in emergency accommodation.

Due to these rules, families living in poverty – who have no other option – may see this method of presenting homelessness as a way to take the financial pressure off. This is anything but an easy ride, however.

Stuck in poverty

When they become homeless, 16 and 17-year-olds are typically offered places in accommodation which gives them extra practical and emotional support. This varies according to what each person needs but can cover anything from daily living skills to advice on accessing education and employment, or mental health help. The aim is to help them build the skills they need to live independently. But this type of accommodation costs around [£400 per week](#).

Due to this high cost, young people are limited in [employment opportunities](#). If they earn over a certain amount (which varies according to hours worked, wages and age, among other factors), they will become liable to pay a percentage of the rent which would otherwise be covered by their housing benefit. This usually leaves them in a situation where they are better off claiming JSA rather than working. Indeed, Barnados has reported that [some hostel staff](#) have reluctantly discouraged young people from full-time jobs while living there as a result of this dilemma.

In addition, financial incentives for education and training, such as [Education Maintenance Allowance \(EMA\)](#), are undermined when young homeless people can claim more money through JSA. Arguably, young people who live in supported accommodation are in a situation where they may consider it a better option not to engage in education, training, or employment. This can be detrimental to their [long-term life chances](#).

These, and the other [multiple disadvantages](#) they face, can exclude young people from the labour market, resulting in them becoming reliant on benefits for prolonged periods of time.

If parents are unable to obtain the necessary financial support for their children, they may very well consider homelessness to be a viable solution to their problem. Combined with the limited options that young people have in terms of housing generally, obtaining accommodation through homeless services might be seen as an appealing alternative.

But in the long term it is [far more expensive](#) for the country, more damaging to young people's future prospects – and potentially their [physical](#) and [mental](#) health – than if the country simply provided financial support to families, preventing homelessness and keeping them together.