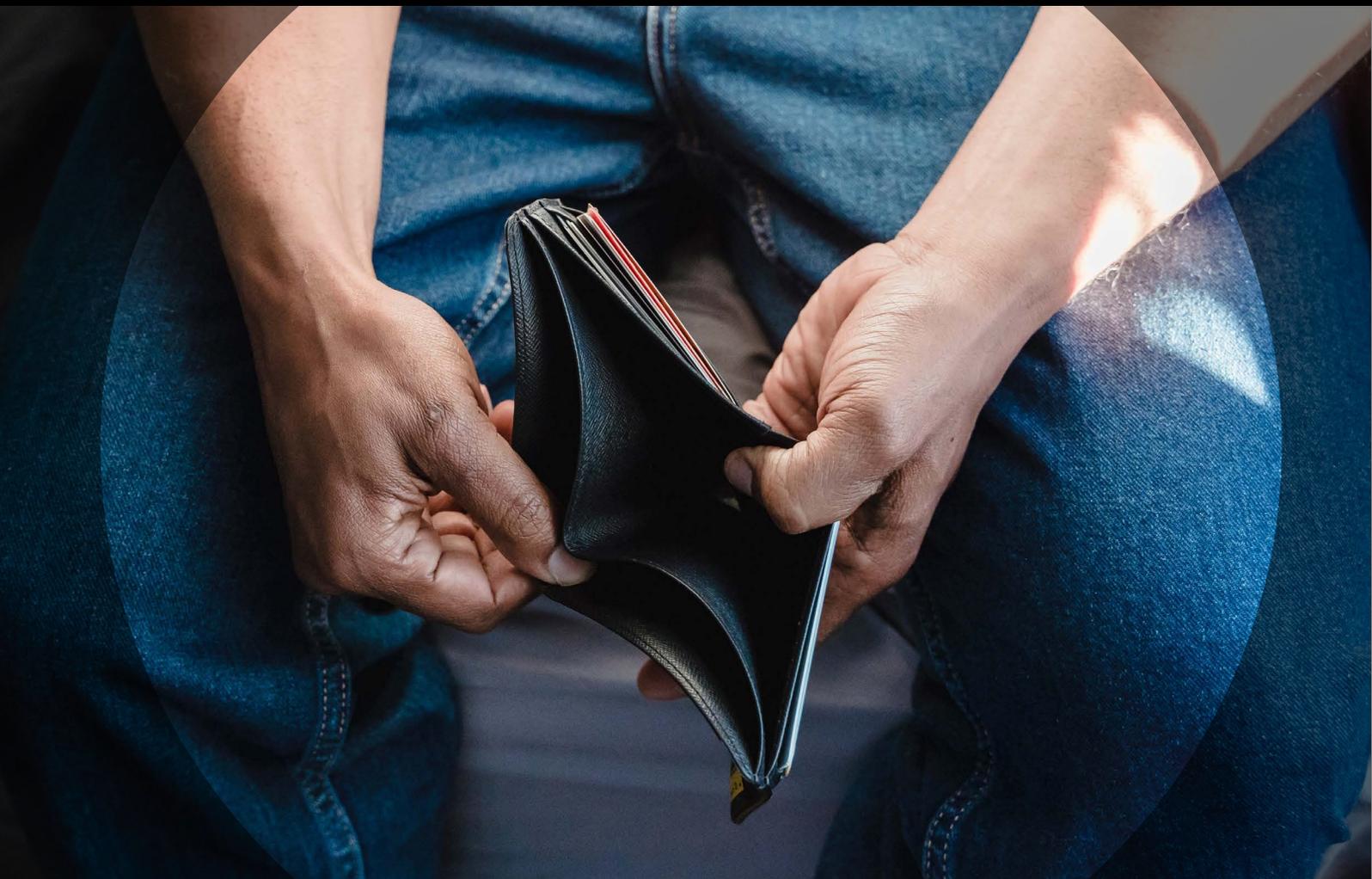


# Food or heat?

The impossible decision for homeless young people following the £20 Universal Credit cut





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This report was produced with generous funding from abrdn Financial Fairness Trust.

abrdn Financial Fairness Trust funds research, policy work and campaigning activities to tackle financial problems and improve living standards for people on low-to-middle incomes in the UK. It is an independent charitable trust registered in Scotland (SC040877).

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Centrepoint, 2022

# About Centrepont

Centrepont is the leading national charity working with homeless young people aged 16 to 25. We are a registered social housing provider, a charity enterprise and a company limited by guarantee. Established 50 years ago, we provide accommodation and support to help homeless young people get their lives back on track.

Every year, alongside our partner organisations, we work with over 14,000 young people, providing tailored support to help them address their support needs, with a particular focus on health, learning, and move on to independent accommodation in both the social and private rented sectors. We also run a national helpline for young people at risk of homelessness.

Centrepont's aim to end youth homelessness by 2037 can only be achieved if we work not just to address their housing situation, but also their wider problems that hold them back. Centrepont's in-house health team provides specialist multi-disciplinary support to help young people address their mental health problems, and help prepare them for a brighter future.



# Recommendations



**1. Introduce a new Youth Independence Payment of £16.06 per week for young people living independently without family support.** This would raise their overall Universal Credit entitlement to the rate that over 25s receive in recognition that they face the same living costs.



**2. Proactively offer all under-25s (making a claim for Universal Credit) budgeting support and advice,** either delivered by the DWP or through partnerships with local providers.



**3. Local authorities should offer a more uniformed approach in regards to local welfare assistance (LWA) so that young people in every area can get the help they need.** Signposting should be improved so that vulnerable households know what support they can access.



**4. More support to be provided to young people living independently to protect them from fuel poverty.** Although the Warm Home Discount Scheme has been expanded by the Government ahead of the energy price hike in April 2022, it is still administered by electricity suppliers who decide who can get the discount and the number of discounts available are limited. As such, vulnerable young people may be unable to access this support.



**5. Exempt all care leavers under the age of 21 from council tax payments** to ensure uniformity across local authorities.

# Introduction

In March 2020, the Universal Credit (UC) and Working Tax Credit entitlement was increased by £20 a week; this was a temporary measure to help claimants financially during the COVID-19 pandemic. In March 2021, this was extended for a further six months, up until October 2021. Despite widespread calls from Centrepoint and others in the sector to make the uplift permanent, the Government chose to withdraw the extra money, impacting millions of vulnerable households across the country.

Despite research evidence that demonstrates heightened exposure to poverty, destitution and homelessness in young people (aged 16-25) living independently, they face among the lowest entitlements to financial support through the social security system.

The UC standard allowance for under 25s is over £15 less a week than that for over-25s. Hence, the withdrawal of the £20 UC uplift disproportionately impacts young people as it has resulted in many of them losing more than a quarter of their current income.

Thanks to generous funding from abrdn Financial Fairness Trust, Centrepoint carried out research into the impact of this reduction in UC on homeless young people. Insight from frontline staff, alongside 117 survey responses from Centrepoint colleagues and our partner organisations across England and Wales, reveal the devastating consequences the cut is having on vulnerable young people as they are forced to choose between having enough food to eat, heating their home and paying their rent.



# COVID-19

In March 2020 the UK entered into restrictions and closed down large parts of the economy in response to the global Covid-19 pandemic.

Before the pandemic, youth unemployment rates remained consistently higher than the national average, with an estimated 782,000 young people not in employment, education or training between January and March 2020.<sup>1</sup>

During COVID-19, unemployment rose across all age groups, however, young people have been disproportionately affected: one third of 18-24 year-olds lost their jobs or were furloughed during the pandemic, compared to one-in-six adults.<sup>2</sup> This has exacerbated pre-existing intergenerational inequalities, wherein during the decade prior to the pandemic, young people had experienced slower pay growth and higher rates of working in low-income jobs.<sup>3</sup>

Unsurprisingly, due to the staggering increase in youth unemployment, the number of 16-24 year olds claiming benefits also rose sharply during the pandemic. Despite restrictions having lifted and businesses opening up, the claimant count for young people in December 2021 was still 299,965 which is a 32 per cent increase from levels recorded in December 2019.<sup>4</sup>

## Social security measures

As a temporary measure to support claimants financially during the pandemic, the Government increased the UC and Working Tax Credit entitlement by £20 a week from March 2020. In March 2021,

this was extended for a further six months, up until October 2021. Many organisations across the political spectrum highlighted that this uplift demonstrated that benefit levels had fallen far too low to adequately live on.<sup>5</sup>

Notwithstanding widespread lobbying from Centrepoint and other organisations across the sector, the Government ended the temporary uplift in October 2021, removing the additional £20 a week for millions of people across the UK. This decision was made despite cross-party disapproval including from six former Conservative work and pension secretaries who wrote to the Chancellor urging him to keep the uplift.<sup>6</sup> For many young people, the decision to end the uplift has resulted in them losing more than a quarter of their current income. Consequently, after taking inflation into account, the basic rate for out-of-work benefits is at its lowest for 30 years.<sup>7</sup> The Trades Union Congress estimate that the value of UC has decreased by £12 a month in real terms when measured against CPI (Consumer Price Inflation) compared to just before the pandemic.<sup>8</sup>

The Government responded that it was only ever meant to be a temporary measure and the emphasis needed to be on getting people back to work. In the 2021 Autumn Budget, the Government made a welcome announcement that the benefit taper rate would be reduced from 63 per cent to 55 per cent, meaning that those who work whilst claiming benefits can take home more of their earnings. Unfortunately, claimants that are unable to work gain no further financial security from this policy change.



# Increase in the cost of living

For those who have faced a large reduction in income following the ending of the uplift, their financial situation has worsened still with the substantial rise in the cost of living over the last few months. This is reflected in the CPI which rose by 5.4 per cent in the 12 months to December, its highest rate in 10 years.<sup>9</sup>

In October 2021, 15 million households saw their energy bills increase by 12 per cent.<sup>10</sup> To add a further financial strain for households, the energy price cap – the maximum price suppliers in England, Wales and Scotland can charge domestic customers on a standard tariff – is due to rise by another 54 per cent in April 2022<sup>11</sup> as wholesale gas and electricity prices continue to rise and energy suppliers go bust. The Government has announced that all domestic electricity customers will get a £200 rebate on their electricity bill in October 2022. Whilst this will help to reduce hardship, it is effectively a loan to each household that will need to be repaid through increases to future energy bills. For young people who have a lower level of benefit this will be incredibly difficult for them to repay, especially in the face of uncertain energy prices; as this rebate is paid to households, there is a risk that tenants whose bills are included as part of their rent may not benefit from this initiative.<sup>12</sup>

**“I am working with a young person and his energy bill was initially going to be between £45-£55, which is okay, you know, but then he got a bill I think it was over 100 pounds. So then I tried to ring around suppliers to see if I can get a better deal. All of the providers are advising to stay with the provider because of the shortage. There is nothing there at the moment.”**

**Supported Housing Officer, Yorkshire**

**“The cut of the uplift, added to the massive rise in gas and electricity prices, is having a major impact on young people being able to heat their homes and they are often having to choose between heat and food. As we can usually help with food due to generous donations we encourage [them to] ensure they have heat but with another price hike expected in April 22 this is extremely worrying.”**

**Youth homelessness charity, West Midlands**

Working-age benefit claimants face an even starker outlook. The 2015 Budget introduced a four-year freeze on most working-age benefits and tax credits; therefore, as benefit rates did not increase with inflation, claimant's income decreased considerably in real terms. JRF have estimated that between 2016 and 2020 this policy decision alone increased the number of people living in poverty by 400,000 – totalling 27 million people.<sup>13</sup>

Due to their lower benefit rate at the outset, young people have been disproportionately impacted by the rise in cost of living and the ending of the £20 UC uplift:

**! 53 per cent (63 out of 124) of youth homelessness charities reported that most of the young people they support have not been able to meet all their basic living costs since the uplift was ended.**

**“The impact that we have seen is on utility payments. Many of them live in shared houses and have to put money on the meter to get warm, none of them have enough money for this... We helped a young person access money for electricity through the Local Welfare Scheme. As he had £2 left on gas they refused help with this unless he was in emergency credit even though his next UC payment was a week away. We used a donation to see him through this period.”**

**Youth homelessness charity, West Midlands**

# Impact of the removal of the £20 UC uplift

## Unaware £20 uplift was ending

There was a general lack of awareness that the £20 UC uplift was ending in October 2021 with many young people shocked to see such a considerable drop in their monthly income.

**“I think a lot of them because they're not up with the news, they didn't see it come in...they weren't expecting it, they just saw the chunk and got used to spending that money, then had £80 deducted, so it definitely had an impact.”**

**Supported Housing Officer, London**

**“We believe young people were not supported enough via Universal Credit with budgeting when the uplift was removed. Most of them were also unaware and unclear what this actually meant until they were issued reduced payments, as a result most of our young people now have debt and financial struggles”**

**Youth homelessness charity, South East**

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## Increase in financial hardship

For young people living independently, financial issues are often so severe that it can lead to eviction, homelessness or crime.<sup>14</sup> Without the necessary tools and knowledge to cope financially, it was suggested by one key worker that vulnerable young people are set up to fail as they move into adulthood.

**“There's nothing left for them whatsoever. And I just think it's such a shame, because we're trying to instil in these young people those independent living skills and we're trying to put them on the right path, and I just think they're almost being set up to fail. But I do strongly feel that we're a long way off to addressing the barriers that young people face in order to be able to move forward in a really kind of positive and productive way.”**

**Supported Housing Officer, Manchester**

**“Young people, particularly in supported housing, are facing huge stresses and barriers already. We should be giving young people the best chances and not loading them with worry and stress which reduces their quality of life and can exacerbate mental and emotional health issues. They deserve the same chances as any other young person.”**

**Youth homelessness charity, London**

After the £20 UC uplift was ended in October 2021, financial hardship increased amongst young people as they attempted to stay on top of various bills and expenditures.

**“How much does a loaf of bread cost? Is it cheaper if you are under 25? How much do a pair of shoes cost? Are they cheaper if you are under 25? Young people already were in a poorer position, the £20 uplift just levelled up. This levelling down is the complete opposite of the government's strategy.”**

**Youth homelessness charity, South East**

**“The cut has had a huge impact on the young people we support. They have been experiencing huge financial difficulties and this has impacted on their health both physically and emotionally. It has also caused some to not be able to pay their rent and therefore put their accommodation at risk.”**

**Youth homelessness charity, South East**

Furthermore, frontline services expressed that the care leavers they supported were using their student bursary to buy food and essential items since the uplift was ended, rather than using the money for school equipment and books that would help further their education. One young person had even attempted to sell his laptop, despite needing it for college work, as a way to subsidise his income.

**“In other services the young people are all entitled to their bursary anyway through the college. So you know, they get the free lunch or the reduced prices, and they're relying on that more than they were before. So before, they could pick and choose if they wanted to use the free lunch whereas now, I think they are relying on that more as an actual meal during the day.”**

**Deputy Service Manager, London**



## Difficulty in budgeting

Many young people who come to our services lack financial literacy and budgeting skills. These difficulties in budgeting are exacerbated when living on a low income as they are expected to live by strict financial management or else they risk ending up in debt.<sup>15</sup> Unlike those living on higher incomes, there is no room for error when budgeting involves considering expenditures to the exact penny.

Since the £20 UC uplift ended in October 2021, vulnerable young people have struggled to a greater extent to budget for food and essential items after becoming accustomed to a higher monthly income. For those who had only ever known this higher level of benefits – for example, those who had not claimed benefits prior to the pandemic or asylum seekers entering the country for the first time - the drop in income was even more unmanageable.

Furthermore, it was recognised how quickly young people were affected by the reduced income, revealing just how little financial resilience they have to deal with unforeseen events. Research by the Joseph Rowntree Foundation found that in the year 2021 just over a

third of people in the poorest fifth of households had savings of less than £250 compared with 1 in 6 of the overall population.<sup>16</sup>

Practitioners also highlighted that young people who are struggling financially often try to conceal this rather than seek support from their key worker and/ or another source of support. This may be due to the shame and stigma that is associated with financial hardship and/ or a sense of pride in wanting to demonstrate their ability to live independently without relying on the support of someone else.

**“They don't always tell you when they need help. You ask them...how are you doing for food? Rather than saying, I've got no money for food, you will ask how are you doing for this? How are you doing for that? And it's only when you ask those questions that you really are finding how difficult it is... It's almost like they don't like to ask. They feel ashamed to ask. They feel embarrassed to ask. And it's those ones that are the ones that we need to keep an eye on, it's those ones that are important, and the ones who we keep track of.”**

**Homelessness Prevention Officer, Manchester**

## Food insecurity

It is estimated that 43 per cent of households in receipt of UC are food insecure<sup>17</sup> and the main reason for attending a food bank is not having sufficient income from the social security safety net.<sup>18</sup> Despite the £20 UC uplift, food insecurity among homeless young people increased significantly during the pandemic with the number of young people needing to access Centrepoin's emergency food support rising dramatically; the total number of emergency food actions in 2020/21 reached 631, which is a 417 per cent increase from the previous year.<sup>19</sup>

As anticipated, levels of food insecurity have worsened since the £20 UC uplift ended in October 2021:

- **57 per cent (69 out of 121) of youth homelessness charities have had to make more referrals for emergency food aid since the uplift was ended.**
- **66 per cent (78 out of 119) agree that the young people they support have had to skip meals since the uplift was ended.**
- **70 per cent (82 out of 118) agree that the young people they support have had to buy cheaper food since the £20 uplift was ended.**

Moreover, these figures are likely to rise as costs of living continue to increase.

**"What we have noticed is those that were receiving Universal Credit are really struggling. And there's a lot more coming to us now who we ask how are they doing for food...Some of them might have just had a few biscuits that day. So they're not getting proper food. And I think with being young people, they're not always going to feel that or recognize what's going to be quality food for them. So we just need to make sure that they've got that kind of access as well."**

**Homelessness Prevention Officer, Manchester**

**"All of my caseload have said how the cut has left them wondering how they will pay all their bills and buy food. Even the strictest budget doesn't allow for quality foods or enough heating."**

**Youth homelessness charity, West Midlands**

Key workers explained how if a young person was struggling financially, food was often the first expenditure that was cut from their budget as it was not perceived to be a priority.

**"They'll sort of ensure everything else is bought and food is something that they can see as okay I cannot spend money on that. It's almost optional. And they'll come to you when they're really desperate...I think, sometimes with food unless they've actually got nothing to eat and have not eaten for days, it doesn't seem to be a priority."**

**Homelessness Prevention Officer, Manchester**

A youth homelessness charity provided the research team with a case study concerning a young person they support with severe social anxiety, ADHD and currently being assessed for autism. The young person finds it extremely difficult to budget, even more so since the rise in food prices, and the reduction in benefits has worsened his anxiety about managing his income.

**"They are acutely aware of the reduction in benefits and have mentioned before during various interventions that they have to starve themselves to make ends meet"**

**Youth homelessness charity, South East**

One Homelessness Prevention Officer based in Manchester spoke about the additional financial burdens for young people placed in temporary accommodation with inadequate cooking facilities making meal preparation challenging. This in turn increases expenditure as the young person is reliant on takeaways or pre-prepared food.

Moreover, maintaining a healthy diet and storing food safely becomes a challenge. Research carried out by Crisis into the experiences of unsuitable temporary accommodation in Scotland found that almost half (45 per cent) of survey respondents had no access to a kitchen and one third (34 per cent) had no access to a fridge.<sup>20</sup>

**"You would imagine that their daily costs would increase exponentially wouldn't they. They are relying on take-outs, that kind of thing...this girl was probably on around £340 a month prior to that £20 a week cutback, and that reduced her income to £250 a month. This is a young female who is single, heavily pregnant, placed into temporary accommodation and was then trying to manage everyday general living costs, whilst facing those kinds of barriers, so for her, you know, she was in extreme financial hardship"**

**Supported Housing Officer, Manchester**

Key workers spoke about a noticeable increase in referrals for emergency food provision since the £20 UC uplift was ended. Requests for emergency food support was so high that services have been struggling to meet demand and food donations have started to completely run out before the week ends. This has meant that support is rationed to ensure that all can receive some assistance.

**“they are coming to ask for food vouchers a lot more than before”**

**Supported Housing Officer, London**

We also heard from frontline services that some young people are heavily reliant on food donations delivered to their accommodation, perceiving them to be a lifeline during periods of financial hardship.

**“the food donations are so precious to some of them here”**

**Supported Housing Officer, London**



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## Mental health concerns

Centrepont research found that mental health issues were reported in over half (54 per cent) of homeless young people with many having experienced trauma in their childhood and adolescence.<sup>21</sup> Since the first lockdown in March 2020, Centrepont has seen a 40 per cent increase in demand for its mental health services<sup>22</sup> due to disruptions to mental health services, wide-ranging impacts of school closures, and a severe labour market crisis.<sup>23</sup>

The sudden drop in income from the £20 UC withdrawal, together with rising levels of inflation and soaring energy bills, has resulted in levels of stress and anxiety intensifying in homeless young people:

**82% (98 out of 119) of youth homelessness charities strongly agree/ agree that the end of the £20 uplift has had a negative impact on the mental health of the young people they support.**

**“Young people I have supported have appeared helpless as to how they will manage to cover their basic living costs. I feel this situation has definitely increased anxiety and low mood in the young people I support.”**

**Youth homelessness charity, West Midlands**

**“The rate of suicide has also risen in our area and this makes you wonder if any financial worries is a factor in this also. We support all ages in our charity and mental health is deteriorating at a rapid rate.”**

**Homelessness charity, South East**

Centrepont’s Mental Health Advisor described how financial issues can often be both a cause and an effect of lack of sleep and poor eating habits. These issues can then escalate behavioural issues, levels of non-engagement, suicidal feelings, self-harm and relationship issues.

One young person in Yorkshire told his key worker that he was only getting one hour of sleep a night due to financial worries.

**“they cannot sleep, ‘one hour, I’ve only slept one hour’, and I said ‘why, I don’t understand why’, ‘I don’t know’... when you have key work session with them you know why because, ‘I need a job, more money’, because that’s what’s stressing him out is the money.”**

**Supported Housing Officer, Yorkshire**

## In focus: Care leavers

For looked after children and care leavers not eligible for benefits, many local authorities increased their weekly subsistence payments by an extra £20, in line with the increase to UC and Working-Tax Credit claimants. This was well received and helped alleviate some financial burden during a particularly difficult period.

However, we have heard from frontline services about inconsistencies in the length of time local authorities were prepared to maintain the £20 UC uplift. For example, in some areas social services provided additional financial support after the £20 uplift was removed, and in others a one-off cash grant was provided. However, in other areas (and even within the same local authorities) this additional support was not provided and the uplift was ended from the same date as UC claimants.



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## In focus: Unaccompanied Asylum Seeking Children

Many British-born young people have struggled to grasp the rules around claiming benefits and were unaware of the Government's decision to end the £20 UC uplift in October 2021; this confusion and misunderstanding was heightened for Unaccompanied Asylum Seeking Children (UASC) where English is not their first language.

**"They have an issue with reading and writing and when they see this happening, they don't even understand what's going on. But then when I explain to them, okay, this was the £20 payment and the first thing they say is 'this is not enough, what do I do, this is not enough'"**

**Supported Housing Officer, London**

UASC are often very eager to work and earn money for themselves, however, they are restricted from doing so due to immigration rules. For those who have been successful in their claim for asylum and have the right to enter employment, language difficulties restrict the type of work they can engage in.

**"We are not talking about the people who are completely confident, we are talking about the people who are still vulnerable, who are still struggling even to express themselves. So and you're asking them to go and do part time work...where? How?...so they can manifest this frustration"**

**Supported Housing Officer, London**

**"For example, in my project, most of the young people are asylum seekers, or refugees...they are not confident enough to go and work... Because first, even the language is not their first language...and they are still learning to speak. So it's difficult, unless staff do everything for them, it is very difficult for them to attend an interview, to search for a job. So there's a lot of issues."**

**Supported Housing Officer, London**

Furthermore, insight from frontline services demonstrated that for asylum seekers entering the UK in the last few months, they do not have sufficient clothing to keep them warm during the colder weather. Therefore, some asylum seekers are forced to choose between keeping warm or having enough food to eat.

**"One of the boys that moved into [service] on Monday who got the £70 rather than the £50. He was able to go and buy himself a jacket, because they arrived in the UK literally with the clothes that they were wearing. Yeah. And he didn't have a coat or anything."**

**Supported Housing Officer, London**

# Local Welfare Assistance

LWA is support provided by councils to vulnerable households that are struggling financially. The scheme is aimed at those who are facing an urgent financial crisis and/ or unable to afford basic essentials. The type of support can vary but often includes cash grants, food or fuel vouchers, essential items such as white goods, or low cost loans. Those in need are required to make an application for the fund and councils are expected to use their discretion as to how this money will be distributed.

Unfortunately, we often heard from frontline services that young people did not have the tools or knowledge to make use of the support that is available to them. It is often key workers who are the first person to inform young people of these initiatives and support them to apply. Furthermore, research by End Furniture Poverty found that 32 (1 in 5) local authorities in England did not operate a Local Welfare Assistance Scheme as of 2020/21.<sup>24</sup>

**“I also think...they need to be told what is out there for them, because I don't think they're always aware of it as well. And so when you explain, you know, there's a pathway we can go down to get referrals for your local food bank, they were kind of like, “Oh, right. Oh, really? I didn't know.” ...so we'll say this is what we can provide from Centrepoint. But this is the other referral we can do where you can get your vouchers for food banks as well. So it's the knowledge that they're not aware of.”**

**Supported Housing Officer, Manchester**

To help mitigate the impact of the uplift ending, which coincided with the end of the furlough scheme, the Government introduced the Household Support Fund. This scheme aimed to increase grants available to poorer households over the winter months. From 6th October 2021 to 31st March 2022, £500 million has been made available to local councils to 'help vulnerable households with essentials'. The fund should primarily be used to support households with food, energy and water bills. In exceptional cases of genuine emergency, the fund can also be used to support with housing costs.<sup>25</sup>

The Government made clear that the fund should be accessible to a wide range of vulnerable households; however, we have heard from our frontline services

that some local authorities have ring fenced these funds for certain client groups depending on their supposed level of need. This is further supported by End Furniture Poverty which found that the additional funding was not channelled into LWA schemes as anticipated, but rather the funds were mainly directed to Free School Meals, local foodbanks, and other voluntary and community sector organisations.<sup>26</sup> One local authority in London, when asked about the fund, stated that their care leavers should be encouraged to find part-time employment or other streams of income rather than rely on Government support.

**! 65 per cent (77 out of 119) of youth homelessness charities were unsure of how their local authority had chosen to use the money.**

Key workers reinforced this during focus groups informing us that they were unsure of who was eligible for the fund and how to apply for it, with some local authorities not displaying any further information on their website.

**! For those organisations that did apply for the fund, 43 per cent (50 out of 115) did not receive any funds through the scheme or the funds they received did not meet the needs of the young people they support.**

A number of youth homelessness charities indicated that young people were told that they were not eligible for the fund with local authorities deciding to gate-keep the money for those living in private rented accommodation and/or not already under the care of the local authority.

One Centrepoint service in London told us that they were not aware of the Household Support Fund; however, each of the care leavers they supported was given £500 so they assumed this must have been in relation to the fund. This money helped to ensure that those young people did not struggle financially.

## Conclusion

Homeless young people have been disproportionately impacted by the COVID-19 pandemic and the detrimental impact it has had on the labour market. The £20 UC uplift demonstrated the need to increase benefit rates after it became clear that the level of benefit entitlement had failed to effectively support those most in need. While COVID-19 related support provided a level of relief to some of the most vulnerable households, many found that the pandemic heightened and shone a light on the challenges they were already facing.<sup>27</sup>

The £20 withdrawal has coincided with an overwhelming increase in the cost of living. It is indicative of a failing benefit system when levels of food insecurity in homeless young people increased by a staggering 417 per cent despite the £20 UC uplift. It is unacceptable that vulnerable young people are having to choose between heating their home and having enough food to eat.

Unfortunately, the Government has refused to publish an impact assessment for the withdrawal of the uplift; however, this report, amongst research findings published by other organisations, demonstrates how the most vulnerable in society are struggling to make ends meet and are unable to move forward positively with their lives.

If the Government is to effectively tackle inequality, it is crucial that they ensure that the benefit rate for young people living independently matches the amount that someone over 25 receives. Young people living independently face the same living costs as someone over the age of 25, however, they are expected to live off a significantly smaller amount of money. The impact of this is devastating as we witness young people struggling to pay bills, buy food and live a life burdened by financial hardship.



# End notes

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