

# Exploring the Impacts and Implications of a Changing UK Welfare State under Digitalisation and Austerity: the Case of Leeds

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## FINAL REPORT

Pilot study on Welfare and Austerity  
for the RCUK Digital Economy  
'Communities and Culture' Network+

Dr Stuart Hodkinson  
Andy Turner  
Chris Essen

School of Geography  
University of Leeds, UK  
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## EXECUTIVE SUMMARY

This report details the main findings from a pilot project funded by RCUK's Digital Economy programme exploring **the impacts and implications of a *digitally transformed UK welfare system in the city of Leeds***. This report updates our [interim report](#) (Hodkinson et al, 2014).

The pilot study was commissioned in December 2013 against the background of the 2010-2015 UK Coalition Government's programme of austerity-driven spending cuts and reforms to public services, voluntary bodies and welfare provision. Digitalisation is a key aspect of Welfare Reform and central to the new Universal Credit (UC) system being rolled out gradually across the country with an original target of 80% of claimants making and managing their UC benefit claims online by 2017.

This research focused on three specific communities of interest: public administrators of welfare; frontline welfare law advisors; and welfare claimants. Our research questions explored the potential impacts of an austerity-driven digital welfare system on these different communities, and on the everyday relationships between claimants and welfare providers.

### **The Key Findings can be summarised as follows:**

First, as public and voluntary sector welfare administrators and advisors increasingly move their welfare claiming and advice services to digital forms of provision as a result of Universal Credit, there are dangers that this will:

- further transform welfare into a more punitive, sanctions-based welfare system based on conditionality and surveillance;
- generate digital exclusion and destitution for particular groups of claimants; and
- pose major organisational challenges to advice service providers.

Second, although the socio-spatial impacts of welfare reform are complex and still uncertain, we found evidence that:

- the overall geography and demography of housing benefit (HB) claimants in Leeds remains broadly unchanged but there are specific areas and groups within the city experiencing greater housing, neighbourhood and tenure instability; and
- this instability is particularly pronounced for HB claimants affected by specific welfare reforms such as those in the social rented sector affected by the Under-Occupancy charge known as the Bedroom Tax.

### **Our main policy recommendations are:**

- all welfare providers and advice services should avoid introducing 'digital by default' systems of welfare claiming and advice; and
- welfare providers, advice services and local authorities can do more to evidence the effects of welfare reform and austerity on their local citizens by exploiting the rich administrative datasets at their disposal.

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### About the Authors

**Dr Stuart Hodkinson** is a lecturer in critical urban geography at the University of Leeds whose research focuses on the socio-spatial effects of neoliberal housing, welfare and migration policies primarily in the UK. He has led or worked on several ESRC-funded projects, including residents' experiences of public housing regeneration under the Private Finance Initiative in England (2011-14) and forced labour among asylum seekers and refugees in the Yorkshire and Humber region (2011-14). He was the principal investigator on this EPSRC-funded pilot project on digital welfare. [S.N.Hodkinson@leeds.ac.uk](mailto:S.N.Hodkinson@leeds.ac.uk)

**Andy Turner** is a researcher at the University of Leeds specialising in computational geography and has extensive experience of developing, using and critically exploring digital infrastructure. He has worked on the following related research projects: the JISC-funded National e-Infrastructure for Social Simulation Project (2009-12); the EPSRC-funded Pararchive - Open Access Community Storytelling and the Digital Archive Project (2013-15), and, the RCUK Digital Economy Theme Sustainable Society Network Island Stories - Growing Digital Heritage Pilot Project (2014). [A.G.D.Turner@leeds.ac.uk](mailto:A.G.D.Turner@leeds.ac.uk)

**Chris Essen** is the Involvement Officer at the College of Health and Wellbeing, University of Central Lancashire, responsible for facilitating, supporting and developing the involvement of health service users and their carers within healthcare professional education and research. He was previously a Research Fellow at the University of Leeds in the Schools of Health and Geography. He has extensive experience in conducting action research within the voluntary sector. [cessen@uclan.ac.uk](mailto:cessen@uclan.ac.uk)

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# CONTENTS

1. INTRODUCTION .....	1
2. BACKGROUND .....	2
3. RESEARCH OVERVIEW .....	9
4. DIGITAL WELFARE TRANSFORMATIONS .....	13
5. SOCIO-SPATIAL TRANSFORMATIONS OF WELFARE REFORM .....	17
6. THE IMPACT OF UNDER-OCCUPANCY (THE BEDROOM TAX) ON LEEDS .....	29
7. REFERENCES .....	43
APPENDICES .....	46
APPENDIX 1. DATA STATEMENT .....	46
APPENDIX 2. DERIVED DATA INVENTORY .....	47
APPENDIX 3. COMPENDIUM OF MAPS .....	48

## LIST OF TABLES

Table 1:	Timeline of Key Welfare Reforms in the UK . . . . .	3
Table 2:	Summary of Housing Benefit Changes . . . . .	4
Table 3:	Leeds HB Claimant Count April 2008 to October 2015 by Sector . . . . .	18
Table 4:	Leeds HB Claims by Ethnicity of Main Claimant between 2008 and 2015 . . . . .	20
Table 5:	Leeds HB Claims with a Disability Premium 2008 to 2015 . . . . .	21
Table 6:	Annual Postcode Moves by HB Claimants April 2008 to Oct 2015 . . . . .	27
Table 7:	Leeds Under-Occupied HB Claims Count Nov 2012 to October 2015 by Sector: Snapshot and Cumulative Totals . . . . .	31
Table 8:	Leeds HB Claims by Ethnicity of Main Claimant between 2008 and 2015 . . . . .	33
Table 9:	Leeds HB Claims with a Disability Premium 2008 to 2015 . . . . .	34
Table 10:	Average HB Claimant Household Size by Tenancy Type, April 2013 to October 2015 . . . . .	34

## LIST OF FIGURES

Figure 1:	HB Claims Caseload in Leeds: May 1995 to October 2015 . . . . .	18
Figure 2:	Leeds HB Claims Count April 2008 to October 2015 by Sector . . . . .	19
Figure 3:	Leeds HB Claims by Ethnicity of Main Claimant 2008 and 2015 Compared. . . . .	20
Figure 4:	Average Household Size of HB Claims Between 2008 and 2015 . . . . .	21
Figure 5:	HB Claimant Distributions in April 2008, 2010, 2013, 2015 . . . . .	22
Figure 6:	Leeds Community Areas Map . . . . .	23
Figure 7:	A Generalised Map Showing Net Increases and Net Losses of HB Claimants April 2008 to October 2015 . . . . .	25
Figure 8:	HB Claimant Postcode Moves into PRS, April 2008 to October 2015 . . . . .	25
Figure 9:	Comparing Net Increases and Net Losses of HB Claimants Over Two Time Periods – July 2013 to July 2014 and July to October 2015 . . . . .	26
Figure 10:	Leeds Under-Occupied HB Claims Count November 2012 to October 2015 by Sector: Snapshot and Cumulative Totals . . . . .	32
Figure 11:	Average HB Claimant Household Size by Tenancy Type, April 2013 to October 2015 . . . . .	35
Figure 12:	Average Rent Arrears of Council Tenancies Affected by Under-Occupancy. . . . .	36
Figure 13:	Housing Benefit Claims by Social Tenants Affected by Under-Occupancy – April 2013 and October 2015 . . . . .	38
Figure 14:	A generalised map showing net increases and net losses of housing benefit claimants affected by Under-Occupancy – April 2013 to October 2015 . . . . .	39
Figure 15:	A rate map of the net increases and net losses of housing benefit claimants affected by under-occupancy – April 2013 to October 2015 . . . . .	40
Figure 16:	Geography of Movement into and out of Under-Occupancy in Leeds – April 2013 to October 2015 . . . . .	41
Figure 17:	Geography of Household Moves Out of Under-Occupancy in Leeds – April 2013 to October 2015 . . . . .	42

## 1. INTRODUCTION

This report details the main findings from a pilot research project (2014-2015) that explored **the impacts and implications of a digitally transformed UK welfare system** for three specific communities of interest in the city of Leeds – public administrators of welfare, frontline welfare law advisors and those receiving or needing welfare support.

The pilot study was commissioned in December 2013 against the background of the 2010-2015 UK Coalition Government's programme of austerity-driven spending cuts and reforms to public services, voluntary bodies and welfare provision (Welfare Reform). It was funded by the RCUK Digital Economy programme within the EPSRC-led Communities and Culture strand that aims to investigate digital transformations of communities and culture. This project was proposed in response to a specific call that focused on investigating the transformative potential of digital technologies and the implications for community and culture within the wider context of welfare and austerity.

Digitalisation and computerisation are key aspects of Welfare Reform and are central to the new Universal Credit (UC) system being rolled out gradually across the country. UC merges 6 means-tested benefits into a single monthly payment paid in arrears. The original intention was for UC to be 'digital by default', with a target of 80% of claimants making and managing their benefit claims online by 2017. While evidence grows about the social, economic, financial and legal impacts of Welfare Reform, the **cultural and community implications** of these reforms and their digital character remain less well evidenced and understood.

Among other questions, this project aimed to explore how and whether this digital technology would work; whether the existing digital divide would see the 'emergence of a digital underclass' (Helsper, 2011) *within the welfare system*; how the roles of, and relationships between, welfare claimants, administrators and advisors might change; and what socio-spatial impacts on both claimants and welfare institutions might occur. At the same time, the project aimed to explore *the potential* of digital technologies to assist in understanding the changing context and geographies of welfare provision as well as practically address emergent problems.

The research team worked in partnership with Leeds City Council and Leeds Citizens Advice Bureau and was advised by Leeds ACTS!.

This final report updates early findings set out in the interim report (Hodkinson et al, 2014) and is structured as follows: **Section 2** places the pilot study in the context of the UK government's austerity and welfare reform policies; **Section 3** provides an overview of the research project and discusses data challenges and developments; **Sections 4, 5 and 6** set out our key findings on the digital and socio-spatial implications of welfare reform; **Section 7** lists the references cited in the report; and the **Appendices** contain our Data Statement, an inventory of derived data we produced and a compendium of maps.

## 2. BACKGROUND

In this section we place the pilot study in the context of the UK government's austerity and welfare reform policies since 2010. Key policies are introduced with a focus on Housing Benefit reforms. We then review existing research and remaining knowledge gaps at first the national and then local Leeds scale.

### 2.1. FROM CRISIS TO AUSTERITY

On coming to power in May 2010, the UK Coalition Government of Conservatives and Liberal Democrats argued that, alongside economic stability, 'deficit reduction' was the 'most urgent issue facing Britain' (HM Government, 2010: p.15). Although the Coalition blamed rising public debt levels on economic mismanagement by the previous Labour Government (1997-2010), the so-called 'deficit' stemmed principally from government expenditure aimed at recapitalising the banking system between 2007 and 2010 following the global financial crisis. The Coalition argued that public spending cuts were vital to 'significantly accelerate the reduction of the structural deficit over the course of a Parliament' but promised 'to protect those on low income' (HM Government, 2010: p.15).

Austerity was also positively framed by Prime Minister David Cameron's 'big society' vision. Alongside reinvigorating the role of voluntary and charitable organisations (Cabinet Office, 2010), the 'big society' emphasised using the power of a re-imagined 'smarter' (and smaller) state to empower 'individuals, families and communities to take control of their lives' (Cameron, 2009) – precisely at the moment that the welfare state was to be both shrunk and re-imagined to engender greater self-reliance (Hodkinson and Robbins, 2013).

The Coalition Government cut funding for public services and welfare by a total of 5.6% of GDP by December 2014 (Scottish Government, 2015).

The current UK Conservative Government elected in 2015 is continuing this austerity programme and it is predicted that by 2020 the UK will have experienced £202 billion in total spending cuts (ibid). Alongside austerity has been the renewed privatisation and marketisation of public services and assets, especially in England (and to a degree Wales)<sup>1</sup>, with the 2011 Localism Act setting in train radical reform of municipal services, the planning system and housing policy – reforms which have gathered pace since the 2015 General Election.

### 2.2. THE WELFARE REVOLUTION

A key target of reform – and the main focus for our study – has been the social security system, which the Coalition described as 'the biggest change to the welfare system in a generation which

<sup>1</sup> It is important to note that an uneven system of devolved policy powers over housing exists in the United Kingdom with the Scottish Parliament, Welsh and Northern Ireland assemblies having different levels of control over their own housing policies with Scotland having the most autonomy.



will ensure that it always pays to work’ (HM Treasury, 2013: p.25). Since 2010, more than 20 major welfare reforms have been introduced, the main headlines are summarised in Table 1.

The general thrust of the reforms is to reduce overall entitlements, localise some parts of the welfare state on a voluntary basis, and to make welfare provision generally more conditional on seeking and taking up employment. The government has encouraged a discourse that frames welfare spending – in particular housing benefit (HB) – as being ‘out of control’ across the UK and unsustainable to the public purse. While the official blame is placed on the ‘generous’ benefits system, a more accurate understanding of growth in both claimants and expenditure is that it reflects the impact of the recent economic downturn on working households combined with the long-term effects of privatisation policies towards housing that have driven up housing costs while real wages have remained stagnant (Diacon et al, 2010).

**Table 1: Timeline of Key Welfare Reforms in the UK**

Policy	When	Description
Housing Benefit Reforms	April 2011 to April 2013	Increased caps and conditions on Local Housing Allowance rates in the private rented sector (PRS); cuts to working age social renters deemed to be under-occupying.
The Work Programme	June 2011	Aims to get long-term unemployed into work through tough conditions and ‘payments-by-results’ contracts to ‘welfare-to-work’ advice providers.
Universal Credit (UC)	Phased April 2013 to 2021	New single benefit that merges six means-tested benefits. Paid monthly, instead of weekly, and in arrears. Claimants expected to make and manage claims online.
Council Tax Benefit	April 2013	Ends national system of support; local authorities are now responsible for running their own Council Tax Reduction Schemes with pensioners protected.
Welfare Benefits Up-rating	April 2013	Limits annual increases of certain benefits to 1%, rather than the consumer price index (CPI) for the period April 2013 to March 2016. Estimated to hit 30% of all households.
Social Fund Part-Abolition and Localisation	from April 2013	Community Care Grants and Crisis Loans have been abolished; local authorities have now the voluntary responsibility to provide these as part of local welfare schemes.
Claimant Commitment	April 2013	Claimants receiving Jobseeker’s Allowance, Income Support or Employment and Support Allowance, or those transferring to Universal Credit, commit to work-related requirements they must meet before they can get their benefit.
Personal Independence Payment (PIP)	Roll-out from April 2013 to 2015	Replaces Disability Living Allowance (DLA) for people who have a long-term health condition or disability that means they have trouble getting around or need help with daily living activities. DLA recipients will have to make a new claim under PIP.
Closure of the Independent Living Fund (ILF)	30 June 2015	Provided financial support since 1998 to fund care and support to some of the most severely disabled people in the UK to ensure they could live in their communities rather than in residential care homes. From 1 July 2015 responsibility for supporting ILF users in England passed to local authorities but the funding has been cut and is no longer ring-fenced, so it could technically be spent by local authorities on other things, and be subject to local budget cuts.

Arguably the most relevant background reforms for our study have been changes to HB, the introduction of benefit caps, and the gradual phasing-in of the government’s flagship Universal Credit (UC) system.

### 2.2.1. Housing Benefit Reforms

Expenditure cuts and savings-related changes of nearly £2.8 billion to HB in both the private rented sector (PRS) and the social rental sector were outlined in the October 2010 Comprehensive Spending Review (Chartered Institute for Housing, 2011). They were operationalised in 10 rule changes to the HB system covering Great Britain summarised in Table 2, with the majority addressing payments of Local Housing Allowance (LHA) to private sector tenants. Arguably the most controversial of these is the **Under-Occupancy charge**, dubbed the ‘Bedroom Tax’ by opponents. This has seen social sector tenants of working age who occupy a larger home than their family size is deemed to warrant (in terms of bedrooms) have their HB cut by either 14% or 25% of their eligible rent since April 2013.

**Table 2: Summary of Housing Benefit Changes**

Description of changes	Effective	Claimants affected
All LHA rates will be based on 30 <sup>th</sup> instead of 50 <sup>th</sup> percentile rents	April 2011	Private Sector tenants
Claimants can no longer keep up to £15 ‘excess’ above their actual rent	From April 2011 for all	Private Sector tenants
Abolition of 5-bedroom rate	April 2011	Private Sector tenants
Introduction of absolute national caps so that no more than £400 a week can be claimed for households regardless of actual household size, rent or location	April 2011	Private Sector tenants in very high-cost rental areas like inner London
Extension of shared room rate from single under-25s to single 25-34s meaning this age group’s HB no longer pays for a 1-bed property	April 2012	Private sector single adults aged 25-34
Increasing LHA rates over time by the Consumer Prices Index (CPI) rather than actual market rents. The CPI link was replaced for 2 years by increases of 1% for 2014 and 2015. For 2016 to 2020, LHA rates will be frozen.	April 2013	Private Sector tenants
Increasing deductions for non-dependants living with HB claimants	From April 2011 for all	All rental sector households with other related adults in them
Social tenants who occupy a larger property than their family size warrants have HB cut by 14% (1 surplus bedroom) or 25% (2 or more surplus bedrooms) of eligible rent	April 2013	Social tenants with working age household members in ‘oversized’ properties
Amending size criteria to provide an extra bedroom for disabled claimants who have a non-resident carer	April 2012	Disabled tenants in all rental sectors with a non-resident carer

### 2.2.2. Benefit Caps

From April 2013, the government introduced a national weekly household benefit cap on 'out-of-work households' and couples working up to 23 hours a week. Should these households' income from benefits breach the cap, then their HB entitlement is reduced until the cap is met (DWP, 2011b).

The cap applies to the total amount that a household receives from the following benefits: Bereavement Allowance; Carer's Allowance; Child Benefit; Child Tax Credit; Employment and Support Allowance (except for those receiving the 'support' component); Guardian's Allowance; Housing Benefit; Incapacity Benefit; Income Support; Jobseeker's Allowance; Maternity Allowance; Severe Disablement Allowance; Universal Credit; and Widowed Parent's Allowance.

The initial level of the cap was £26,000 or £500 a week for couples (with or without children living with them), and single parents whose children live with them, and £18,200 or £350 a week for single adults who don't have children, or whose children don't live with them. In the Summer 2015, the Conservative Government announced the Benefit Cap would be reduced to £23,000 in London and £20,000 in the rest of the UK from autumn 2016.

### 2.2.3. Universal Credit (UC)

UC merges six means-tested benefits into a single monthly payment paid in arrears. UC is also central to the government's 'smart-state' agenda as it intended to be 'digital by default', with a set target of 80% of claimants making and managing their benefit claims online by 2017. UC is itself a technology, subject to various caps, sanctions and incentives designed to 'make work pay' while reserving welfare benefits for only those 'in the greatest need' (DWP, 2013). Claimants are to be made responsible for managing their own finances, thereby, it is claimed, saving public money, promoting self-reliance and reducing poverty in the process (DWP, 2013). UC official objective is to address poor work incentives and complexity within the current system of benefits and tax credits.

## 2.3. EXISTING EVIDENCE OF WELFARE REFORM EFFECTS

Since 2010, there has been a growing evidence base on the social and economic effects of welfare reform within a wider context of public spending and service cuts. An important if partial source of evidence on welfare reform impacts has come from the Department for Work and Pensions' (DWP) own impact assessments on the Welfare Reform Act 2012 (e.g. DWP, 2010a, 2010b; 2011a). However, these official estimates have been criticised, not least by the government's Social Security Advisory Committee (SSAC) and the Local Government Association, for failing to analyse the 'cumulative impacts of all of the Government's reforms, and claimants' and local areas' ability to deal with them' (Wilson et al, 2013: p.4).

In response, academics, think tanks and charities have produced an impressive evidence base on both the different facets and overall impacts of welfare reform, especially the Centre for Regional Economic and Social Research (CRESR) at Sheffield Hallam University, the Centre for Analysis of Social Exclusion at the London School of Economics, the Joseph Rowntree Foundation, the Chartered Institute for Housing; Shelter, and the Real Life Reform project.

The research offers insights on the overall impact on different national, local and regional geographies (Beatty and Fothergill, 2013a, 2013b), on local authorities (Wilson et al, 2013), on private and social tenants and landlords (Power et al, 2014), and on particular types of claimants (Beatty et al, 2013). Geographically, cuts and reforms have fallen unevenly across local authorities and the nations of the UK but they will be fairly uniform in their social impact, hitting the poorest households more than those in the upper-middle of the income distribution in both cash and percentage terms (Institute for Fiscal Studies, 2010; 2015).

There remain, however, major knowledge and methodological gaps on the socio-spatial impacts and implications of welfare reform in the UK.

The first gap relates to the **digital agenda** and the **cultural and community implications** of this new welfare system, especially for those *receiving or needing welfare support*, those *administering welfare support*, and *those providing free legal advice* to (potential) claimants. There is important literature on the transforming and contested role of Information and Communication Technologies (ICTs) in the delivery of public services and government (Needham, 2004). Much has focused on the major IT failures in public sector procurement with cost and time overruns and outright contractual failures (see Brown, 2001); another important focus is on the implications of services being put exclusively or predominantly online due to concerns about data security, privacy and surveillance (Lyon, 2003) and the existence of a ‘digital underclass’ (Helsper, 2011) .

Nevertheless the specific implications and impacts of a digitalised welfare system in the UK have understandably received less focus. Digital-based uncertainties include:

- how – and indeed whether – the new computer system will actually work (see Michaelson, 2013 for a sceptical view);
- the implications of the existing digital divide *within the welfare system*;
- how will the roles of, and relationships between, welfare claimants, administrators and advisors change;
- what will happen to existing informal networks that help people to formally use digital technology (Godfrey & Johnson, 2009); and
- how will the personal independence of particular groups (e.g. with disabilities) be guaranteed as investment in tackling their digital exclusion is reduced (Sourbati, 2012; Watling, 2011).

At the same time, *the potential* for digital technologies to assist in both understanding this changing context of welfare provision, and practically addressing emergent problems, remain under-investigated.

The second major research gap relates to the socio-spatial implications of welfare and austerity policies in terms of residential (dis)location and community (in)stability, particularly with respect to HB cuts and caps that threaten to displace low-income tenants. At its simplest, residential displacement means the involuntary movement of individuals and households from places of residence by a change in conditions beyond their reasonable ability to control (Marcuse, 1986a, b). This includes direct eviction by a landlord seeking to raise rents or indirect economic pressure to move to cheaper housing resulting from economic conditions or policy changes.

Much has been conjectured, since 2010, about the likely effects of welfare reform on housing tenure and geography from a diversity of actors. In general, academics, think tanks, charities and professional bodies agree that such cuts and caps will inevitably lead to increased rent arrears, homelessness, threatened evictions and overcrowding, with people forced to move home or even local authority in search of cheaper lower quality accommodation, large families forced into overcrowded housing conditions and single people aged 25-34 years old forced into shared accommodation (Chartered Institute for Housing, 2011b; Crisis, 2011).

Most of the research and speculative analysis focuses on London, which is unsurprising given the capital's global city status, its population of 8.6 million and the rapidly rising housing market values that are making homeownership and renting unaffordable for increasing numbers of people. Early modelling work by Fenton (2011) raised the likelihood of 'mass displacement' in London from the inner to outer boroughs (see also Hamnett, 2010). CIH and Shelter (2011) predicted that benefit caps and below-inflation uprating would shrink the pool of deregulated PRS housing affordable to low-income households such that by 2030, 60% of English local authorities could be 'very unaffordable' to LHA claimants, with what was available likely to fall below 'basic common standards of decent housing' (Fenton, 2010: 29).

However, there is very little evidence explicitly capturing the before-and-after spatial effects of austerity and welfare changes on local or urban claimant populations and the neighbourhoods they live in.

## 2.4. LEEDS: THE EXISTING EVIDENCE BASE

Our research also responded to the specific context of Leeds for which at the time there was little research or evidence about the digital or community effects of welfare reform. To date there have been three major impact studies on Leeds:

The first by the [Advice Leeds](#) network reflected largely qualitative findings from 424 questionnaire surveys of their clients between August 2012 and August 2013. The report argued there was significant potential for welfare reform to exacerbate increasing levels of statutory homelessness in Leeds (Advice Leeds, 2014: p.17). Respondents revealed the changes were already having a significant financial impact:

- 68% less able to meet their living costs or pay their bills
- 44% less able to paying for heat or fuel,
- nearly 50% finding that meeting food costs had been affected and
- over 60% linking benefit changes to their inability to meet shortfalls in their rent with housing costs generally prioritised over other essential living costs.

The second impact study was undertaken by [Policy in Practice and the Welfare Reform Club](#) (2014) on behalf of Leeds City Council and focused on the quantitative cumulative impact of universal credit combined with other welfare changes on households in Leeds using anonymised individual household data of all HB claimants in Leeds at April 2014. It estimates the financial change on individual households and presents a postcode sector level analysis of where those affected live, but it does not simulate or predict the spatial effects of these losses.

The third impact study was produced by the housing campaign groups, [Leeds Hands Off Our Homes](#) (2014), into the lived experiences of 60 tenants and their families in Leeds affected by the under-occupancy cuts to HB. It was submitted as evidence to the investigation into adequate housing in the UK by the United Nations Special Rapporteur, Racquel Rolnik. The report demonstrated the enormous strain being placed on households as they struggled to find the extra rent, the problems of accessing financial support and the pressure they felt from their social landlords. The findings were arguably limited by the focus on a relatively small and self-selecting set of individual stories.

## 2.5. CONCLUSION

Overall, there have been a large number of reforms and expenditure cuts to different forms of welfare provision since 2010. However, there remains a major evidence gap on the impacts and implications of these changes at the both national and local Leeds scale. In the next section we outline our pilot research project's key questions, its collaborative approach and work packages, and discuss the data challenges and developments.

### 3. RESEARCH OVERVIEW

This section presents an overview of the research we undertook. Our pilot project focused on the variegated impact and implications for culture and community of a *digitally transformed UK welfare system* for three specific communities of interest at the local urban scale of Leeds – public administrators of welfare support, frontline welfare advisors and those receiving or needing welfare support.

#### 3.1. RESEARCH QUESTIONS

We were guided by the following research questions:

- *How will different communities within the welfare claimant population (ethnicity, gender, class, neighbourhood, disability, age) be affected by benefit changes?*
- *How is the local public administration of welfare benefits restructuring and what role is digital technology playing?*
- *How will advice services organisationally cope with a digitalised system?*
- *How are the reforms going to affect everyday relationships between claimants and welfare services?*
- *How will the practice of welfare advisors be affected?*
- *Are there current or potential uses for digital technology that will positively assist either practitioners or claimants?*
- *What value is data collection and analysis going to be in addressing the practical issues generated by welfare reform?*

#### 3.2. DATA PARTNERSHIPS

We worked in partnership with Steve Carey, Chief Officer for Welfare and Benefits at [Leeds City Council](#) and Dianne Lyons, Chief Executive of [Leeds Citizens Advice Bureau \(CAB\)](#), building on our existing collaborations through the University of Leeds' [School of Geography](#) and a [Talisman User Fellowship](#) award (2012-2013), funded by the ESRC National Centre for Research Methods, designed to enable non-academic users to benefit from training and support in geospatial analysis.

Leeds City Council and Leeds CAB provided us with datasets that offered potential insights into the transformations being unleashed by austerity, welfare reform and digitisation:

- Anonymised individual-level data for Leeds Local Authority District area about all HB claimants in Leeds from April 2008 to October 2015, and about social housing tenants in Leeds affected by reductions to HB from 'under-occupying' their homes (the so-called 'bedroom tax') since April 2013;
- Anonymised client caseload files from the main six welfare legal service providers in the Advice Leeds network dealing predominantly with welfare issues and debt



advice: Leeds CAB (including advice centres located in the City Centre, Otley, Morley, Pudsey, and Crossgates); Chapelton CAB; the Leeds Law Centre (which closed in November 2013); Burley Lodge Centre (now Better Leeds Communities); St Vincents; and Leeds City Council Welfare Rights Unit.

In order to advise and assist the project, we included in our Advisory Group Professor Gary Dymski, Vice-Chair of Leeds ACTS!, a partnership-building organisation for developing academic collaboration with public and third sector organisations in Leeds.

### 3.3. WORK PACKAGES

The project was organised into three specific work packages (WP).

**WP1 explored the various social and cultural implications of a digitalised welfare system.**

We were interested in the potential changes in values, attitudes and behaviour that an online claiming system could generate for individual welfare claimants, welfare administrators and frontline advice providers. Additionally, we aimed to explore the implications for those not able or willing to claim online; what the devaluing face-to-face contact and social relations might mean for claimants' lives; how the values, ethos and social status of, and the social relationships between (potential) welfare claimants and welfare institutions, might be changing as a result of welfare reforms and digitalisation; how digitalisation might be restructuring the local public administration of welfare benefits; and how advice services might organisationally cope with a digitalised system.

To investigate people's experiences and insights we collected qualitative data between May and July 2014 using the following methods:

- a small focus group of senior managers in the public and voluntary welfare sectors;
- 13 interviews conducted with:
  - 5 frontline welfare legal advisors;
  - 3 senior officers from the Advice Leeds network;
  - 1 Job Centre+ administrator (not Leeds);
  - and 6 service users.

**WP2 focused on mapping the changing geographies of welfare advice services.** The main interest concerned how welfare advice services were spatially reorganising in the face of the general impacts of austerity policies, a new digitalized welfare system and a digitally excluded claimant population. The original intention was to assist Advice Leeds with a planned reorganisation of the service by performing a service location analysis that attempted to provide alternative options for accessing face-to-face advice services to better serve existing and future populations of advice seekers.

The speed and complexity of the Advice Leeds reorganisation and problems with data collection and analysis meant that we were unable to proceed with the original aim. Instead, the focus switched to analyzing client data for Leeds CAB and Leeds City Council Welfare Rights Unit



for a 2 year period around 2011 to 2013. Unique clients of these services were identified from individual enquiry records using unique client reference numbers. The data were mapped geographically on the basis of the residential postcodes of the clients providing information about the catchment areas of different advice outlets. Some of this work was outlined in our [interim report](#) (Hodkinson et al, 2014) and we have not included further findings of this WP in this report.

**WP3 sought to visualise and spatially analyse the geographies of welfare cuts for individual households.** The original aim was to explore the before-and-after effects of austerity and welfare changes on the Leeds claimant population by tracking the formal transformations of individual households' economic circumstances (income levels, benefit take-up, economic activity), household composition, residential locations, household size and tenure type as recorded in the official claimant data sets held by Leeds City Council. To do this we were given access to official data about all HB and Council Tax Benefit claimants in Leeds dating back to April 2008 and rolling forwards on a monthly basis (see Appendix 1 for our Data Statement).

This data was taken from a monthly computerised report referred to as the Single HB Extract (SHBE). These monthly data extracts each contain information on approximately 90,000 claimants with around 300 fields of anonymised personal information with attributes including; income, benefits claimed, household size and characteristics, and place of residence. We also had access to monthly council data about all Leeds social housing tenancies affected by the Under-occupancy policy, containing 10 fields of information, including: number of bedrooms required, number of bedrooms in the property, the age and sex of any dependent children and the number of non-dependents. Rent arrears data was included for council-only tenancies.

We focused on identifying and mapping unique claimants and tracking their claimant, tenancy and postcode status over time e.g. when did they first appear on the data sets, were they still claimants or had they left, had their place of residence postcodes remained the same or changed, and had their tenure changed (e.g. from social to private tenancy or vice versa). An inventory of the derived data tables and maps we produced can be found in Appendix 2.

### 3.4. DIGITAL CHALLENGES AND DEVELOPMENTS

Although the research project focused on the challenges posed to welfare administrators and claimants of a new digital welfare system, from the outset the team found itself challenged by the digital and data complexities of the research.

For the quantitative data processing work, we opted for automation using open source Java programs. Automation was to allow for all the outputs to be generated from the source input data using a small amount (ideally a minimum) of manual interventions, with findings that could be reproduced more easily.

However, the data processing work took much longer than anticipated. This was in part due to the size of the task and computational challenges, and in part due to delays in receiving data and subsequent discovery of errors in the data. We also struggled under the weight of analytical possibilities. The SHBE dataset of HB claimants is so rich in personal information that we were often being pulled in different directions by interesting angles that kept emerging. Over time,

errors began to creep into the code we were developing, and de-bugging became time-consuming. Additionally, there were data synchronization difficulties due to the slightly different monthly measurement periods of the SHBE and Under-Occupancy data.

As a result, we were unable to produce the full impact analysis originally intended. However, we were still able to generate important findings on both the positive and negative implications of an online claiming system for claimants, and the potential scale of welfare and austerity-induced residential displacement and neighbourhood restructuring underway.

Looking towards the future, the pilot research has enabled us to acquire an in-depth understanding of the research and policy potential of Administrative Big Data – voluminous, detailed and continually updated individual-level data records maintained by public and third sector bodies. Specifically, we have understood the potential of Administrative Big Data for better evidencing and understanding the nature of residential displacement within the UK. Our next step is to try to unlock that potential through applying for research grants and developing collaborative research and data-sharing partnerships with public and voluntary bodies.

### **3.5. CONCLUSION**

It is important to emphasise that this was a pilot project aimed at exploring both the emerging experiences of digital welfare reform for our target communities, and the analytical and practical potential posed by digital data sets and tools for this new context. Although we were unable to achieve all our objectives, the learning experience and relationship-building have been invaluable. We now turn to the first of our three sets of key findings.

## 4. DIGITAL WELFARE TRANSFORMATIONS

This section details the main findings from interviews that explored the various social and cultural implications of a digitalised welfare system.

**Main Findings:** As public and voluntary sector welfare administrators and advisors increasingly move their welfare claiming and advice services to digital forms of provision as a result of Universal Credit, there are dangers that this will: further transform welfare into a more punitive, sanctions-based welfare system based on conditionality and surveillance; generate digital exclusion and destitution for particular groups of claimants; pose major organisational challenges to advice service providers; and facilitate further the corporate outsourcing of welfare provision.

### 4.1. WELFARE ADMINISTRATORS AND ADVISORS ARE MOVING THEIR SERVICES TOWARDS DIGITAL FORMS OF PROVISION

During the research period we observed a major drive by Leeds City Council towards e-service delivery through customer service via **online and telephone systems**. In terms of welfare administration, the local authority will introduce an online HB application form in due course. It is currently considering the pros and cons of an online by default system. In its role as a social landlord, the local authority, like other social housing providers, has a vested interest in supporting tenants to get online because under Universal Credit (UC), far more claimants will receive their housing costs support first before paying it to the landlord, in contrast to the present system of direct payments from the local authority welfare administration to the social landlord:

‘Social landlords are going to have to invest in computers and digital support just to protect rental income under UC. Where is the funding for this?’

(Welfare Rights Advisor 1)

The voluntary advice sector in Leeds also underwent a rapid and major organisational transformation during the research project. This has been driven by the perfect storm unleashed by austerity and welfare reform combined: the need to cut costs due to the impact of budget cuts by its main funder – Leeds City Council; and the need to simultaneously expand and diversify the advice service in the face of a huge increase in demand as a result of welfare cuts and legal changes.

In 2012, the local authority’s review of advice provision across the city led to a new funding settlement that offered longer-term funding certainty in return for organisational change. The restructuring had to address two main problems according to the local authority funder: that not all advice services were located in areas of most demand; and there was a lack of capacity to meet growing demand for telephone advice (e.g. only 20% of the over 40,000 telephone calls for advice received were answered) (Leeds City Council, 2015).

Since April 2015, four Leeds CAB branches – in Cross Gates, Morley, Otley and Pudsey – have been closed, with savings reinvested in an expanded face-to-face service (9am to 5pm Monday to Friday) in the city centre, Chapeltown and a new branch in Middleton. For the first time, members of the public can telephone the CAB via a freephone facility in One Stop Centres between 9-5pm Monday to Friday. Evidence from interviews suggests that the changes have led to a major increase in the number of clients being advised by the service.

#### **4.2. WELFARE DIGITALISATION UNDERPINS A MORE PUNITIVE, SANCTIONS-BASED WELFARE SYSTEM BASED ON CONDITIONALITY AND SURVEILLANCE**

The Work Programme (see Table 1) has introduced greater conditionality for receiving welfare payments or face being sanctioned e.g. being forced to actively look for work, to accept employment opportunities and to agree to training and volunteering. Those working in the advice sector told us that a digitalised welfare system will create a far more inflexible, faceless compliance regime for claimants. Failure to feed digital monitoring forms with the ‘correct’ answers – with no room for personal situations to be taken into consideration – is creating a computer-automated sanctions regime. Job Centre advisors, in turn, will increasingly find their own performance electronically monitored against what we were told are unofficial targets to sanction claimants:

‘Universal Jobmatch seems to be a particular problem at the moment. It’s giving a decision maker quite clear evidence, in order to penalise people, and they’re not taking into account other steps that people may have to take that aren’t on a computer or via a tablet. [...] Rather than being used to document what they have done it seems to be used to penalise what they haven’t’ (Frontline Advisor, 6)

#### **4.3. EXCLUSION AND DESTITUTION FROM A DIGITAL-BY-DEFAULT SYSTEM IS INEVITABLE FOR PARTICULAR GROUPS OF CLAIMANTS**

Welfare legal advisors we interviewed were convinced that a significant minority of their clients would be unable to access or cope with an online welfare-claiming system and a more general shift of public services online as a result of the interplay between client destitution, social exclusion, disability and poor mental health:

‘The nature of our client group is people who ... have greater barriers in terms of... literacy, mental health issues, disability... who are going to be excluded and struggle’ (Frontline Advisor, 3)

‘There is a big, big group of people who simply don’t have the IT skills to successfully make those claims’ (Frontline Advisor, 2)

‘I see people come in here who have... never used a computer in their lives, who are told by the Job Centre to go do job search. ... People don’t even know what the word “login” means, some of them’ (Frontline Advisor, 5)

The spectre of digital exclusion was reinforced by interviews with clients of advice services:

‘I suffer from migraine and they’re telling me I have to use this computer, and they’re messing about with programmes in the computer to start with. So I’m no sooner given advice and shown to do it this way, then I come in 2 or 3 days later and they’ve messed about with the programme, so the advisor doesn’t even know what he’s doing.’ (Client 4)

‘Up at the DSS there’s women there just think we’re skiving all the time. And I don’t own a computer, I hate computers, and the last four years looking for work has been a nightmare, because I don’t understand computers and I never will.’ (Client 5)

Welfare advisors drew upon examples of their clients to explain how digital exclusion and computer errors would lead to claimants having their benefits stopped, sanctioned or claims refused, leading to destitution.

‘I know that you can insist on making a claim over the phone if need be, and that’s what we did. Now, I had to be fairly vociferous to do that, but if you had that young woman on her own there’s no way. She would have then struggled, and perhaps would have left it, and maybe not received a benefit. And so the implications would have been that that would have put more financial pressure on her family that she was living with.’ (Frontline Advisor, 1)

‘...increasing reliance upon digital often places pressure on advisors to provide one-to-one support with using computers and can lead to clients becoming frustrated, meaning that they may walk out in anger and end up getting sanctioned “for things that they can’t control.”’ (Frontline Advisor, 5)

‘You can have the best IT skills in the world, but if there’s an issue with the system, so that you think you’ve applied for a job and you’ve only just saved the information, the consequences are huge for you’. (Frontline Advisor, 2)

#### **4.4. WELFARE DIGITALISATION POSES MAJOR ORGANISATIONAL CHALLENGES TO ADVICE SERVICE PROVIDERS**

Advice service workers told us that they expect the move to online welfare claiming to significantly increase workloads and costs to advice organisations. They are particularly worried about the time, resource and skill needs of supporting claimants to manage their online accounts:

‘We can only deal with a certain amount of people, we can’t do classroom tuition...’ (Frontline Advisor, 5)

‘We don’t have the space and human resources to support access to online claiming’ (Frontline Advisor, 3)

Another concern is the time taken up having to solve problems with computer systems and to take retrospective action to protect incomes from computer-generated mistakes. Senior council and welfare advice sector officers expressed serious doubts as to whether the new computer system would ever work. Their concerns are supported by the growing technical problems, cost hikes and delays that have beset the new digital system, which has been heavily criticised by the National Audit Office (2014). In 2013, DWP effectively re-set the Universal Credit timetable amid problems with the IT contract.

#### **4.5. WELFARE DIGITALISATION FACILITATES THE RE-CENTRALISATION AND CORPORATE OUTSOURCING OF UK SOCIAL SECURITY ADMINISTRATION AND ADVICE**

The phased roll-out of UC began in Leeds in February 2016 for single newly unemployed people only. Eventually UC will see the local authority administration of HB claims gradually phased out and centralised within the Department for Work and Pensions through the new online system. Fewer local authority benefit advisors will be needed. However, the move to a digitalised online claiming system is likely to enable the future outsourcing of the system, and with it, the potential rolling up of publicly-funded advice services into such contracts as has been seen in the outsourcing of the Home Office contracts to provide accommodation for asylum seekers in the UK. One advice centre manager told us of developments in Job Centres suggestive of such direction:

‘Job Centres have also been recruiting internally for staff to “floor walk” or “hand hold”. Things like “virtual signing” are also being trialled in some areas, leading some Job Centre advisors to worry that their professional roles may be phased out in preparation for completely outsourcing the service.’

(Advice Centre Manager 1)

#### **4.6. CONCLUSION**

Although based on a relatively small sample of opinions and experiences, it is clear that as the government pushes public and voluntary sector welfare administrators and advisors to move their services to digital forms of provision, there are real dangers for vulnerable groups for whom online systems are an obstacle to receiving help and welfare. Our main policy recommendation here is that all welfare providers and advice services should avoid introducing ‘digital by default’ systems of welfare claiming and advice and instead ensure that citizens always have the option of face-to-face support and offline application forms. In the next section we discuss our second set of key findings in relation to the changing demographic profile and geography of Housing Benefit claimants in Leeds.

## 5. SOCIO-SPATIAL TRANSFORMATIONS OF WELFARE REFORM

This section sets out our main findings on the socio-spatial transformations of welfare reform in Leeds, focusing on what official data tells us about the geographical impact of changes to Housing Benefit (HB).

**Main Findings:** The socio-spatial impacts of welfare reform are complex and still uncertain. While our analysis of Leeds City Council HB claimant data suggests that the overall geography and demography of HB claimants in Leeds remains broadly unchanged, there are specific areas and groups within the city experiencing greater housing, neighbourhood and tenure instability.

### 5.1. THE LIVE CASELOAD OF HB CLAIMANTS IN LEEDS HAS BEEN SLOWLY FALLING SINCE JANUARY 2013

As of October 2015, the total<sup>2</sup> number of households with claims for HB in Leeds stood at 68,067, amounting to approximately 136,371 people. To put this figure in some context, Leeds had 73,548 HB claims in May 1995, falling to 50,511 in May 2004, before rising to 71,221 in January 2013 (source: Leeds City Council). These fluctuations in HB claimant caseload appear to closely correlate with changing economic conditions (the recession-recovery-boom-crash-recession-recovery cycle) and benefit entitlements over this period. During the 2000s, when average house prices and rents rose rapidly across the UK, the total HB claimant count rose steadily, but took off on a much higher growth trajectory from 2008 as the credit crunch and financial crisis hit the UK economy. Figure 1 shows this historical trend in HB claims in Leeds, broken down by Council Tenant and Other Private and Social Tenant<sup>3</sup> claims.

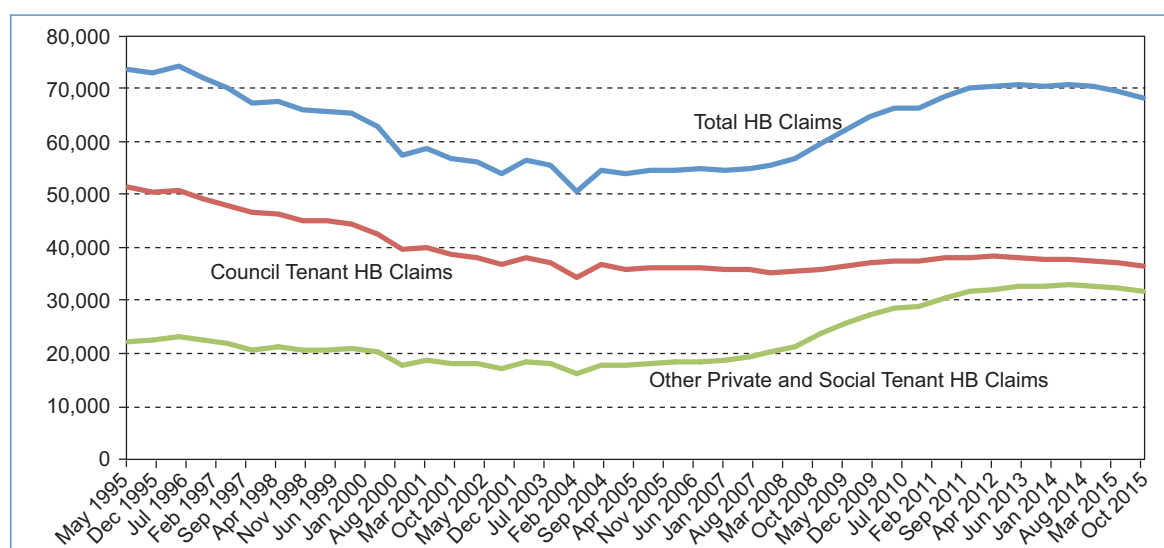
Looking at this HB claimant population by *tenure* from April 2008 to October 2015 (visualised more clearly in Table 3 and Figure 2 below), we see the number of claims by social tenure (council or Housing Association landlord) has remained broadly stable over time, but those in the deregulated PRS have increased dramatically from 8715 to just under 20,000, a rise of 250%. This growth in PRS HB claimants represents almost the entire increase in the HB caseload since 2008. This reflects the UK-wide picture of PRS housing absorbing households in housing need who would have previously been housed in the social housing sector but are blocked off from that sector due to the lack of new supply.

<sup>2</sup> Unless otherwise stated, when we refer to total claims or claimant numbers we include claims where no HB payment is recorded, usually because it has been suspended.

<sup>3</sup> Due to data inconsistencies over the time period, we have to amalgamate private tenants in both the regulated and deregulated PRS, with tenants of Housing Associations, plus homeless households living in temporary accommodation and hostels.



**Figure 1: HB Claims Caseload in Leeds: May 1995 to October 2015**



**Table 3: Leeds HB Claimant Count April 2008 to October 2015 by Sector**

Date	Total HB claimants	Social Housing	Social Housing % of Total HB	Private Deregulated	Private Housing % of Total HB	Other <sup>4</sup>	Other % of Total HB
Apr-08	55,468	45,803	82.6	8715	15.7	957	1.7
Apr-09	59,585	46,478	78.0	12,278	20.6	834	1.4
Apr-10	64,506	48,077	74.5	15,770	24.4	663	1.0
Apr-11	66,259	48,265	72.8	17,433	26.3	585	0.9
Apr-12	69,851	49,573	71.0	19,730	28.2	570	0.8
Apr-13	70,670	49,745	70.4	20,482	29.0	465	0.7
Apr-14	70,768	49,479	69.9	20,795	29.4	514	0.7
Apr-15	69,264	48,747	70.4	20,073	29.0	465	0.7
Oct-15	68,067	48,208	70.8	19,459	28.6	423	0.6

## 5.2. THE DEMOGRAPHIC PROFILE OF LEEDS HB CLAIMANTS' HOUSEHOLDS IS ETHNICALLY STABLE BUT IS SEEING INCREASING NUMBERS OF DISABLED MEMBERS AND GROWING AVERAGE HOUSEHOLD SIZE

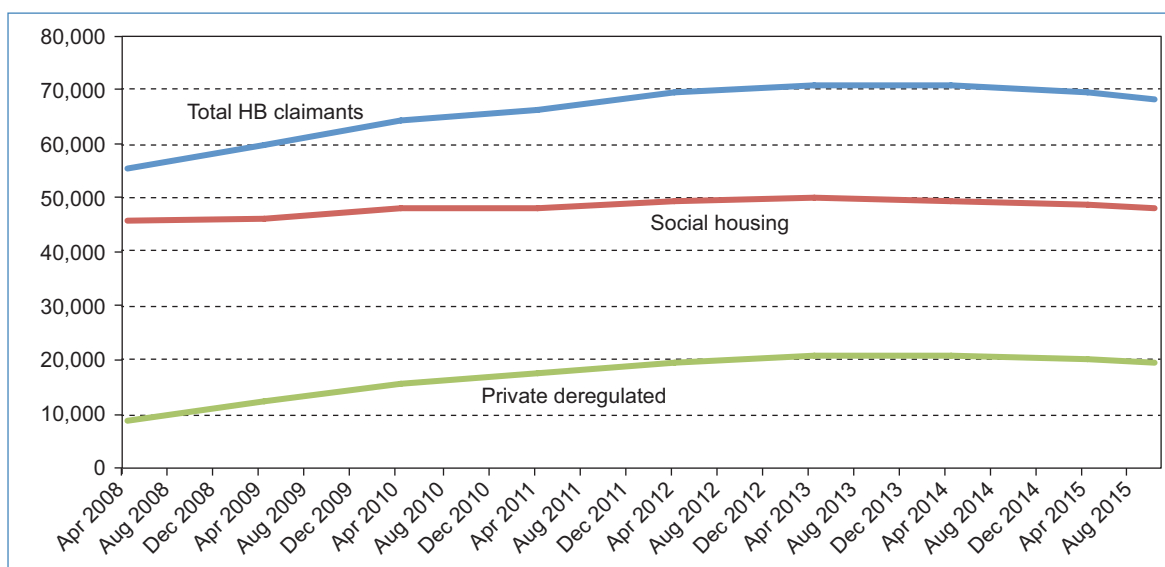
The SHBE data does not enable us to profile all claimants and their households by their employment, education, or training status, nor by the type or amount of different benefits they might be entitled to. This is because any HB claim that has been awarded on a 'Passported' basis – meaning that they are automatically entitled to full HB because of other means-tested benefits they claim – does not require their income levels from employment and other benefits to be

<sup>4</sup> 'Other' refers to private tenants who continue to enjoy regulated tenancies under previous housing legislation.



entered into the HB case management system. However, the SHBE does enable us to profile the demographic make-up of every HB claimant household for all its members by age, gender, and household size. It can also profile the self-stated ethnicity of every HB main claimant, identify where there is a benefit-linked disability in the household, and calculate the overall Leeds population that relies on HB. Below are some selected demographic profiles for Leeds.

**Figure 2: Leeds HB Claims Count April 2008 to October 2015 by Sector**



### 5.2.1. Ethnicity

The SHBE records the main claimant's stated ethnic identity against 16 possible choices<sup>5</sup> that we have merged into a smaller set of nine and represented in Table 4 and Figure 3 below. Based on this data, we can see that over the 2008-to-2015 period the HB claimant population was broadly reflective of the ethnic profile of the Leeds population s recorded in the 2011 census but does differ in terms of the overall proportions.

In summary, there is:

- a lower proportion of HB claimants who identify as White British or Irish compared to the overall Leeds population and this is decreasing over time;
- a far higher proportion of people who identify as 'Other' in the HB claimant population compared to the overall Leeds population but this has remained broadly stable; and
- a significant growth in the number and proportion of White Other and Black or Black British HB claimants compared to the overall Leeds population.

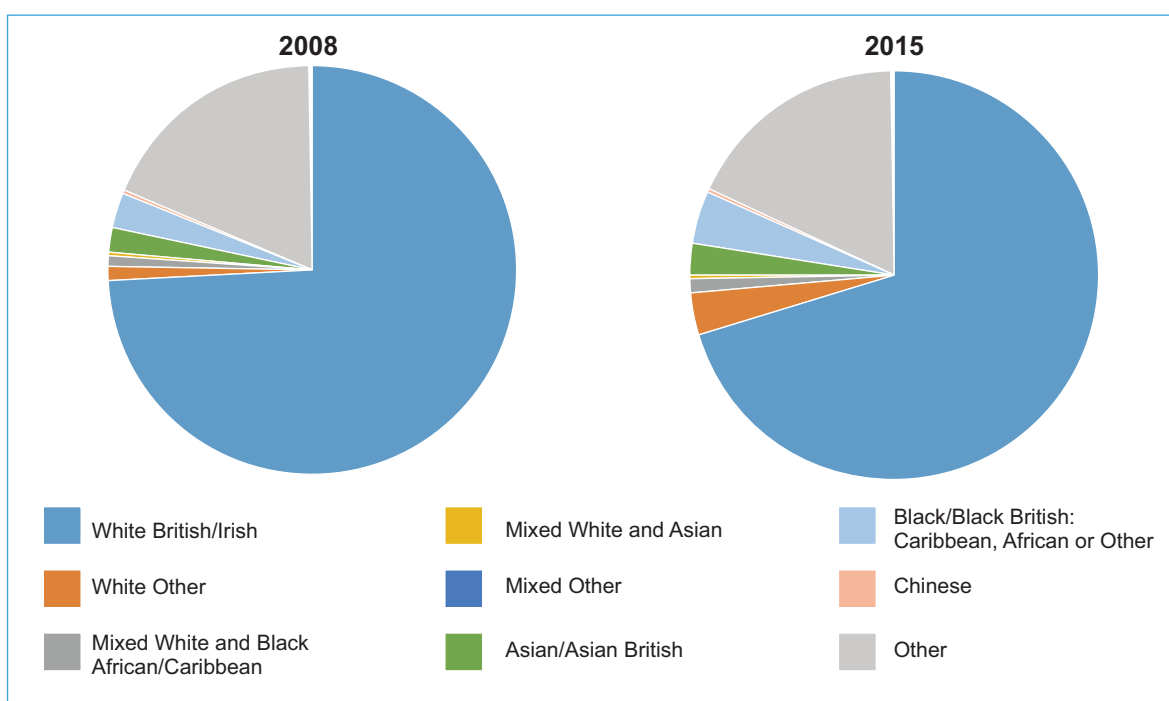
<sup>5</sup> (1) 'White: British', (2) 'White: Irish', (3) 'White: Any Other', (4) 'Mixed: White and Black Caribbean', (5) 'Mixed: White and Black African', (6) 'Mixed: White and Asian', (7) 'Mixed: Any Other', (8) 'Asian or Asian British: Indian', (9) 'Asian or Asian British: Pakistani', (10) 'Asian or Asian British: Bangladeshi', (11) 'Asian or Asian British: Any Other', (12) 'Black or Black British: Caribbean', (13) 'Black or Black British: African', (14) 'Black or Black British: Any Other', (15) 'Chinese', and (16) 'Any Other'.

The increase in ‘White Other’ potentially reflects more European migrant workers living in Leeds (see Migration Yorkshire, 2015); while the increase in ‘Black or Black British’ could reflect a rise in the number of African migrants settling as refugees in Leeds.

**Table 4: Leeds HB Claims by Ethnicity of Main Claimant between 2008 and 2015**

	2011 Census	Apr 2008	Apr 2009	Apr 2010	Apr 2011	Apr 2012	Apr 2013	Apr 2014	Apr 2015	Oct 2015
White British/Irish	82%	73.4	74.2	73.2	72.8	73.1	73.0	72.1	71.7	69.8
White Other	3.0%	1.0	1.4	1.7	2.0	2.7	3.3	4.0	3.8	3.4
Mixed White and Black African/Caribbean	1.5%	0.8	0.9	1.0	1.0	0.9	0.9	0.9	1.0	1.0
Mixed White and Asian	0.7%	0.2	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Mixed Other	0.5%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Asian/Asian British	6.9%	2.1	2.1	2.2	2.3	2.3	2.3	2.3	2.4	2.5
Black/Black British: Caribbean, African or Other	3.4%	2.8	3.2	3.7	4.1	4.1	4.2	4.3	4.4	4.3
Chinese	0.8%	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Other	1.1%	18.3	16.7	16.8	16.5	15.6	15.1	15.1	15.5	17.7

**Figure 3: Leeds HB Claims by Ethnicity of Main Claimant 2008 and 2015 Compared**



### 5.2.2. Disability

By identifying the number of HB claims qualifying for one of four types of disability-related Premiums, we can see that HB claims with at least one household member having a disability have almost doubled since 2008 to 15,512, or from 14.1% to 22.8% of all HB claims. Most of this increase took place from April 2013 to October 2015. This is in large part due to work by Leeds City Council to identify those who qualified for disability premiums for the purpose of exempting them from having to pay council tax as part of the new local Council Tax Support system.

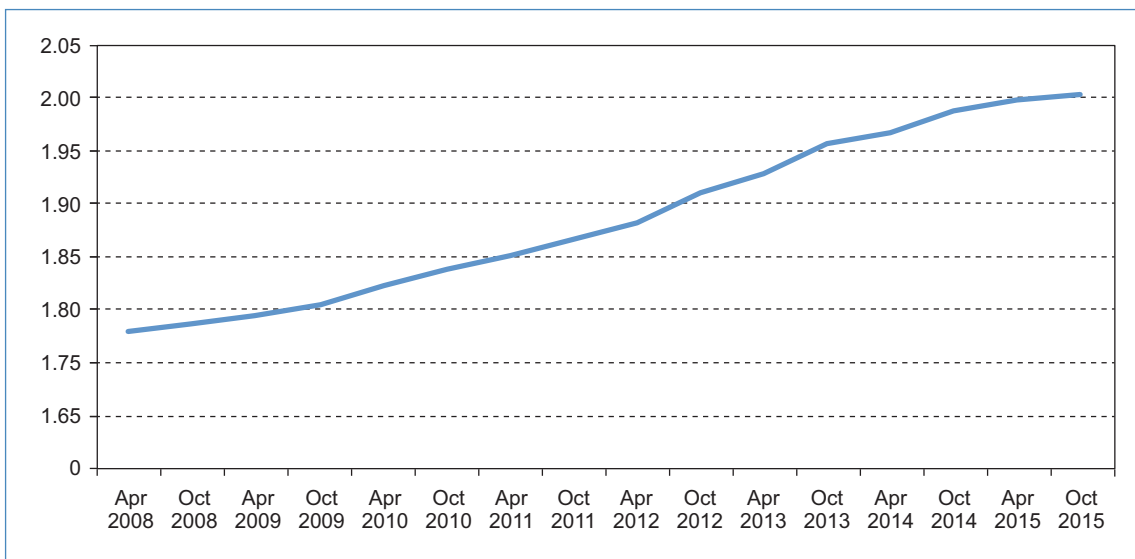
**Table 5: Leeds HB Claims with a Disability Premium 2008 to 2015**

Date	Total HB Claims	Total Claims with a Disability	Disability as % of HB claims
April 2008	55,468	7804	14.1
April 2009	59,586	8194	13.8
April 2010	64,506	8689	13.5
April 2011	66,259	8808	13.3
April 2012	69,851	9488	13.6
April 2013	70,670	10,502	14.9
April 2014	70,768	12,281	17.4
April 2015	69,264	14,489	20.9
October 2015	68,067	15,512	22.8

### 5.2.3. Household size and total population

Over the study period 2008 to 2015, the average household size per HB claim rose steadily from 1.8 to 2 people per household (Figure 4), driven largely by an increase in claimants with dependent children.

**Figure 4: Average Household Size of HB Claims Between 2008 and 2015**



### 5.3. THE OVERALL GEOGRAPHY OF HB CLAIMANTS IN LEEDS HAS REMAINED BROADLY UNCHANGED SINCE WELFARE REFORMS BEGAN

With reference to Stillwell and Phillips (2006) map of Leeds that aggregated the 2439 Output Areas of the 2001 Census into a 106 ‘community areas’ in Figure 6, we can see how the overall geographical distribution of HB claimants in Leeds changed very little between 2008 and 2015.

Figure 5 below compares for 2008, 2010, 2013 and 2015 the HB claimant distribution (generalised at a 50 metre resolution) derived from unit postcodes with the darker red shading indicating the highest concentration of claimants and the pale red and white shading indicating the lowest concentrations. It reveals how the overall spatial pattern of HB claimants persists over time with claimants clustering in the inner and outer urban areas of the city – covering Little London, Woodhouse, Holbeck, Hunslet, Beeston, Belle Isle, Middleton, Armley, Wortley, Headingley, Kirkstall, Chapeltown, Harehills, Cross Green, Richmond Hill, Burmantofts, Seacroft, Whinmoor, Middleton and Bramley – and a noticeable central urban corridor of little-to-no claimants (see Appendix 3 for larger and detailed maps).

**Figure 5: HB Claimant Distributions in April 2008, 2010, 2013, 2015**

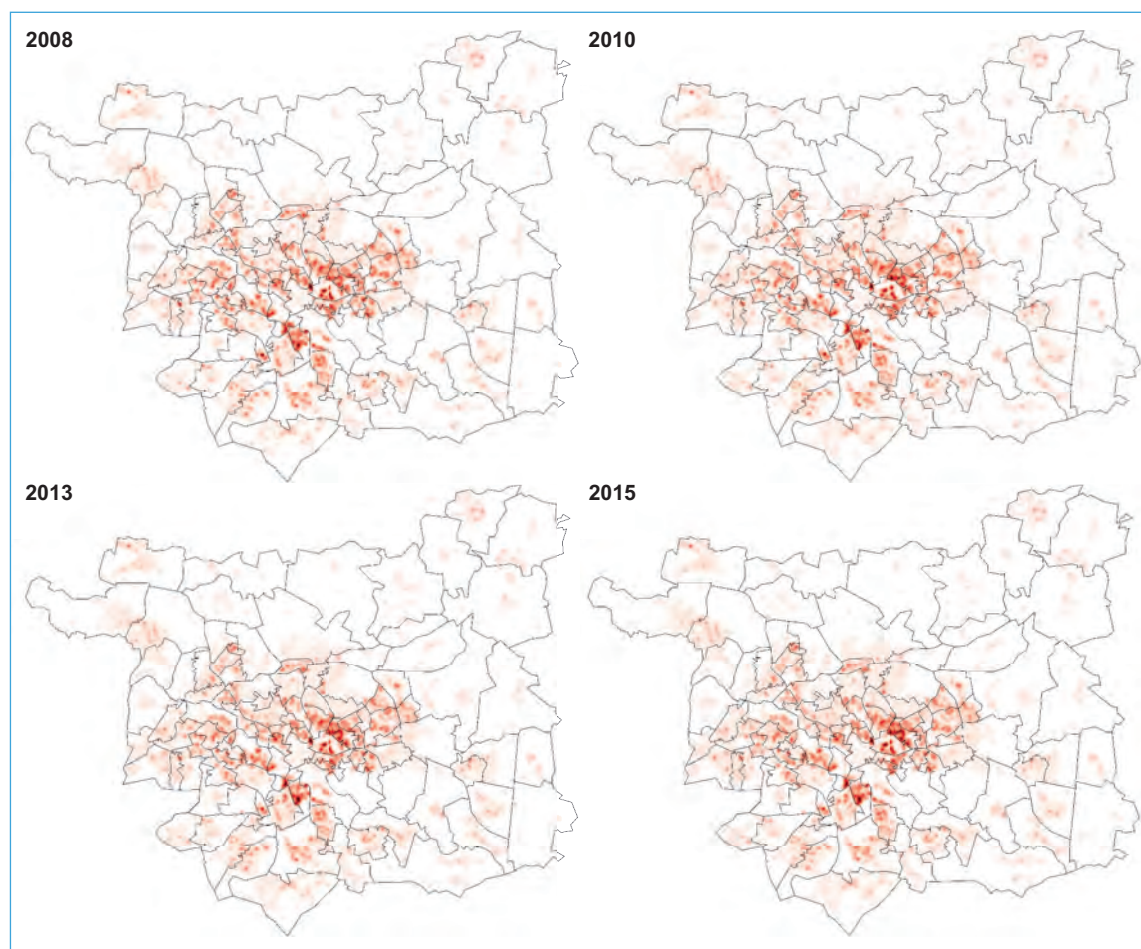


Figure 6: Leeds Community Areas Map



Source: Stillwell and Phillips (2006)



This persistent spatial distribution of HB claimants is consistent with how the local housing system provides for low-income renter households by *tenure* (i.e. the legal status under which people have the right to occupy their accommodation). Both social rented housing and the proportion of PRS housing that can be sustained by HB in Leeds are *geographically concentrated* in the inner and outer urban areas of the local authority district and as we will see later in the report, claimants tend to move within and between these areas, making little impression on the overall spatial distribution.

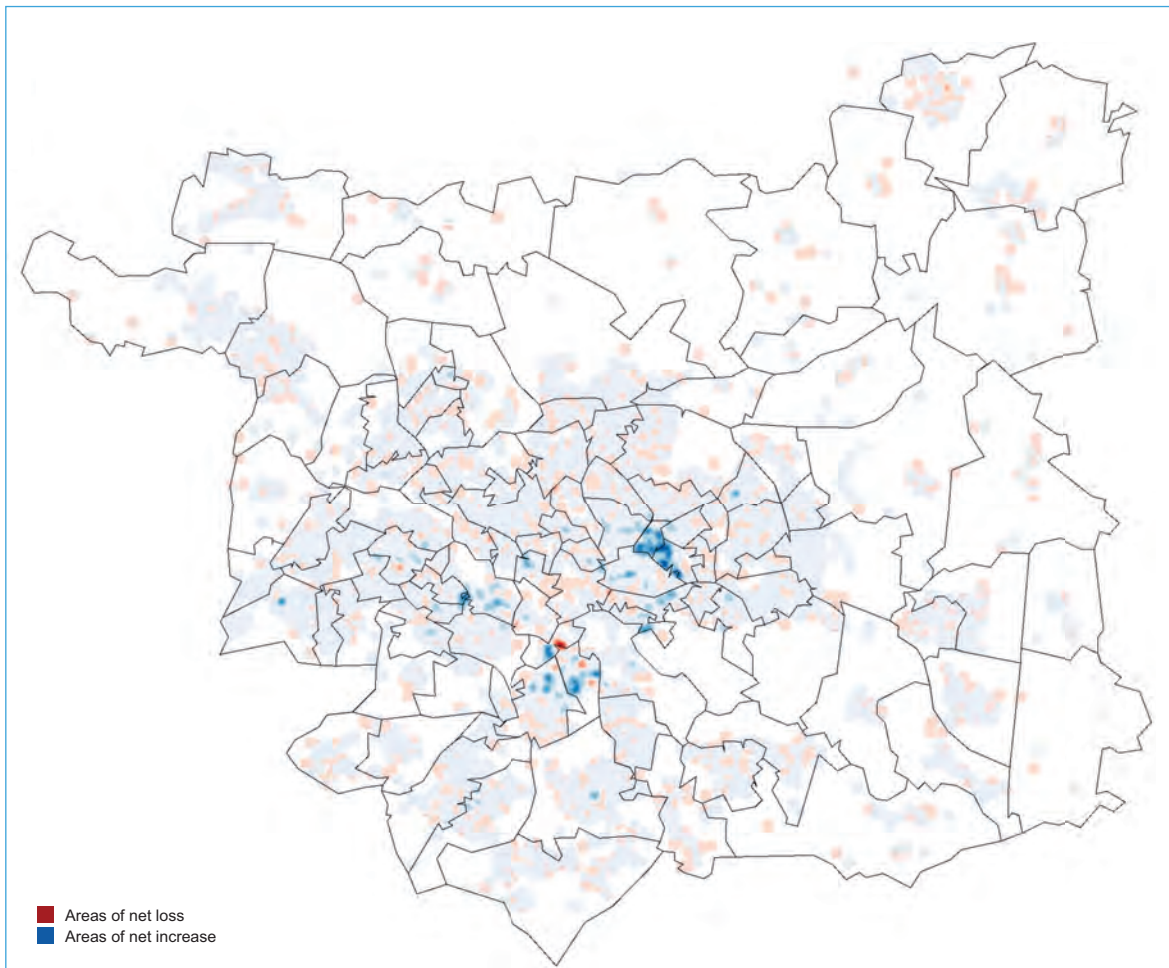
#### 5.4. WITHIN THIS GENERALLY UNCHANGING GEOGRAPHY THERE ARE AREAS OF LEEDS EXPERIENCING NET GAINS AND NET LOSSES OF HB CLAIMANTS

When looking at the geographical distribution of HB claimants in a more dynamic way that searches for where *marginal changes* are occurring, a different picture emerges. Figure 7 below shows what has happened in relative terms over a seven year period of data from April 2008 to October 2015 during which time the total number of HB claimants increased by approximately 12,500. This net increase is reflected in the darker blue shaded patches in the Harehills, Burmantofts, Seacroft, Beeston, Holbeck, Armley, Middleton, and East Bank areas; but two of these areas – Holbeck and Beeston – also have places with net losses probably due to the impact of a local housing regeneration scheme involving demolition of social housing and the building of new private housing. A postcode analysis detailed in our interim report also revealed that places with the largest increases of HB claimants in the PRS also had some of the largest decreases, showing how some areas of the city are experiencing significant churn of low-income renters.

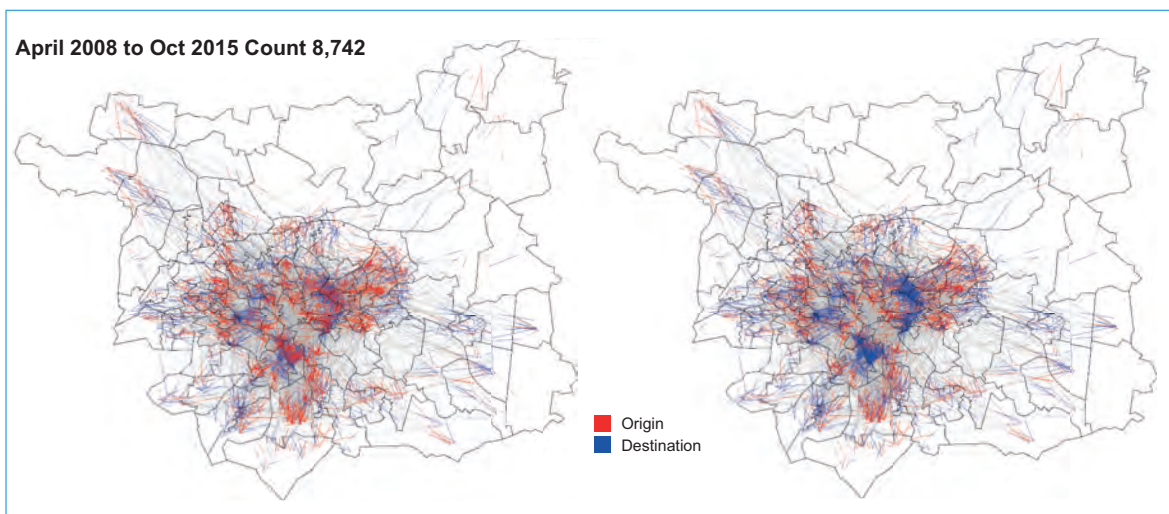
Our analysis of these changes by tenure shows that the main areas of net loss (red) correspond to the reduction in HB claimants in social housing in the south of the inner city; and the main areas of net increase (blue) in the south and north east of the inner city correspond to the rise in HB claimants in the PRS.

It is important to note that the spatial patterning of net changes in HB claims by tenure not only reflects the shift towards new HB claimants entering the PRS, but geographical movements of existing HB claimants across the city linked to changes in their tenure between regulated and deregulated categories broadly. Figure 8 shows the postcode moves of all HB claimants as they shifted from what we call a ‘regulated tenure’ (i.e. a more protected social or private tenancy) to a ‘deregulated tenure’ in the PRS. The red portion of the line connects to the origin centroid of the move; the blue portion of the line connects to the destination centroid of the move. A connecting grey line joins red and blue portions. We have produced two maps in Figure 8 with either origin (left) or destination (right) lines drawn first (see Appendix 3 for larger maps). This shows the evident geographical movement from outer urban to inner city areas, reflecting the impact of moving from a social tenure that was linked to council housing estates to a deregulated PRS tenancy that is linked to the low-income PRS areas of Harehills and Richmond Hill in the East, Holbeck, Beeston and Middleton in the South and Burley, Armley and Wortley in the West.

**Figure 7: A Generalised Map Showing Net Increases and Net Losses of HB Claimants April 2008 to October 2015**

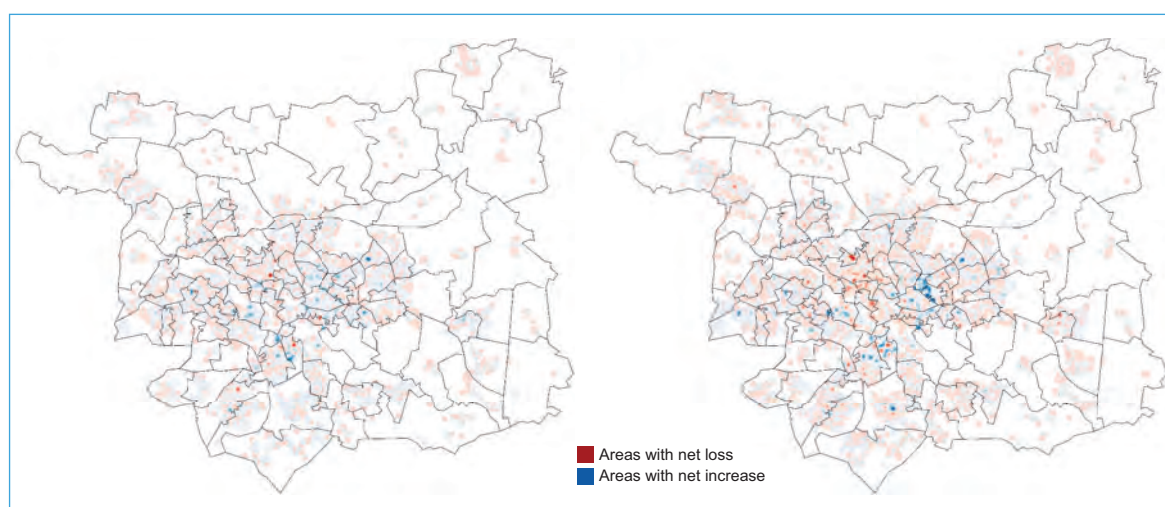


**Figure 8: HB Claimant Postcode Moves into PRS, April 2008 to October 2015**



Moving away from tenure changes and back to the general HB claimant picture, Figure 9 looks at the same relative picture of net increase and net loss by area but compares two time periods: a single year July 2013 to July 2014; and over just three months July to October 2015. The differences again are striking. The comparison over a single year now predominantly highlights areas with net gains of HB claimants, which is similar but more pronounced than Figure 7. The three month picture, in contrast, shows a far more chaotic scene in which lots of inner urban, outer urban and suburban areas of Leeds are showing net gains and net losses reflecting the ‘live’ flows of claimants either into and out of areas, or on and off HB.

**Figure 9: Comparing Net Increases and Net Losses of HB Claimants Over Two Time Periods – July 2013 to July 2014 and July to October 2015**



### **5.5. WELFARE REFORMS AND AUSTERITY APPEAR TO BE INDUCING RESIDENTIAL AND TENURE DISPLACEMENT IN COMPLEX AND UNEVEN WAYS**

We also found evidence of increasing numbers of individual households changing homes, tenancies and even tenure since 2008. Table 6 below sets out the key statistical headlines of geographical instability, capturing and comparing the total number of postcode changes on a six monthly basis and aggregating them to provide annual counts. The total for each year is first expressed as a percentage of the total HB claimant population for April of that year. Note: Table 6 significantly under-counts the total home moves over each year by comparing annual snapshots instead of monthly snapshots, and by only counting postcode moves where the full unit postcode is present and valid according to the Office of National Statistics.



**Table 6: Annual Postcode Moves by HB Claimants April 2008 to Oct 2015**

	Total HB Claims at April of start year	Total post-code moves	% of HB claims	Within Social Sector	% of post-code moves	Within PRS	% of post-code moves	From Social to PRS	% of postcode moves	From PRS to Social Sector	% of postcode moves	Other moves	% of Other moves
08-09	55,468	4,996	9.0	2,126	42.6	1,609	32.2	480	9.6	448	9	333	6.7
09-10	59,586	6,523	11.0	2,453	37.6	2,648	40.6	588	9	698	10.7	136	2.1
10-11	64,506	6,865	10.6	2,436	35.5	2,901	42.3	574	8.4	850	12.4	104	1.5
11-12	66,259	7,120	10.7	2,284	32.1	3,230	45.4	556	7.8	932	13.1	118	1.7
12-13	69,851	7,708	11.0	2,450	31.8	3,520	45.7	508	6.6	1,096	14.2	134	1.7
13-14	70,670	7,851	11.1	2,500	31.8	3,628	46.2	545	6.9	1,120	14.3	58	0.7
14-15	70,678	6,996	9.9	2,182	31.2	3,199	45.7	442	6.3	1,137	16.3	36	0.5
15-16 forecast	69,264	6,624	9.6	2,144	32.4	2,830	42.7	434	6.6	1,198	18.1	18	0.3

The first set of observations from Table 6 concern the **overall patterns** of HB claimants moving home (= postcode change) between April 2008 and March 2016 (forecast):

- the total number of HB claimants moving home rises each year from 2008 to 2014 at which point it begins to fall again, a pattern largely mimicked for social-to-social and PRS-to-PRS moves;
- in contrast to total home moves, the rate of home moves as a proportion of the HB claimant population is much more in flux, rising to 2010, falling to 2012, rising to 2013, then falling to 2015 with it forecasted to fall again in 2015-2016;
- there is a generally consistent finding that a significant majority – approximately 75% to 78% – of all home moves do not involve a change of tenure i.e. claimants who move home remain either council, housing association or PRS tenants;
- between 2008 and 2010, the PRS replaced the social rented sector as the sector in which claimants moved home the most;
- the proportion of postcode moves linked to claimants moving within the social rented sector has gradually fallen each year but is forecast to rise in 2015-16; the proportion of postcode moves within the PRS rose each year until 2014-15 when it fell and is forecast to fall again in 2015-16;
- similarly, the proportion of postcode moves linked to claimants moving from the social rented sector to the PRS fell each year from 9.6% to 6.3% but is forecast to rise in 2015-16; while the proportion of moves linked to claimants moving from the PRS to the social rented sector rose each year from 9% to 16.3% and is forecast to rise to 18.1%.

While these different patterns suggest different underlying dynamics have been affecting geographical mobility, there is nevertheless a very clear picture that while home moves within and out of the social rented sector have slowed down over the past 7 years, they have speeded up in the PRS in the same period. The rising levels of postcode change and tenancy turnover in the PRS are consistent with:

- the increased insecurity of PRS tenancies from the combined impact of cuts in LHA and other welfare benefits since 2011 outlined in Table 2;
- landlord's greater powers to evict tenants; and
- the huge growth in low-income households being housed in the PRS while waiting to move into a council or housing association home that is usually a more secure, decent and affordable option.

## 5.6. CONCLUSION

We have shown that the overall geography and demography of housing benefit (HB) claimants in Leeds remains broadly unchanged but there are specific areas and groups within the city experiencing greater housing, neighbourhood and tenure instability. The fact that the overall pattern of social sector-to-PRS moves remains broadly unchanging with just under 1% of HB claimants affected in each year is surprising given the ongoing impact of welfare reform and austerity. Therefore, when looking at Table 6, it would appear that the impact of HB and other welfare reforms on tenants in Leeds has not (yet) led to a significant increase in displacement and loss of security of tenure for social renters. One important caveat is that we are only comparing annual snapshots, which means that postcode changes taking place for the other 11 months of the year are not counted. As we will demonstrate in our final section on HB claims affected by the Under-Occupancy policy, some tenants move home several times during a 12 month period.

## 6. THE IMPACT OF UNDER-OCCUPANCY (THE BEDROOM TAX) ON LEEDS

This section presents our main findings on the impact of the Under-Occupancy reform to HB for social tenants, dubbed the 'Bedroom Tax'.

**Main findings:** social tenancies affected by a cut to their HB as a result of being classified as 'under-occupying' their home are more numerous than officially presented, include a significant number of disabled people, and have experienced a widespread increase in rent arrears as well as far greater housing, neighbourhood and tenure instability than HB claimants in general.

### 6.1. THE GOVERNMENT'S UNDER-OCCUPANCY POLICY SUMMARISED

As we outlined briefly in section 2.2.1, one of the most controversial HB reforms is the Under-Occupancy charge, dubbed the 'Bedroom Tax'. First announced in the UK Coalition Government's Comprehensive Spending Review October 2010 and legislatively implemented under the Welfare Reform Act 2012, since 1 April 2013, existing and new working age tenants in the social rented sector living in a property deemed too large for their needs had their HB reduced.

The government's official rationale for this policy change was threefold:

- to contain or reduce overall HB expenditure;
- to incentivise HB claimants in the social rented sector to move from accommodation deemed to be too large for their needs into more appropriately sized accommodation; and
- to create more fairness for both the taxpayer in ending the public 'subsidy' of 'spare bedrooms' and for HB claimants in the PRS whose HB entitlement was strictly linked to household size (DWP 2012).

Critics have pointed out the unfairness of a policy that retrospectively punishes those tenants for living in a property allocated to them in situations of highly constrained choice, or for continuing to live in a property that has become their family home or that they cannot move out from due to the scarcity of smaller social rented housing (Leeds Hands off Our Homes, 2014).

The size criteria used is the same as that applies to HB claimants in the PRS receiving Local Housing Allowance, including the new rule to provide a bedroom for a non-resident carer. No more than two people should have to share any bedroom and no one has to share a bedroom unless they are:

- A couple
- Both aged under 10 years old irrespective of their sex
- Both aged under 16 years old and of the same sex

An additional bedroom is also allowed in certain circumstances for regular non-resident overnight carers, foster carers, disabled children unable to share a bedroom and people who are recently bereaved. Bedrooms used by students and members of the armed forces are not counted as ‘spare’ if they are away and intend to return home (see Wilson 2015).

Unlike the PRS, however, the social rented sector size criteria will: only apply to households that are ‘under-occupying’ accommodation, regardless of the level of rent being charged; and reduce the eligible rent by a percentage, rather than by a specific absolute amount.

Those deemed to have ‘spare bedrooms’ have had their weekly HB entitlement reduced by either 14% (for one spare bedroom) or 25% (two or more bedrooms) of their eligible rent.<sup>6</sup> For example, a household whose weekly eligible rent is £200 and is deemed to under-occupy by one bedroom will lose £30 a week in HB, increasing to £50 a week if they under-occupy by two or more bedrooms.

DWP HB data show that in May 2013, 547,000 households were affected by Under-Occupancy, which equates to 11.6% of all social tenancies; by November 2014, the number of households affected had fallen to 465,000; and in August 2015, it had fallen further to 449,159 (see <https://statxplore.dwp.gov.uk>) However, as we will now demonstrate in relation to Leeds, the cumulative total of households affected is likely to be much higher.

Using unique identifiers (i.e. claim reference numbers) to link the Under-Occupancy caseload to the SHBE caseload data, we were able to track what has happened to each affected household between April 2013 and October 2015 and produce a selection of demographic profiles.

<sup>6</sup> Eligible rent is the amount of housing costs a claimant pays which may be met by HB. This is the claimant’s rent or other housing costs less deductions for any ineligible items such as certain service charges. See [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/236953/hbgm-a4-eligible-rent.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/236953/hbgm-a4-eligible-rent.pdf)

## 6.2. A FAR LARGER NUMBER OF HOUSEHOLDS HAVE BEEN AFFECTED BY UNDER-OCCUPANCY HB CUTS THAN OFFICIAL FIGURES SUGGEST

On 1 April 2013, a total of 8,780 social tenancies in Leeds – 16.7% of social tenancies and 12.4% of HB claimants in Leeds – received a reduction in HB due to Under-Occupancy, the large majority (81.1%) in the council housing sector. Since then the monthly snapshot of affected claims has gradually reduced so that as of October 2015, there were 6,332 social tenancies affected. However, the impression given by these monthly snapshots – which are used in media and policy narratives – has been to significantly undercount the total numbers of tenancies and people affected by the policy in two ways:

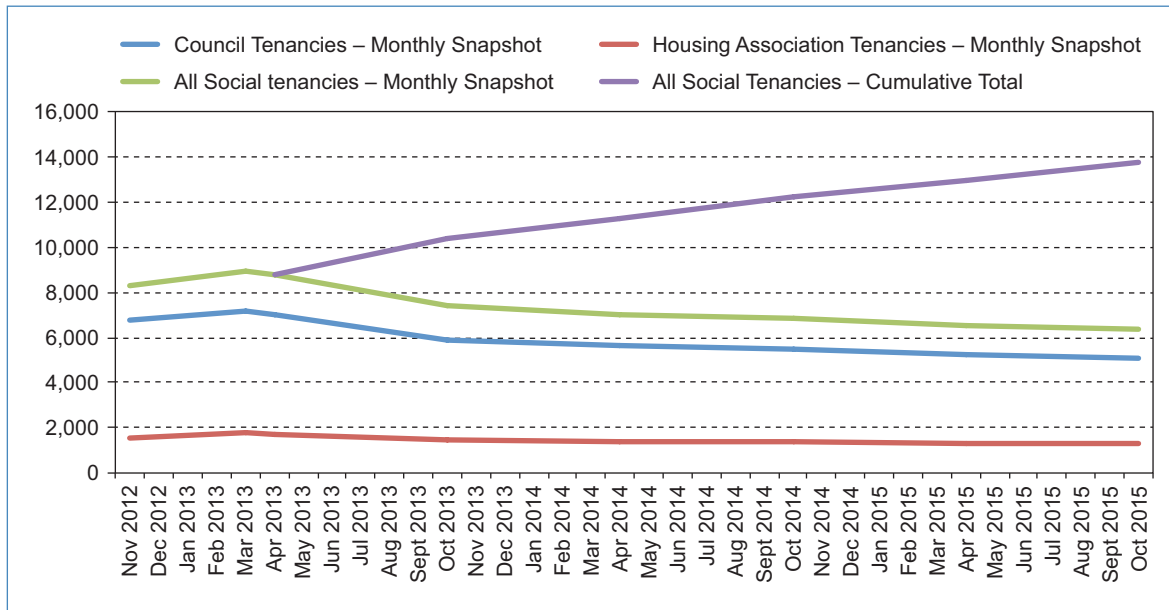
- in the year prior to implementation, an as yet unknown number of households either: updated their HB claim to inform the local authority about new born children not previously relevant to their passported HB claim; moved to smaller social sector properties with their landlord’s assistance; decided to move into the PRS; or took in family members or lodgers to ensure they were not liable on 1 April 2013;
- the government's official statistics do not count the cumulative total of affected claims. We used unique HB claim identifiers to find a cumulative total of **13,738 social tenancies (11,089 council and 2,712 housing association) and 26,207 individuals** – including a minimum of 2663 children under 10<sup>7</sup> – that have been affected at some point by cuts to their HB between April 2013 and October 2015 (see Table 7 and Figure 10).

**Table 7: Leeds Under-Occupied HB Claims Count Nov 2012 to October 2015 by Sector: Snapshot and Cumulative Totals**

Year-month	Council Tenancies	Housing Association/ RSL Tenancies	Monthly Snapshot Totals	Cumulative Total of Affected Claims
November 2012	6748	1577	8325	
March 2013	7173	1766	8939	
April 2013	7037	1743	8780	8780
October 2013	5917	1466	7383	10,380
April 2014	5627	1413	7040	11,290
October 2014	5441	1378	6819	12,202
April 2015	5235	1309	6544	12,932
October 2015	5053	1279	6332	13,738

<sup>7</sup> The actual number of children under 10 may be higher as people with the same date of birth in the same household are only counted once in our analysis.

**Figure 10: Leeds Under-Occupied HB Claims Count November 2012 to October 2015 by Sector: Snapshot and Cumulative Totals**



### 6.3. TENANCIES AFFECTED BY UNDER-OCCUPANCY DIVIDE INTO TWO MAIN GROUPS – THE IMMEDIATELY AFFECTED AND THE SUBSEQUENTLY AFFECTED

Of the 13,738 social tenancies affected by Under-Occupancy, we identified two main groups:

- An Initially Affected Group of 8780 (65.1%) households who were immediately hit by the policy when it was first introduced – of which more than half (4642) were still under-occupying at the end of October 2015;
- A Subsequently Affected Group of 4958 (34.9%) households were impacted at some point after the policy was introduced – of which 2,274 were under-occupying at the end of October 2015.

The large majority of this second group came into Under-Occupancy from their existing social tenancy due to a change in household composition (i.e. dependents or non-dependents leaving home). Interestingly, 1043 households physically moved into Under-Occupancy from either the PRS (540), another social tenancy (496), or from temporary accommodation (7).

### 6.4. HOUSEHOLDS AFFECTED BY UNDER-OCCUPANCY ARE BROADLY REPRESENTATIVE OF THE ETHNIC PROFILE OF HB CLAIMANTS

Using the same categories of stated ethnic identity of the main claimant set out in section 5.2.1. we can see that the under-occupying HB claimant population broadly matches the ethnic profile

of both the Leeds population and the Leeds HB caseload. However, there are some interesting differences.

- a higher proportion of White British or Irish, and Black or Black British HB claimants are affected by Under-Occupancy compared to the overall Leeds population and HB caseload;
- a lower proportion of ‘White Other’ or ‘Other’ HB claimants are affected by Under-Occupancy than the overall Leeds population and HB caseload;

In other words, affected households reflect the more established communities living in social rented housing than more recent European migrant workers living in Leeds (White Other).

**Table 8: Leeds HB Claims by Ethnicity of Main Claimant between 2008 and 2015**

	Leeds	All HB claims		All Social Housing HB claims		Under-occupied HB Claims	
	2011 Census	Apr 2013	Oct 2015	April 2013	Oct 2015	Apr 2013	Oct 2015
White British/Irish	82%	73.0	69.8	73	69.8	75.1	74.5
White Other	3.0%	3.3	3.4	3.3	3.4	1.4	1.6
Mixed White and Black African / Caribbean	1.5%	0.9	1.0	0.93	1.0	1.4	1.2
Mixed White and Asian	0.7%	0.2	0.2	0.16	0.17	0.1	0.1
Mixed Other	0.5%	0.0	0.0	0.003	0.04	0.0	0.0
Asian/Asian British	6.9%	2.3	2.1	2.8	3.05	2.9	2.8
Black/Black British: Caribbean, African or Other	3.4%	2.8	3.2	4.5	4.6	6.2	5.5
Chinese	0.8%	0.1	0.2	0.23	0.23	0.2	0.1
Other	1.1%	18.3	16.7	15.05	17.7	12.5	13.6

### 6.5. HOUSEHOLDS AFFECTED BY UNDER-OCCUPANCY ARE FAR MORE LIKELY TO HAVE DISABLED MEMBERS

By identifying HB claims with at least one type of disability-related HB premium, we found that households affected by Under-Occupancy **were far more likely to have at least one disabled member** than other HB claims, a propensity that has increased over time. In April 2013, 27.1% of under-occupied households had at least one disabled member, compared to the 14.9% Leeds-wide HB figure; by October 2015, this had jumped to 42.3% of under-occupied households (compared to 22.2% Leeds-wide) with the total number of claims with a disability increasing by nearly 1000.

**Table 9: Leeds HB Claims with a Disability Premium 2008 to 2015**

Year-month	Total Number of Under-Occupied Claims with Disability	% Under-occupied Claims with Disability	% Leeds HB Claims with Disability
April 2013	2371	27.1	14.9
October 2013	2626	29.7	16.2
April 2014	2674	31.6	17.3
October 2014	2895	35.5	19.0
April 2015	3044	38.8	20.5
October 2015	3207	42.3	22.2

### 6.6. HOUSEHOLDS AFFECTED BY UNDER-OCCUPANCY HAVE ON AVERAGE SMALLER HOUSEHOLDS THAN OTHER HB CLAIMANTS

While the overall average household size of all HB claimants as well as those in social housing has been increasing steadily over the period of April 2013 to October 2015 – from 1.93 to 2 people and from 1.89 to 1.93 respectively – that of under-occupying households has shown a very different trend, gradually falling from 1.75 in April 2013 to 1.67 and rising slightly to 1.69 by October 2015.

**Table 10: Average HB Claimant Household Size by Tenancy Type, April 2013 to October 2015**

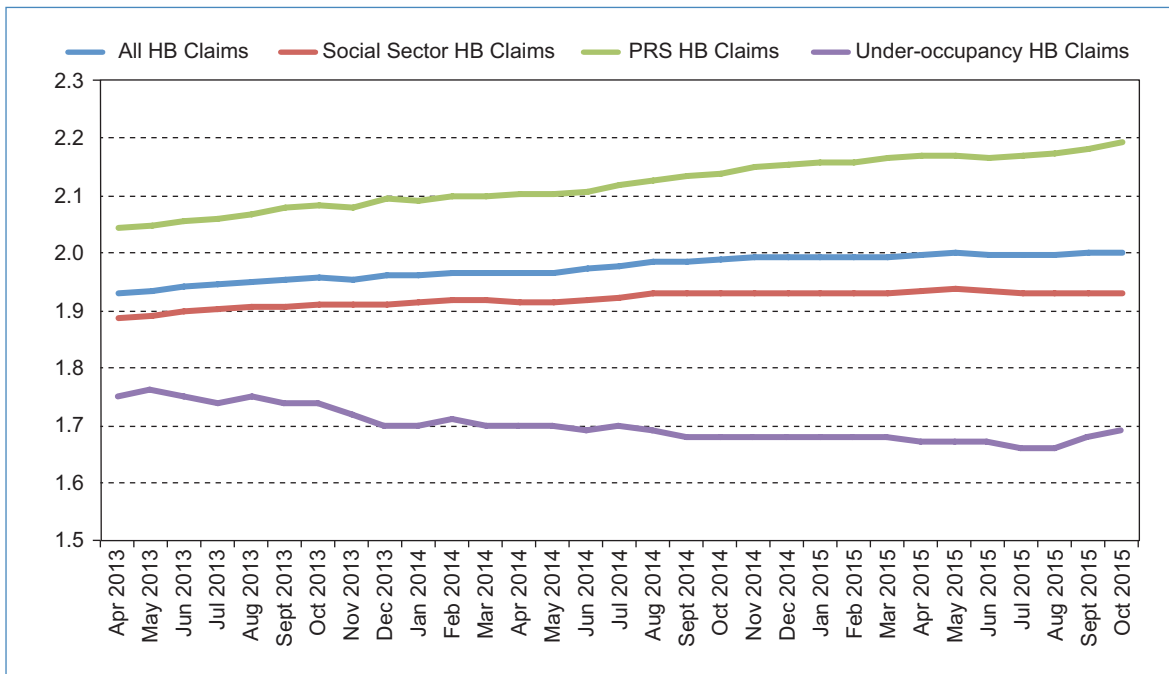
Month Year	All HB Average Household Size	Social Sector HB Average Household Size	PRS HB Average Household Size	Under-occupancy HB average household size
Apr 2013	1.93	1.89	2.04	1.75
Oct 2013	1.96	1.91	2.09	1.74
Apr 2014	1.97	1.92	2.11	1.70
Oct 2014	1.99	1.93	2.14	1.68
Apr 2015	2.00	1.93	2.17	1.67
Oct 2015	2.00	1.93	2.19	1.69

Under-occupying claims are exhibiting a falling average household size at a time when average HB household sizes are growing. Part of the explanation here is that as the number of households affected at any one time gradually falls those remaining are increasingly dominated by a core of single or two-person households in larger properties unable to move to a smaller home. This is



supported by our finding of a 1.51 average household size for the 2,314 households who have been under-occupying the same properties since the policy was first implemented in April 2013 – significantly lower than the overall average household sizes for all other HB tenancy types.

**Figure 11: Average HB Claimant Household Size by Tenancy Type, April 2013 to October 2015**



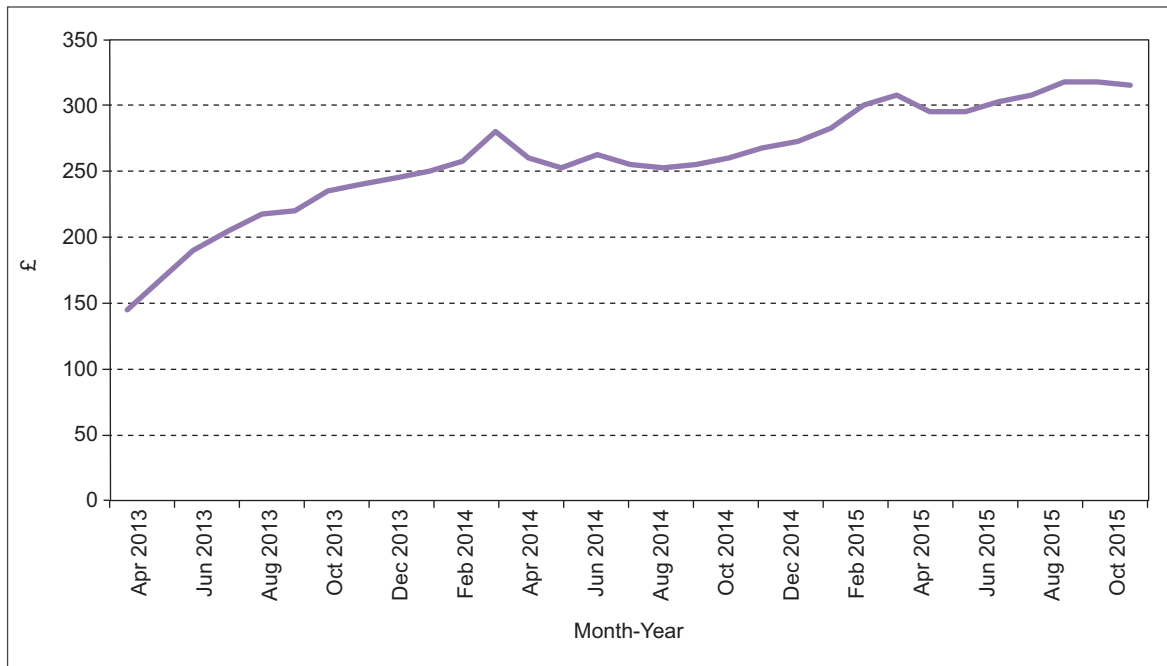
### 6.7. THE LARGE MAJORITY OF COUNCIL TENANTS AFFECTED BY UNDER-OCCUPANCY HAVE EXPERIENCED RENT ARREARS AND THEIR AVERAGE RENT ARREARS HAVE MORE THAN DOUBLED SINCE APRIL 2013

While Leeds City Council has calculated month by month totals of live rent arrears for council tenants affected by under-occupancy, we were interested in tracking each individually affected council tenant’s rent arrears over time. We found the following:

- 9,899 (89.3%) of council tenancies affected exhibited rent arrears at some point between April 2013 and October 2015 – 4 out of 5 of these tenancies did not receive any Discretionary Housing Payments<sup>8</sup>;
- the average rent arrears for those affected council tenancies in arrears more than doubled from £144 in April 2013 to £315 in October 2015;

<sup>8</sup> A Discretionary Housing Payment is an extra payment to help people who claim housing benefit and are struggling to pay the rent. It is a locally allocated fund that is mainly financed from a central government grant to local authorities. Leeds City Council’s policy can be found here: [www.leeds.gov.uk/docs/DHP%20Policy.doc](http://www.leeds.gov.uk/docs/DHP%20Policy.doc)

**Figure 12: Average Rent Arrears of Council Tenancies Affected by Under-Occupancy**



**6.8. WHILE OFFICIAL EVICTIONS ARE VERY LOW, OFFICIAL DATA SUGGEST HOUSEHOLDS AFFECTED BY UNDER-OCCUPANCY HAVE EXPERIENCED SUBSTANTIAL GEOGRAPHICAL, TENANCY AND WELFARE INSTABILITY**

Despite the growth in average rent arrears, official evictions linked to Under-Occupancy in Leeds are reported to be negligible so far. We were therefore interested in what official data might infer about what has happened to the 13,738 households affected in terms of home moves, tenancy and tenure change, and their HB claim. We found five broad data stories that are not necessarily mutually exclusive:

**1 Stuck in Under-Occupancy:** around 5,500 households have been effectively stuck in Under-Occupancy since they became affected by it. The majority are households in need of single bedroom social housing that is highly scarce and renders them unable to move home to escape the policy. We found that 84.7% of council tenants in this group are in rent arrears, which could be an additional factor keeping them trapped because they might not be allowed to bid for other social homes. Those stuck comprise:

- 4,642 households who were initially affected in April 2013 and were still under-occupying at the end of October 2015, including 2,760 who were continuously affected in their existing tenancy for 30 months
- 857 households from the Subsequently Affected Group who have come back into Under-Occupancy on at least two separate occasions and remained in Under-Occupancy at the end of October 2015.

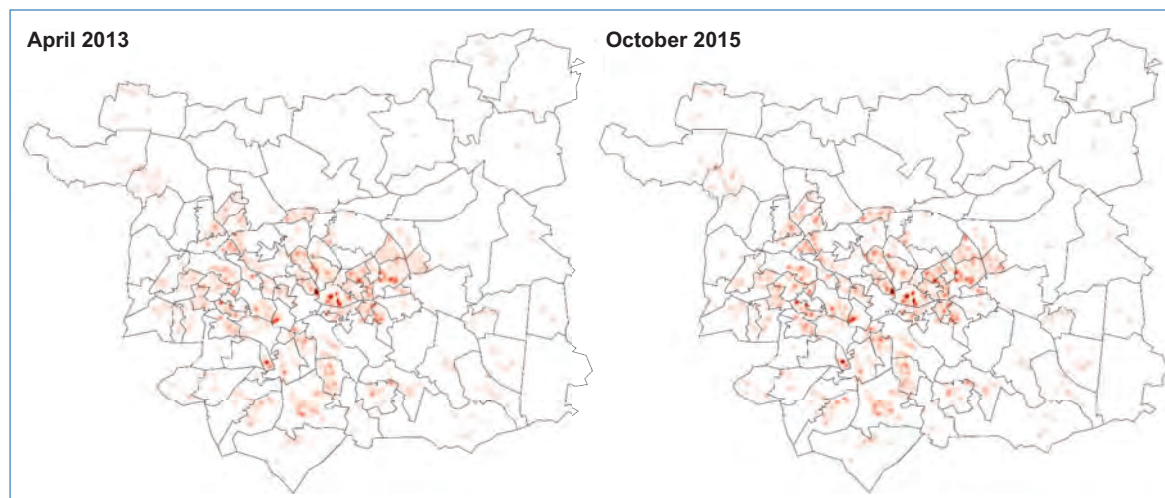
- 2 Escaped from Under-Occupancy:** 6,822 households who were either initially (4,138) or subsequently (2,684) affected had stopped under-occupying at the end of October 2015, having escaped in the following ways:
- 1,395 are believed to have downsized by moving home within Leeds;
  - 862 are believed to have gained additional tenants (including a new dependent child through a birth, adoption or fostering, or moving in a lodger or non-dependent family member);
  - the remaining 4,565 have either left the HB caseload or benefited from one of the following changes to their circumstances: a changing household age profile which increased their official bedroom need or removed their liability; or a reclassification of either bedroom need or bedroom number through appeal.
- 3 Displaced by Under-Occupancy:** at least 1,565 households have potentially been residentially displaced by the policy, moving home 1,804 times between them after becoming affected in order to either escape the HB cut or to reduce its impact through downsizing. Of this total:
- 1,395 households moved 1,608 times between them to exit the policy by the end of October 2015, including those who moved between social tenures (council to housing association and vice versa) and those who moved into the PRS.
  - 170 households moved home 196 times between them but remained trapped during this period. These home moves are mapped in Figure 17 below.
  - in addition, 2621 households stopped claiming HB either simultaneously or subsequent to leaving Under-Occupancy and had not returned by the end of October 2015. While some of those may well have improved their financial situation so as to no longer require HB, it is equally possible that some have also been displaced, moving in with family or friends, or relocating to another city altogether, most likely as tenants in the PRS.
- 4 Dispossessed by Under-Occupancy:** 288 households who moved home appear to have lost their secure council or housing association tenancies and become tenants in the PRS (284) with a handful of suspected homelessness cases (4). In other words, these households appear to have traded lower rents and higher legal protections for higher rents and minimal legal protections in order to escape the Under-Occupancy charge. This assertion comes with a major caveat that we do not know why these households moved, but are assuming they would not voluntarily give up a secure or more secure tenancy unless under considerable pressure to do so.
- 5 Destabilised by Under-Occupancy:** around 5400 households can also be seen to have experienced a level of destabilisation in their lives, either through being forced to move home or change tenure, or through having been affected by under-occupancy on at least two separate occasions. Some households appear to have experienced extreme instability, moving out and back into under-occupancy on five separate occasions.

Returning to the government's official justification for the Under-Occupancy policy, it is clear that the policy has placed many low-income tenant households under displacement pressure. Only 16.4% of households affected by the policy in Leeds appear to have either moved into a smaller home or increased their household size. Around a third of those who were affected by the policy in April 2013 were still affected some 30 months later, and a large number of households had worryingly disappeared from the HB database.

### 6.9. WHILE THE OVERALL SPATIAL DISTRIBUTION OF UNDER-OCCUPYING TENANCIES APPEARS CONSISTENT OVER TIME, OFFICIAL DATA SHOWS THE GEOGRAPHICAL INSTABILITY CREATED BY THE POLICY FOR SOME

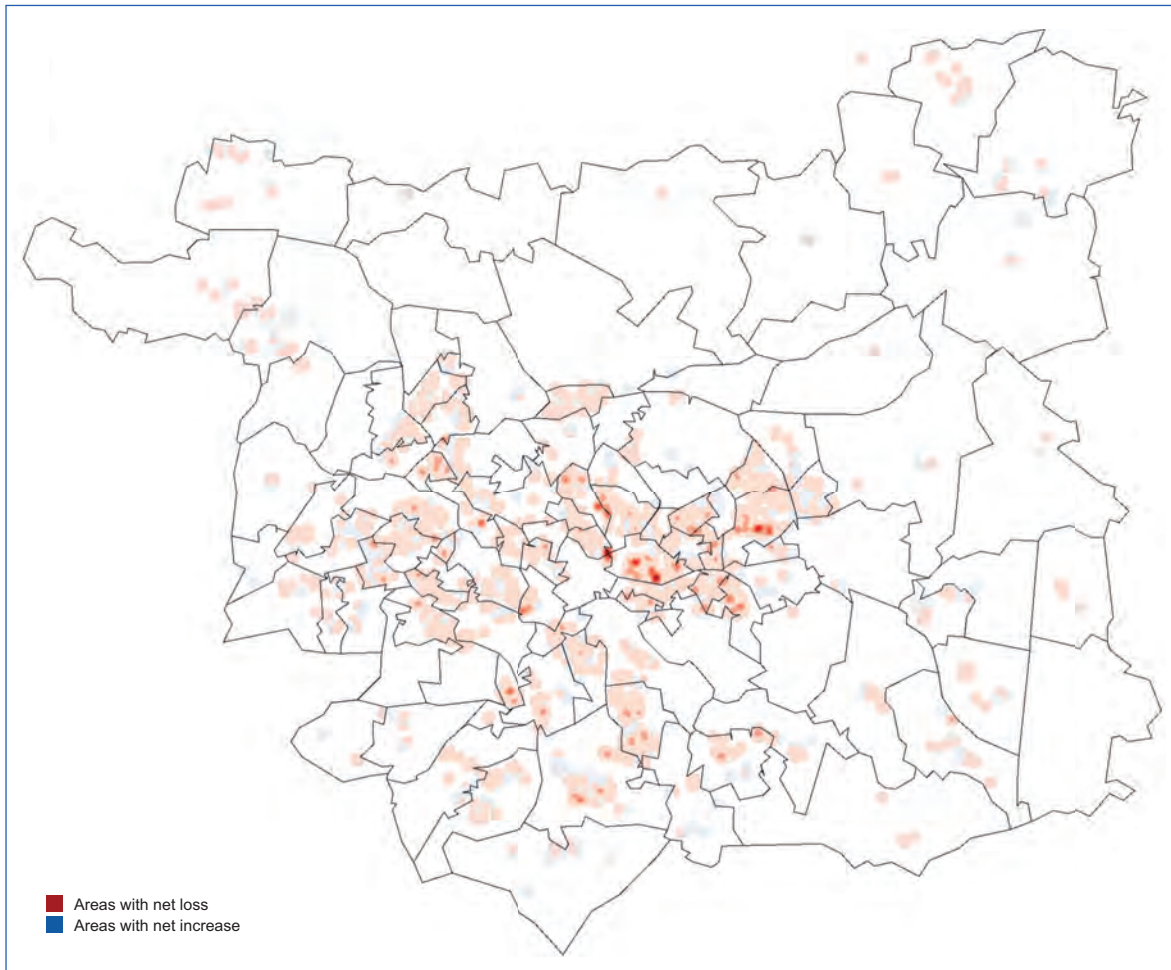
We matched affected tenancies with postcode data to produce four spatial visualisations of Under-Occupancy. The first, set out in the density maps in Figure 13, shows the static geographical distribution of affected claims across Leeds in two time periods – April 2013 and October 2015. This shows that the areas of the city most affected by the policy are Burmantofts, Lincoln Green, Ebor Gardens, Little London, New Wortley and Beeston Hill. This is consistent with the relatively high proportion of both social housing and high-rise flats in these areas.

**Figure 13: Housing Benefit Claims by Social Tenants Affected by Under-Occupancy – April 2013 and October 2015**



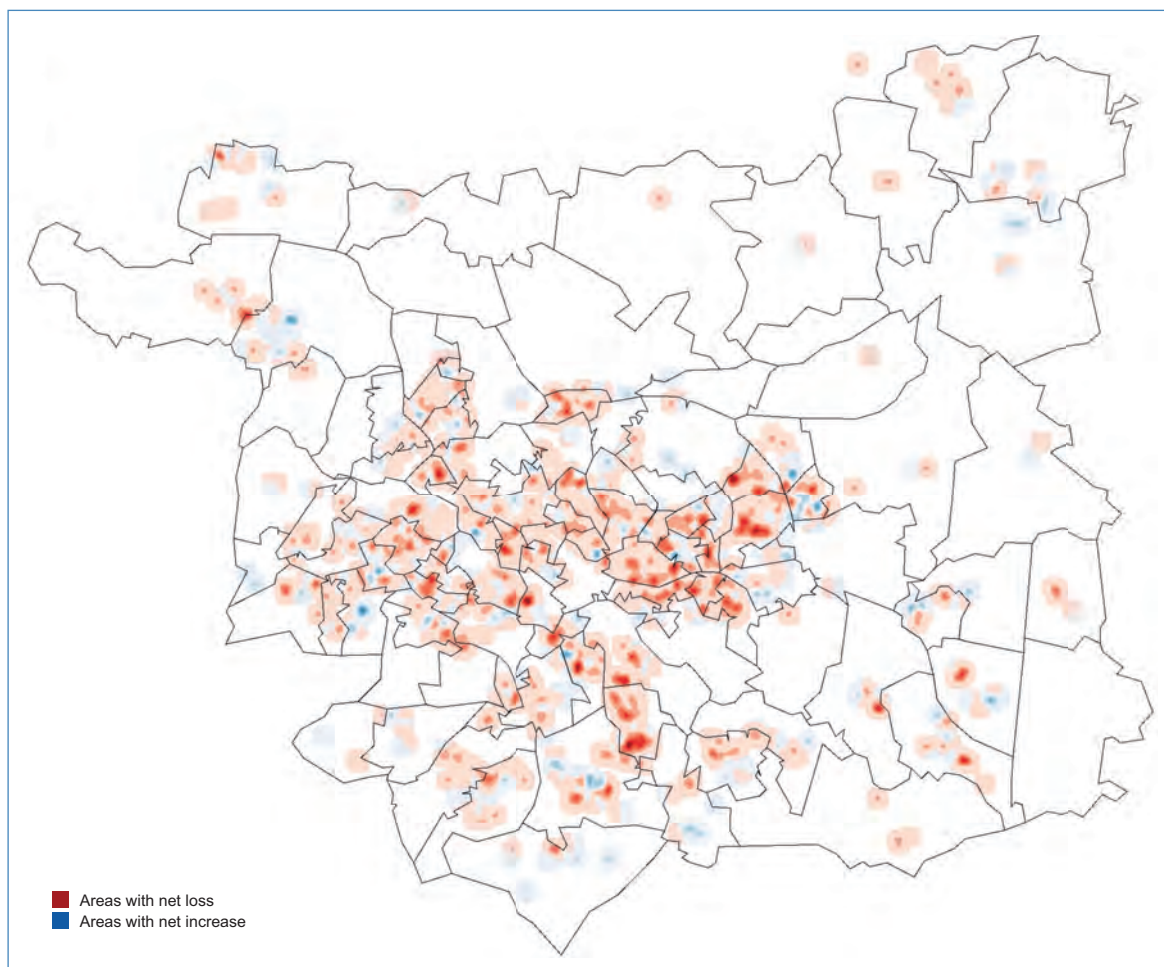
Our second visualisation in Figures 14 and 15 shows how this picture has changed over time by comparing the distribution of the 13,738 households affected over the 30 month period to the latest October 2015 distribution, representing the net changes in red and blue. Figure 14 is a generalised absolute difference map, and shows the inner city community areas of Kirkstall, Burmantofts, Lincoln Green, Ebor Gardens, Little London, Chapeltown, Seacroft South and Halton Moor have had the largest reductions in under-occupancy – which logically follows from them being amongst the worst affected areas. Figure 15 is a rate map of the same change comparison, showing the changes proportional to the overall total of affected tenancies for each area. This shows a different picture with a lot more dark red patches across affected parts of the city.

Figure 14: A generalised map showing net increases and net losses of housing benefit claimants affected by Under-Occupancy – April 2013 to October 2015



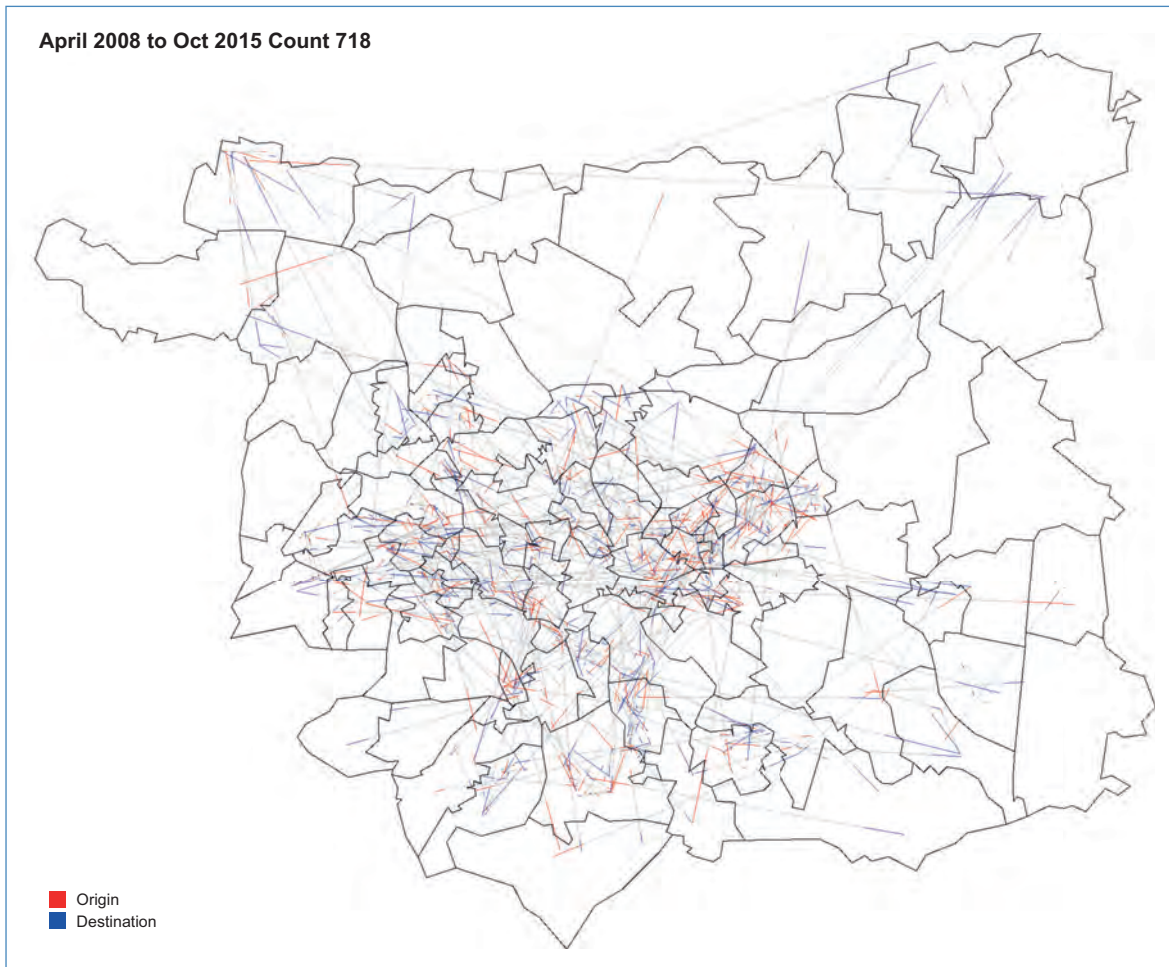


**Figure 15: A rate map of the net increases and net losses of housing benefit claimants affected by under-occupancy – April 2013 to October 2015**



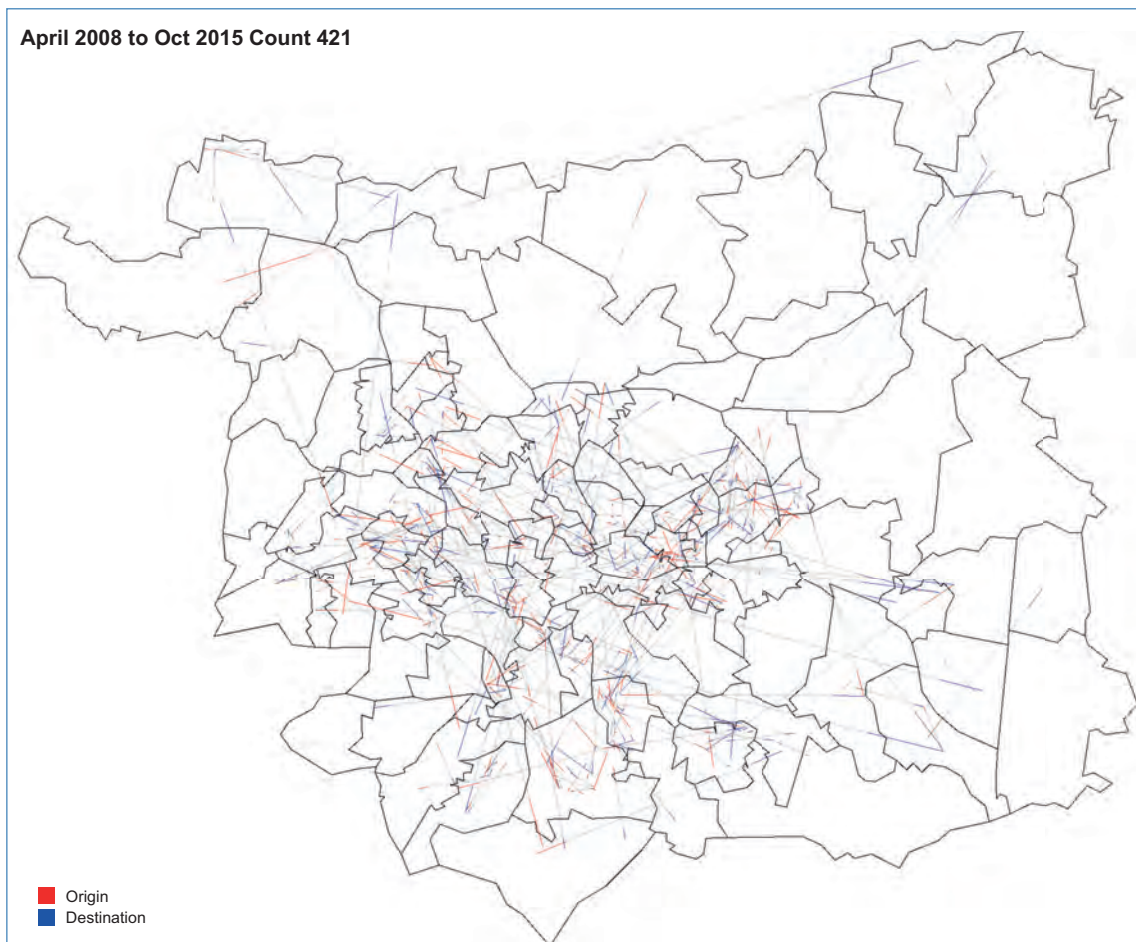
Our third visualisation, in Figures 16 and 17 below, shows the geographical movement of people affected by Under-Occupancy. The first map shows the total number of household moves into and out of Under-Occupancy, while the second map shows only the movements out. It reveals no obvious patterns but does highlight the long distances across the city that households have moved into and out of under-occupancy.

Figure 16: Geography of Movement into and out of Under-Occupancy in Leeds – April 2013 to October 2015





**Figure 17: Geography of Household Moves Out of Under-Occupancy in Leeds – April 2013 to October 2015**



## 6.10. CONCLUSION

Our analysis of official data on HB claimants suggests that those affected by the government's Under-Occupancy policy have experienced an increased level of tenancy and geographical instability with growing levels of rent arrears and displacement pressure. Apart from the obvious conclusion that the Under-Occupancy policy should be abolished, our main policy recommendation here is that welfare providers, advice services and local authorities can do more to evidence the effects of welfare reform and austerity on their local citizens by exploiting the rich administrative datasets at their disposal.

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## APPENDICES

### APPENDIX 1. DATA STATEMENT

This research project involved analysing official administrative data held by Leeds City Council about all housing benefit and council tax benefit claimants in Leeds between April 2008 and October 2015. We analysed two main datasets. The first was taken from a monthly computerised report referred to as the Single Housing Benefit Extract (SHBE). These monthly data extracts each contain information on approximately 90,000 claimants covering over 290 fields of anonymised personal information with attributes including: income, benefits claimed, household size and characteristics, and place of residence. The second dataset provided key information about all Leeds social housing tenancies affected by Under-Occupancy (aka ‘the Bedroom Tax’) since April 2013. Each month the number of households affected by Under-Occupancy varies, but the data of approximately 13,800 households have been collected for this purpose, containing 10 fields of anonymised information, including: number of bedrooms required, number of bedrooms in the property, and the age and sex of any dependent children.

The input data are snapshots of a live database produced on a monthly basis that have gone through a redaction process which removes some sensitive details including names, full addresses and telephone numbers prior to the data being supplied to the University of Leeds in a Comma Separated Version (CSV) format. These data are sensitive and access to them is controlled by Leeds City Council. The data were supplied by Leeds City Council to the University of Leeds under a data sharing agreement whereby the University is the data processor and Leeds City Council is the data controller. The source data were shared for the purpose of data processing to assist Leeds City Council in better understanding how to plan services for households that may be affected by government changes to housing benefit entitlement, and to enable the academic researchers to produce new knowledge about the socio-spatial effects of welfare reform. The sensitive individual records are stored encrypted on secure computer servers at the University of Leeds.

Our research generated derived data based on integrating the sensitive data with other data that are openly available. These derived data are anonymised in such a way that they are believed not to represent a sensitive information disclosure risk. All the statistics and data visualisations presented in this report are reproducible from the source data and open source programs computer programs using modest computational resources. More derived data has been produced than is presented in this report, which contains a small selection of the many thousands of geographical maps, tables and graphs that were produced. Permission has been sought from Leeds City Council to disseminate these data via the University of Leeds Institutional Repository for research data. The DOI and recommended citation for these data is as follows:

Hodkinson, S.N., Turner, A.G.D. (2016) Leeds Housing Benefit and Under-Occupancy Data: Generalisations and Visualisations April 2008 to October 2015. University of Leeds. [Dataset] <http://doi.org/10.5518/40>.



## APPENDIX 2. DERIVED DATA INVENTORY

### 1. TABLES

The tables are individual rectangular tables in a Comma Separated Version (CSV) format. There is one table in each file. The columns contain variables/fields; the rows relate to specific times at which variables are summarised, with the earliest time in the first row and the latest time in the last. Descriptions of the variables/fields are provided for each table as separate files with similar names. Some simply summarise data for a single time period, others summarise data for two time periods, and others summarise data for three time periods.

**Tenancy Type Transition Frequency Tables:** counts of tenancy type transitions over defined time periods e.g from social to private tenure.

**Tenancy Type Transition Matrices:** origin /destination matrices of aggregate counts of claims that have moved from one tenancy type to another

**Summary Tables:** counts of housing benefit claims by different characteristics (Tenancy Type, Rent and Income, Passported Standard Indicator, Generic Counts, Ethnicity, HB Entitlement, Average Household Size and Disability). These are further split into those for All and for Under-Occupied claims, by Payment Types (All, In Payment, Suspended, Other), and by temporal group (Monthly, 3 Monthly, 6 Monthly, Yearly).

**Under-Occupancy Group General Statistics:** summary statistics such as number of unique claims affected by under-occupancy, postcode moves, claims that have left the datasets, average household size.

**Under-Occupancy Group Data Stories:** individual data stories of a single claim through time allocated into specific sub-groups based on different research questions.

**Under-Occupancy Group Time Statistics:** cumulative counts of unique claims, total numbers of claims over time and a total count of claims with a household size greater than or equal to the number of bedrooms.

### 2. MAPS

**Line Maps:** showing individual household moves from the centroid of one unit postcode to the centroid of another for both postcode only changes, and postcode and tenancy type changes.

**Density Maps:** showing rasterised counts and differences between rasterised counts at a 50 metre resolution of HB claims for different time periods based on particular characteristics e.g. tenancy type, age, ethnicity, under-occupied. Generalised surfaces of these produced so the distribution can be more clearly seen.

## APPENDIX 3. COMPENDIUM OF MAPS

The maps contained in this Appendix are of two types: density maps (Maps 1-12) and line maps (Maps 13-20).

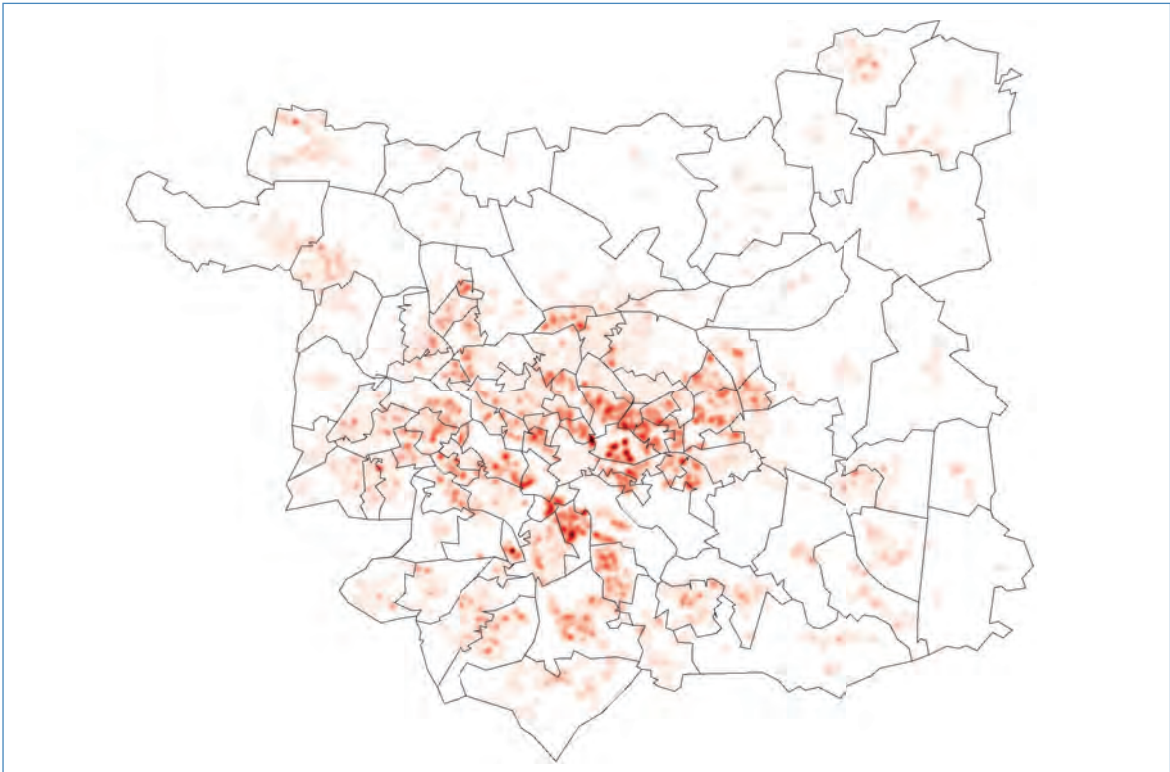
The density maps are generalised using a cross scale density method which enables the patterns to be seen clearly. The numbers in the legends are comparable between maps and they roughly equate to number of persons per square km. The minimum scale of generalisation is 50 metres (the initial rasterisation); the maximum scale is 1km. For maps that show changes over time, the redder places have experienced a net increase in the number of HB claims; the blue areas have experienced a net reduction. The colour banding of the maps are worked out using an equal interval classification. Values of zero are shown in white.

The line maps show individual moves from the centroid of one unit postcode to the centroid of another. Each individual move is shown as a line comprised of three parts. The origin of the lines are shown in red, the destinations are shown in blue and the adjoining central part of the line is drawn in a grey colour. For each line, the red and blue part of the line are equal in length and are proportional to the total length of the line.

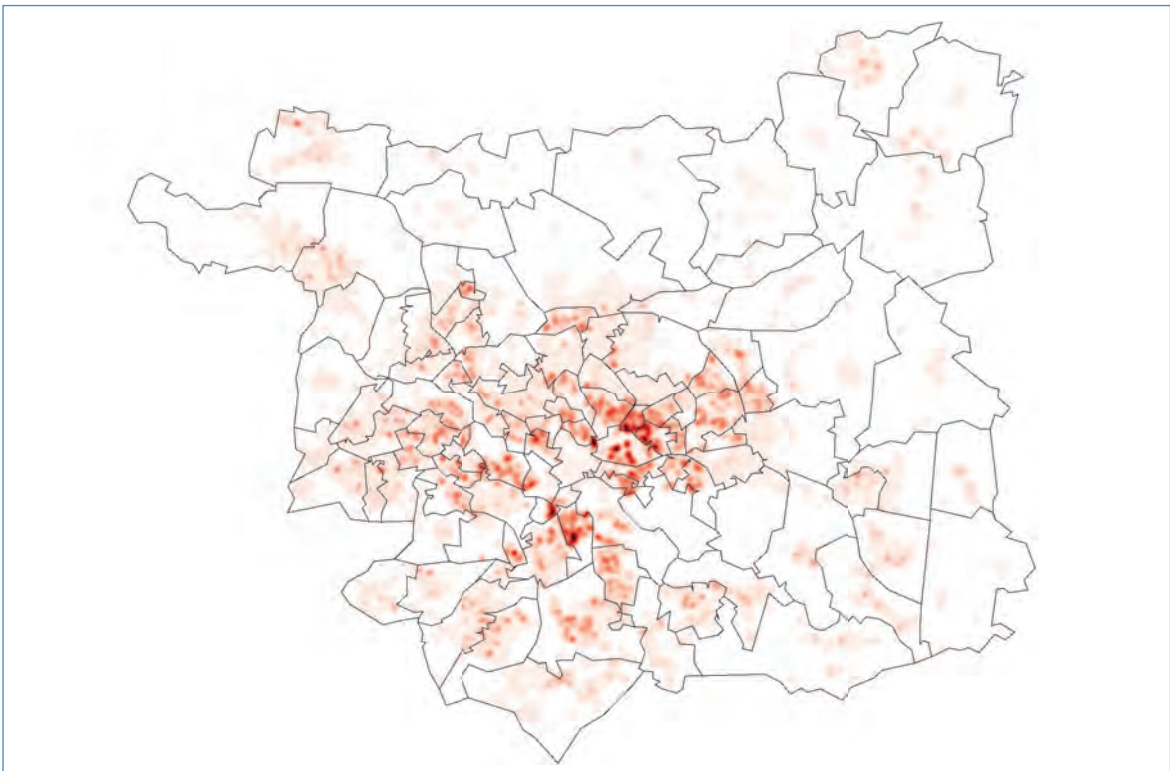
Some of these maps are larger versions of those found in the main report, and some are additional to exemplify the kinds of visualisations we can now produce on an automated basis. They should be read in conjunction with the Leeds Community Areas Map illustrated in Figure 5 in the main report.



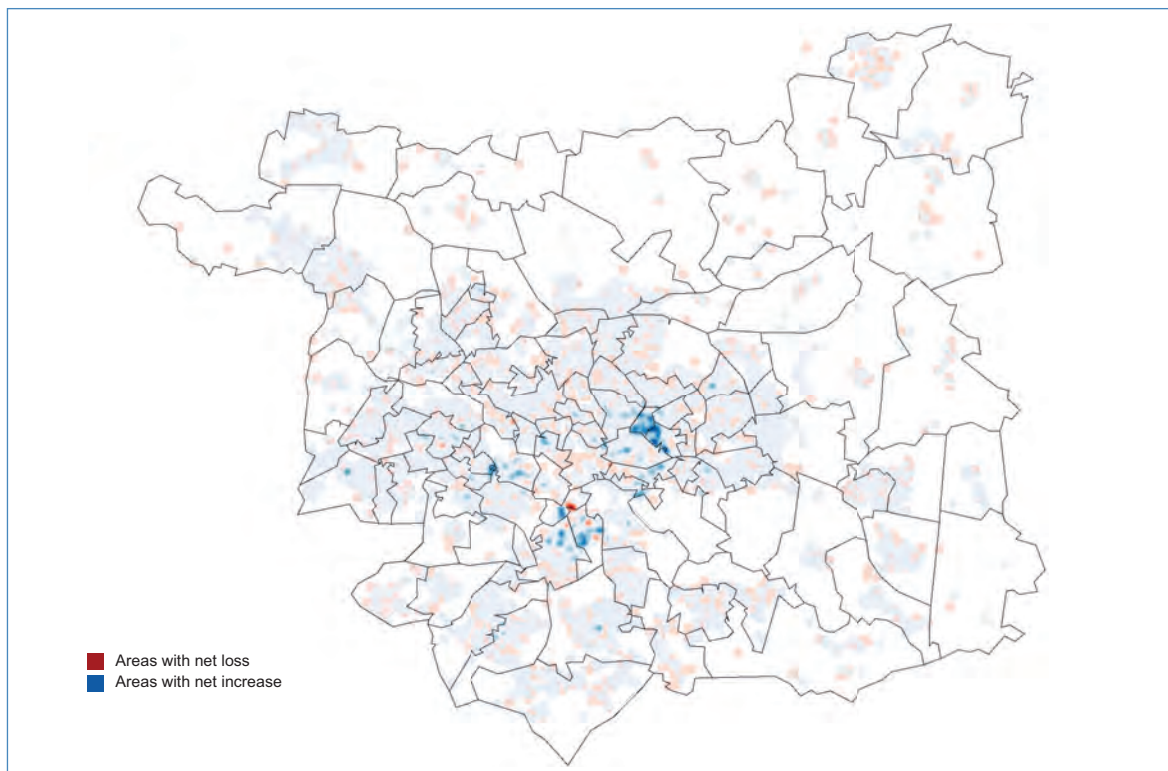
**Map 1: All Claims for Housing Benefit in Leeds – April 2008**



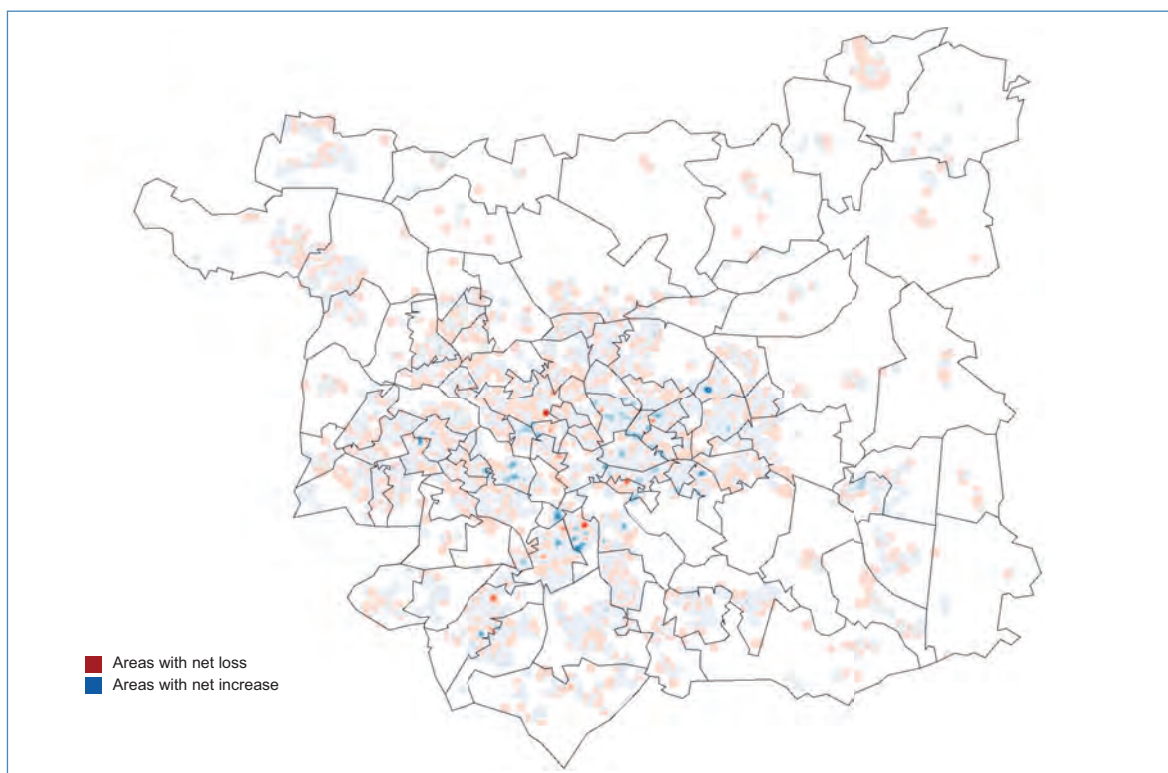
**Map 2: All Claims for Housing Benefit in Leeds – October 2015**



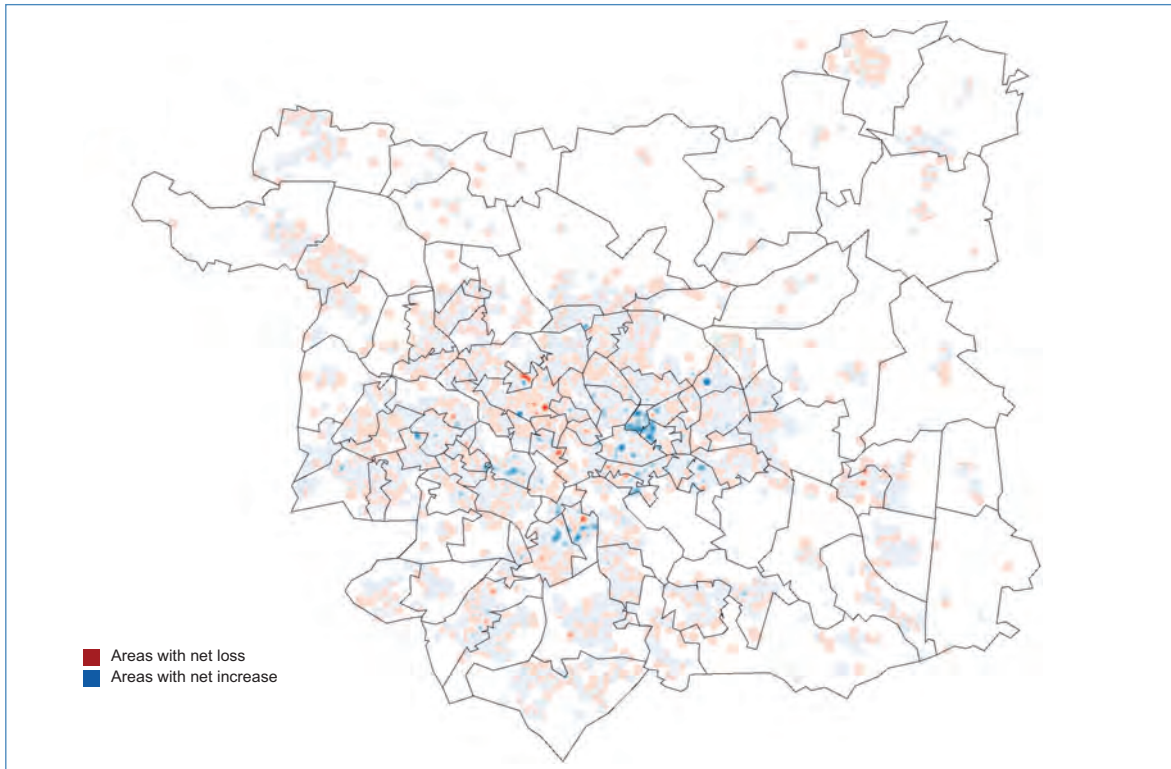
**Map 3: Changing Distribution of Housing Benefit Claims in Leeds – April 2008 compared to October 2015**



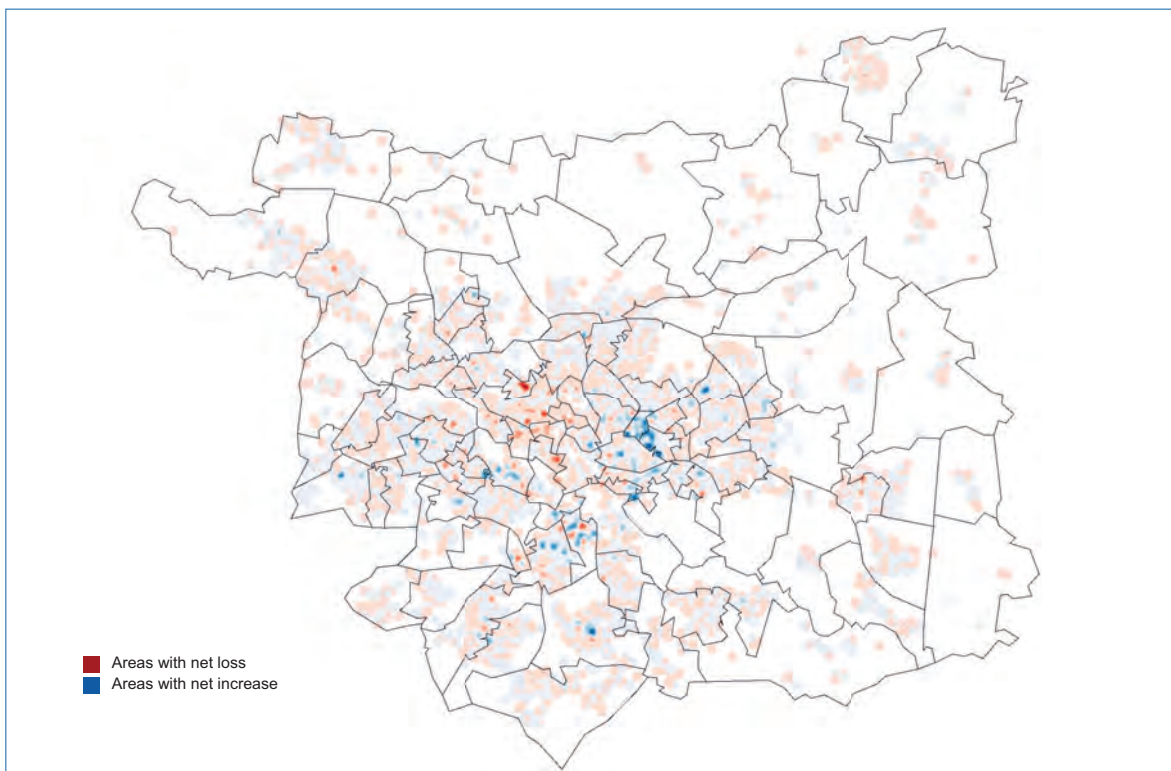
**Map 4: Comparing Net Increases and Net Losses of Housing Benefit Claimants Across Leeds – July to October 2011**



**Map 5: Comparing Net Increases and Net Losses of Housing Benefit Claimants Across Leeds – July to October 2013**

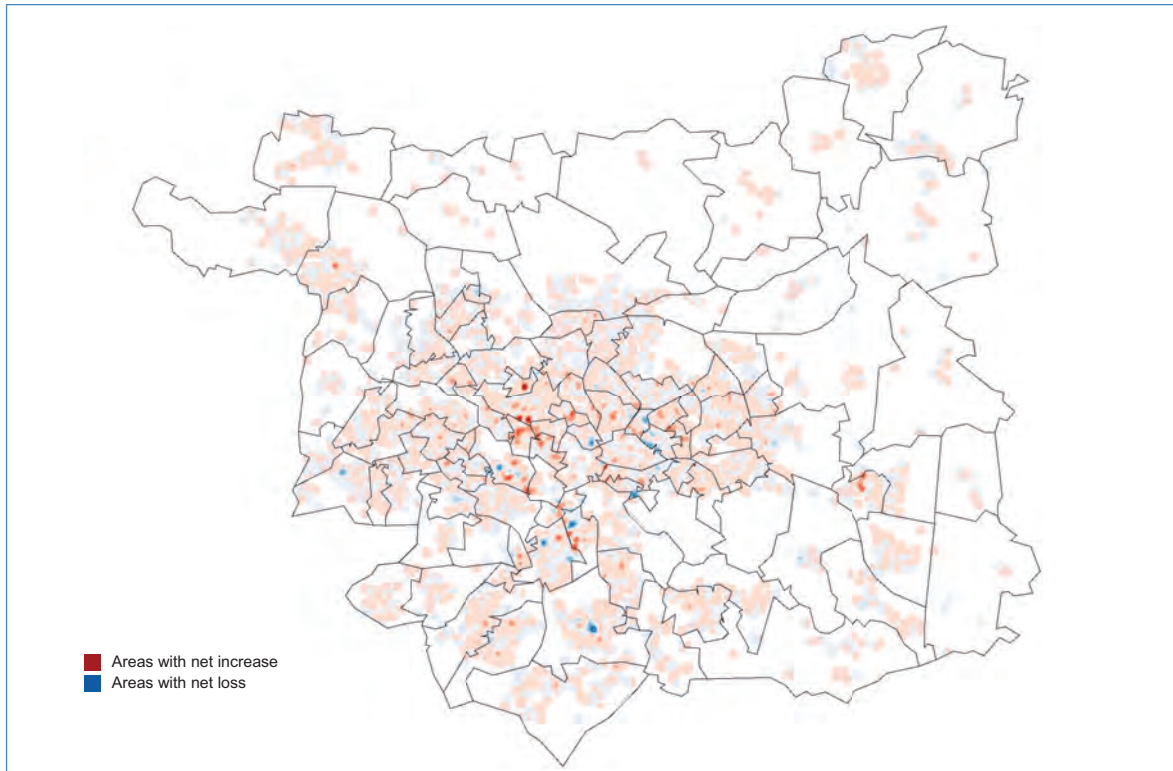


**Map 6: Comparing Net Increases and Net Losses of Housing Benefit Claimants Across Leeds – July to October 2015**

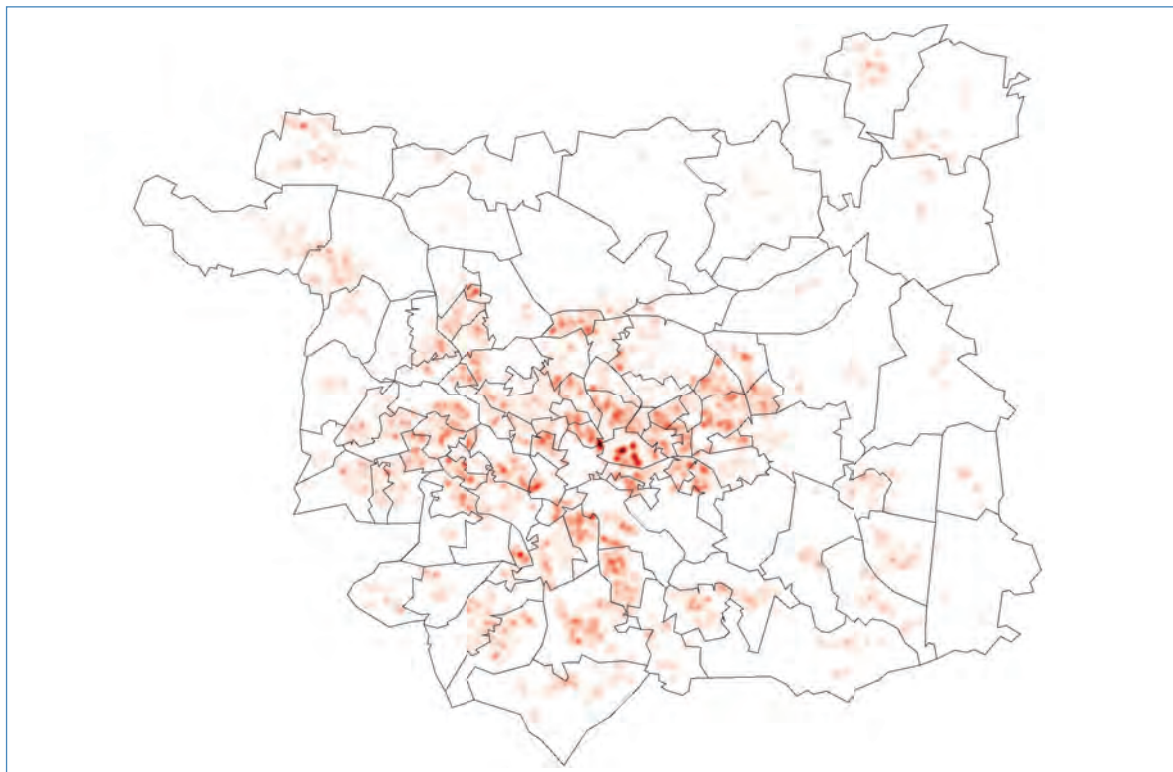




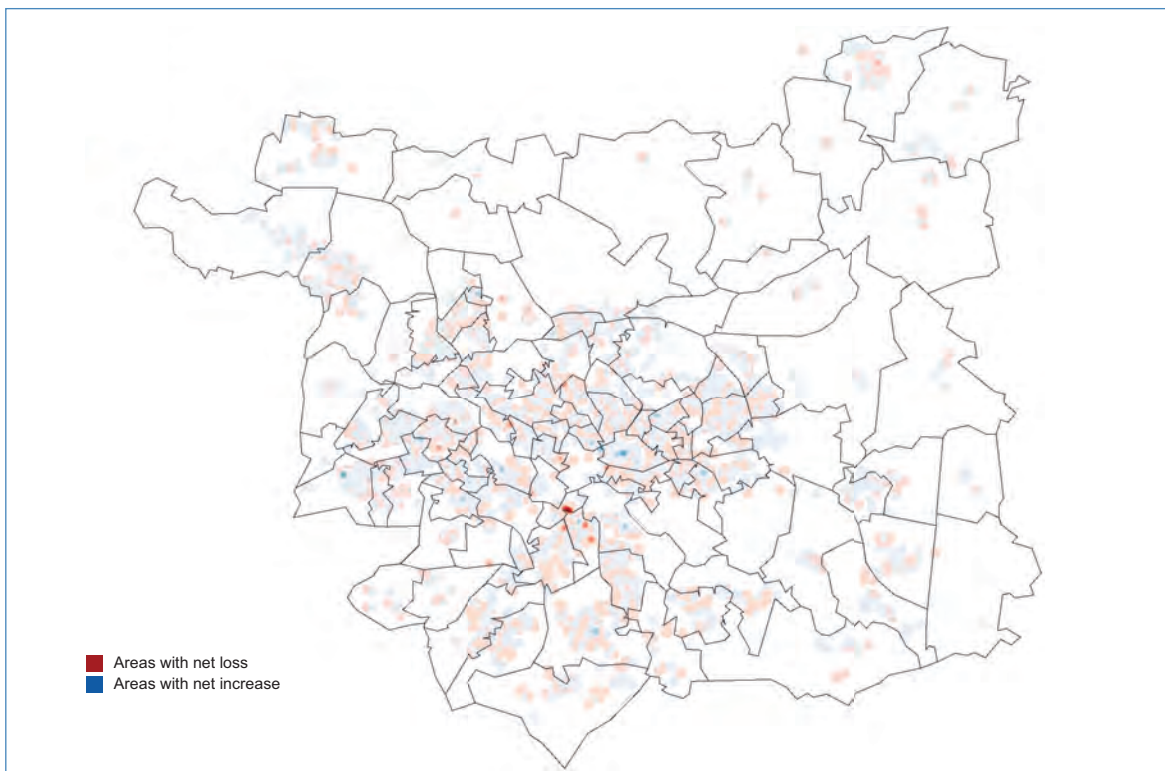
**Map 7: Comparing Net Increases and Net Losses of Housing Benefit Claimants Across Leeds – September to October 2015**



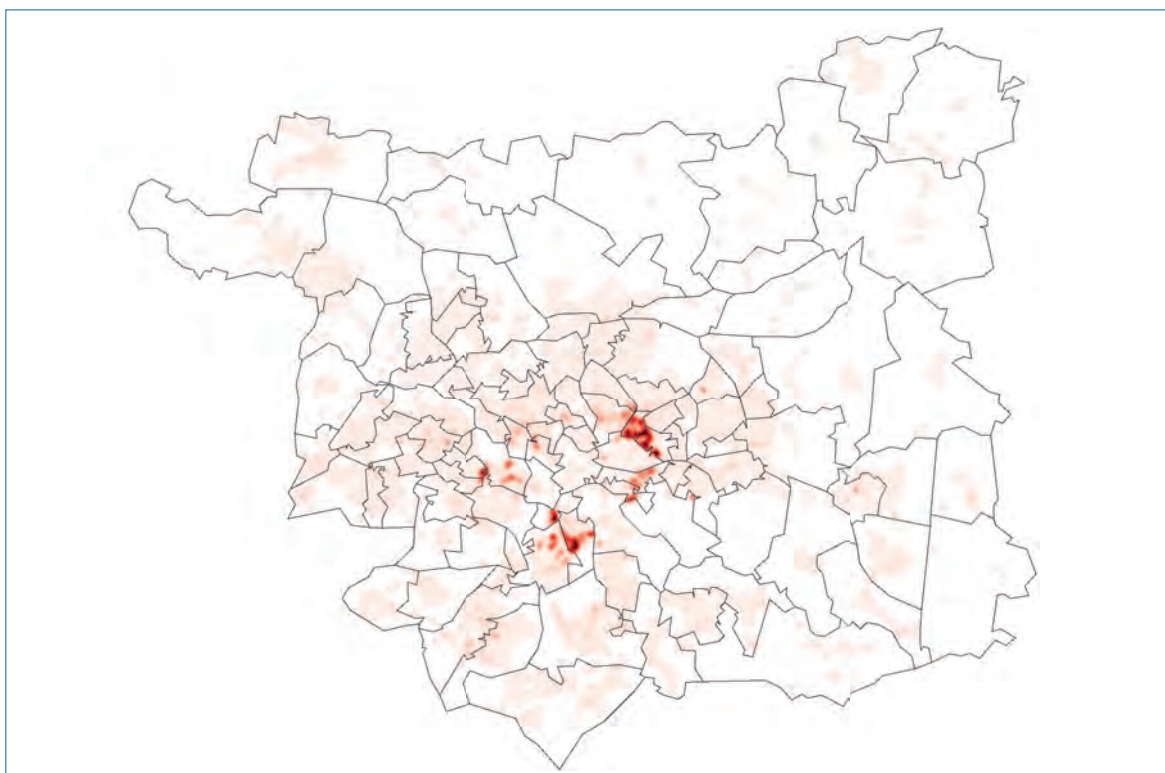
**Map 8: Housing Benefit Claims by Social Tenure in Leeds – October 2015**



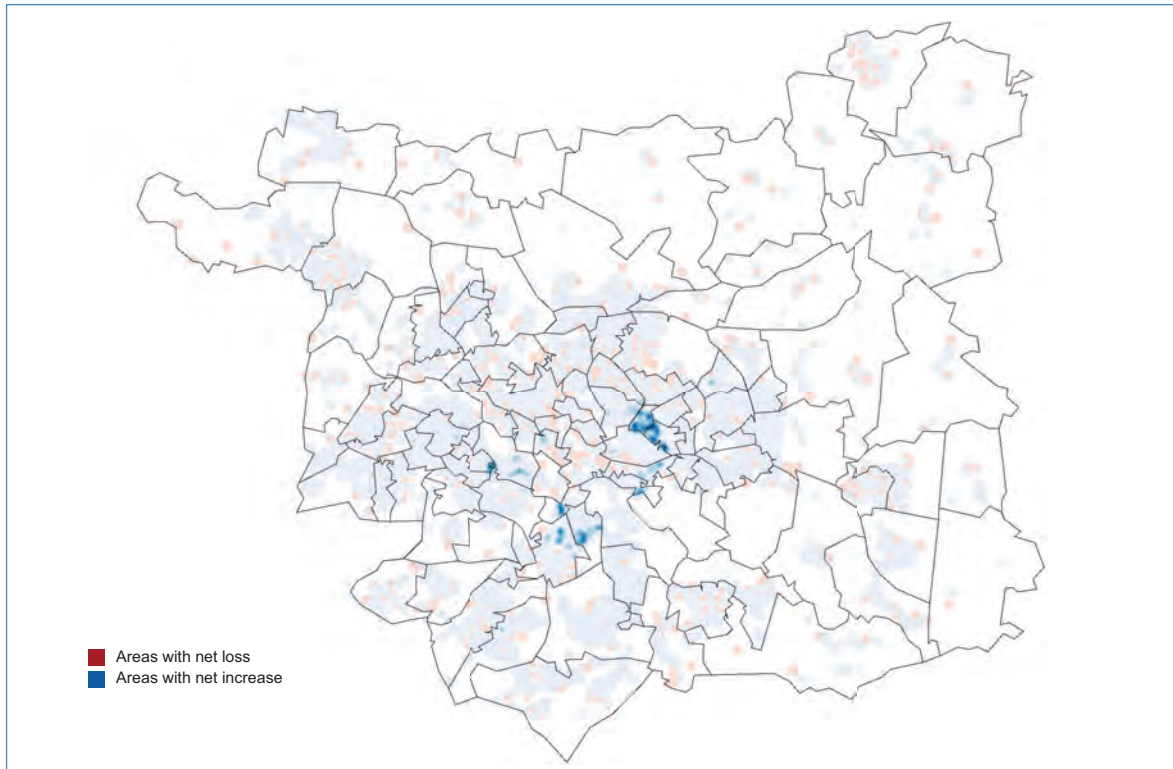
**Map 9: Changing Distribution of Housing Benefit Claims by Social Tenure in Leeds – April 2008 to October 2015**



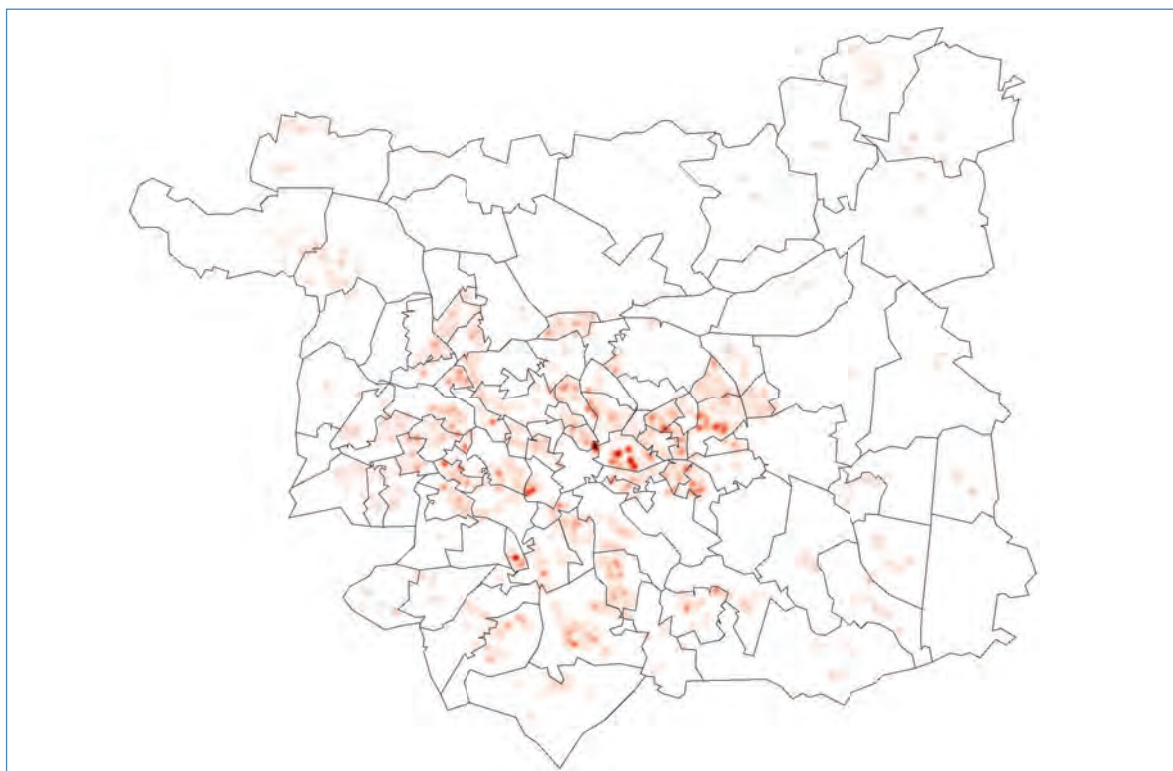
**Map 10: Housing Benefit Claims in the Private Rental Sector in Leeds – October 2015**



**Map 11: Changing Distribution of Housing Benefit Claims in the Private Rental Sector in Leeds – April 2008 to October 2015**

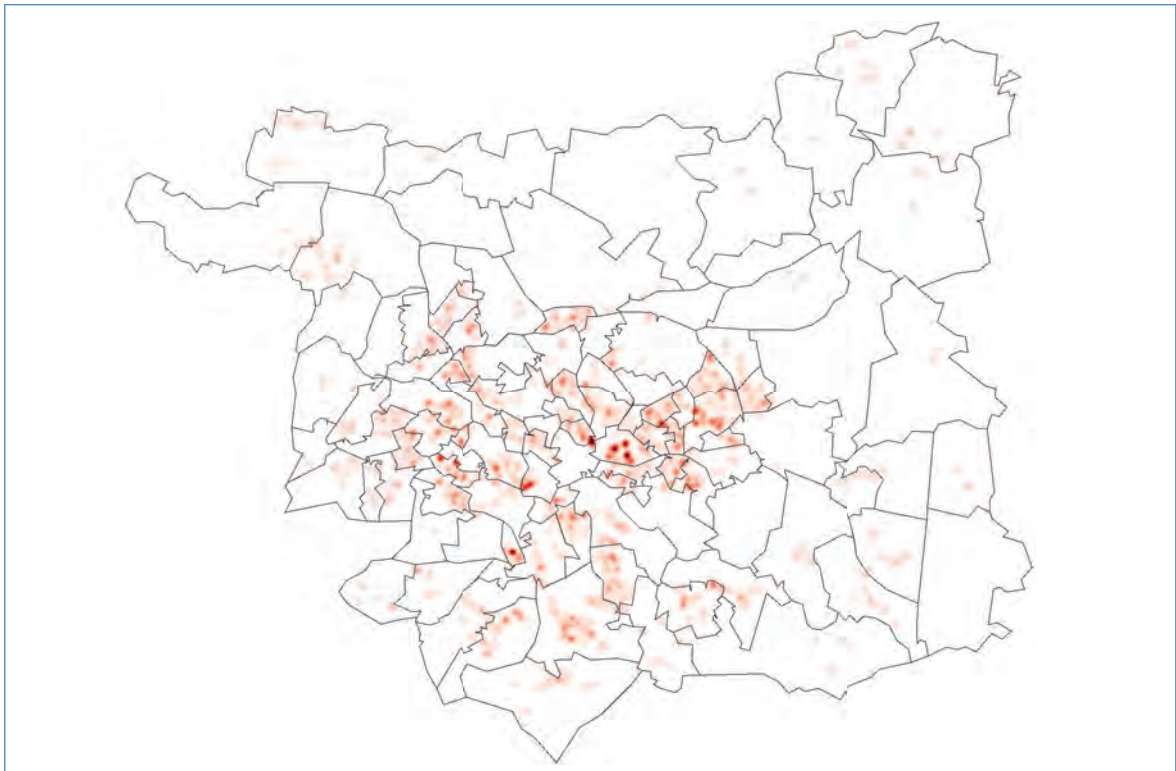


**Map 12: Housing Benefit Claims by Social Tenants Affected by Under-Occupancy – April 2013**

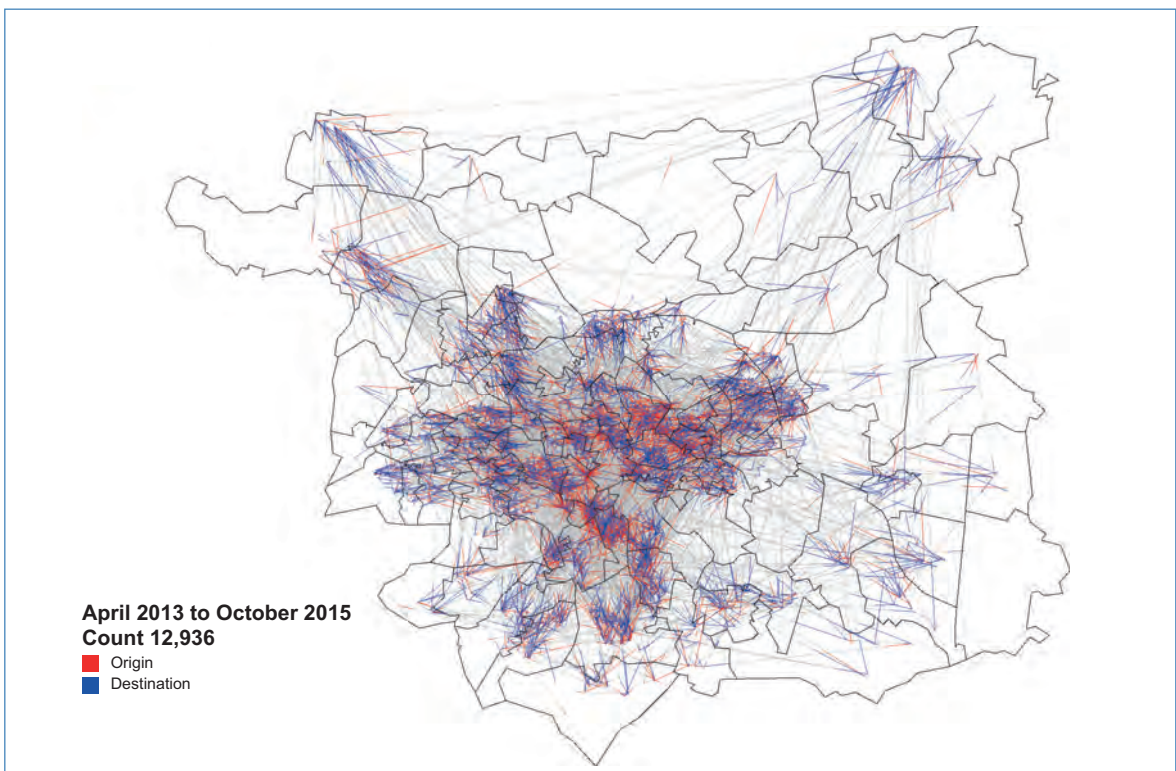




**Map 13: Housing Benefit Claims by Social Tenants Affected by Under-Occupancy – October 2015**

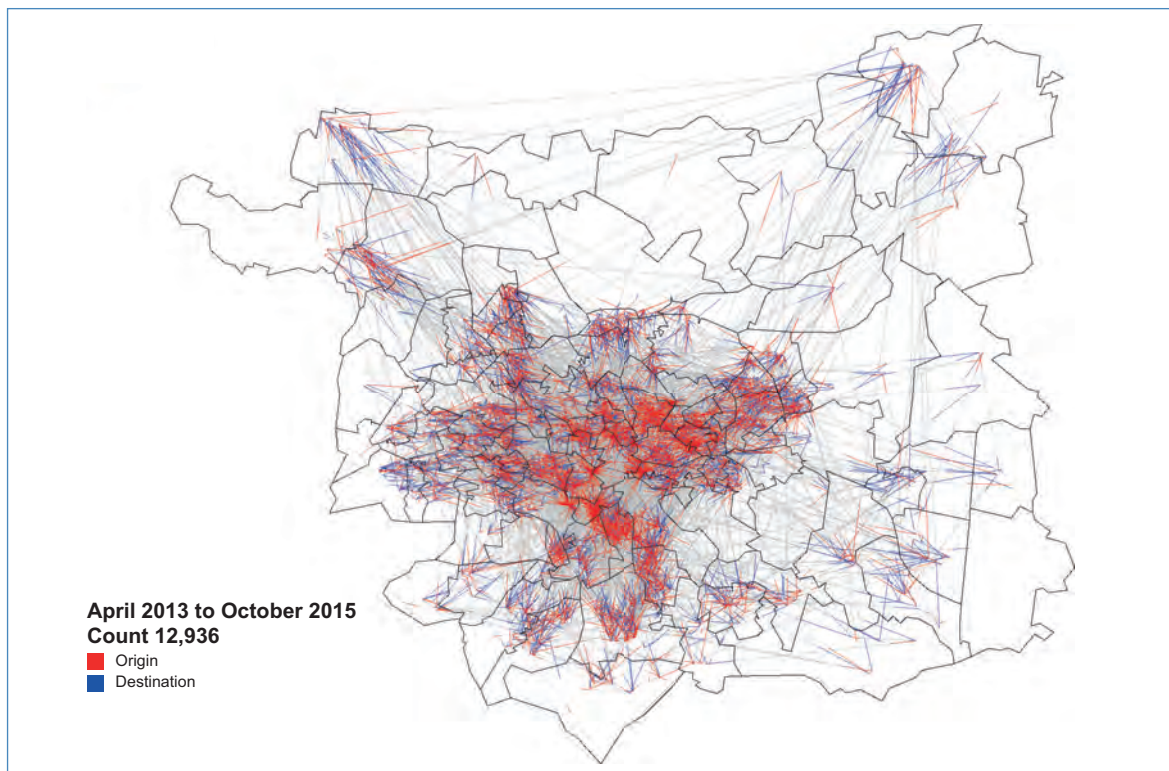


**Map 14: All Postcode Changes within Social Tenure – April 2013 to October 2015 – Destination (Blue) on Top**

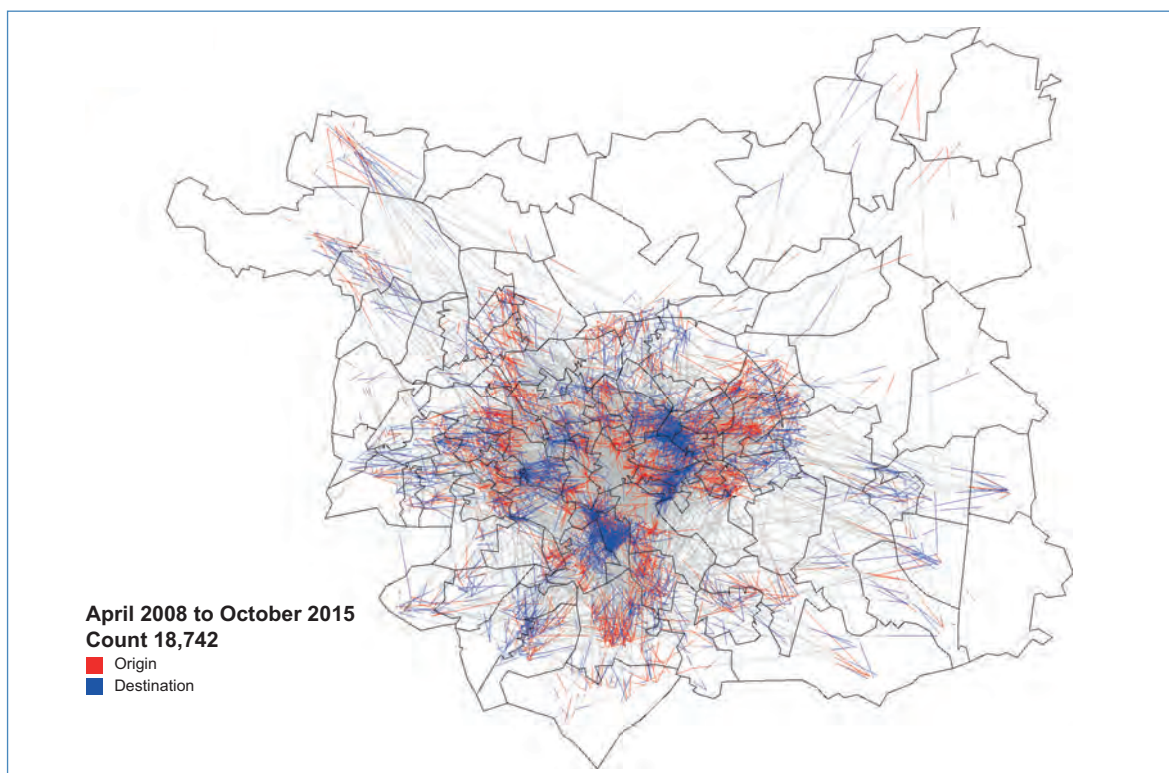




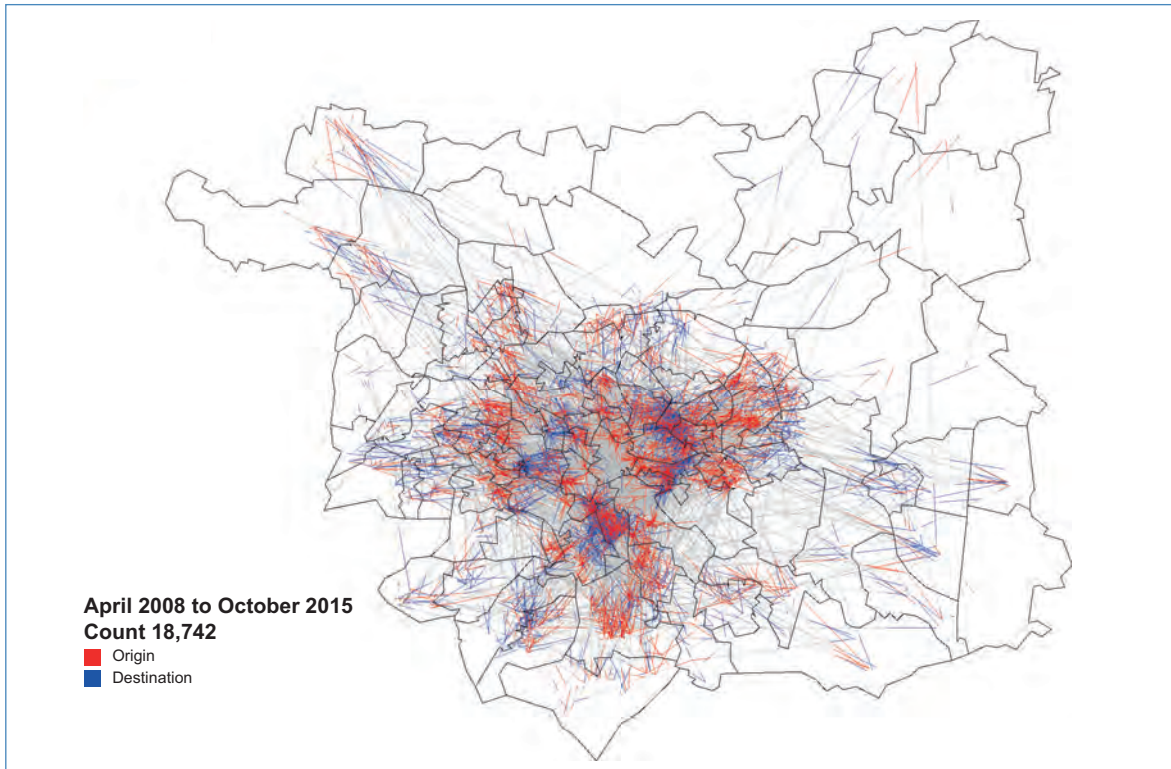
**Map 15: All Postcode Changes within Social Tenure – April 2013 to October 2015 – Origin (Red) on Top**



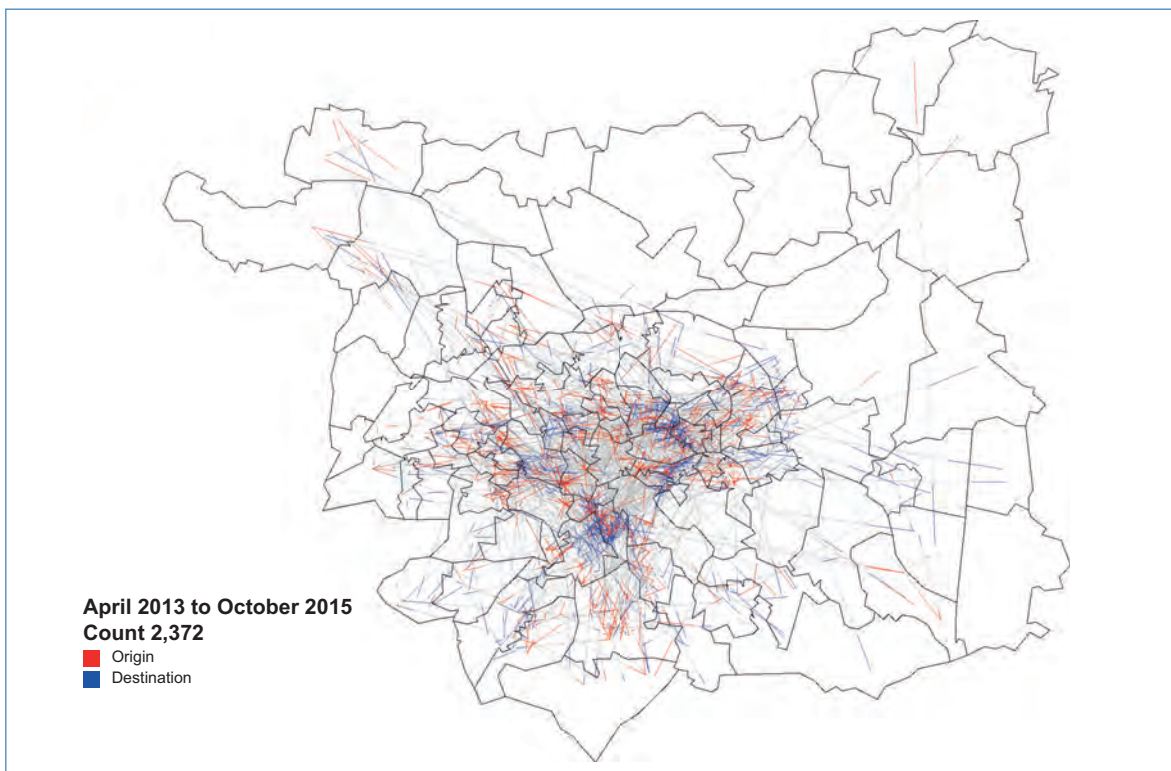
**Map 16: Housing Benefit Claimant Postcode Changes into the PRS in Leeds – April 2008 to October 2015 – Destination (Blue) on Top**



**Map 17: Housing Benefit Claimant Postcode Changes into the PRS in Leeds – April 2008 to October 2015 – Origin (Red) on Top**

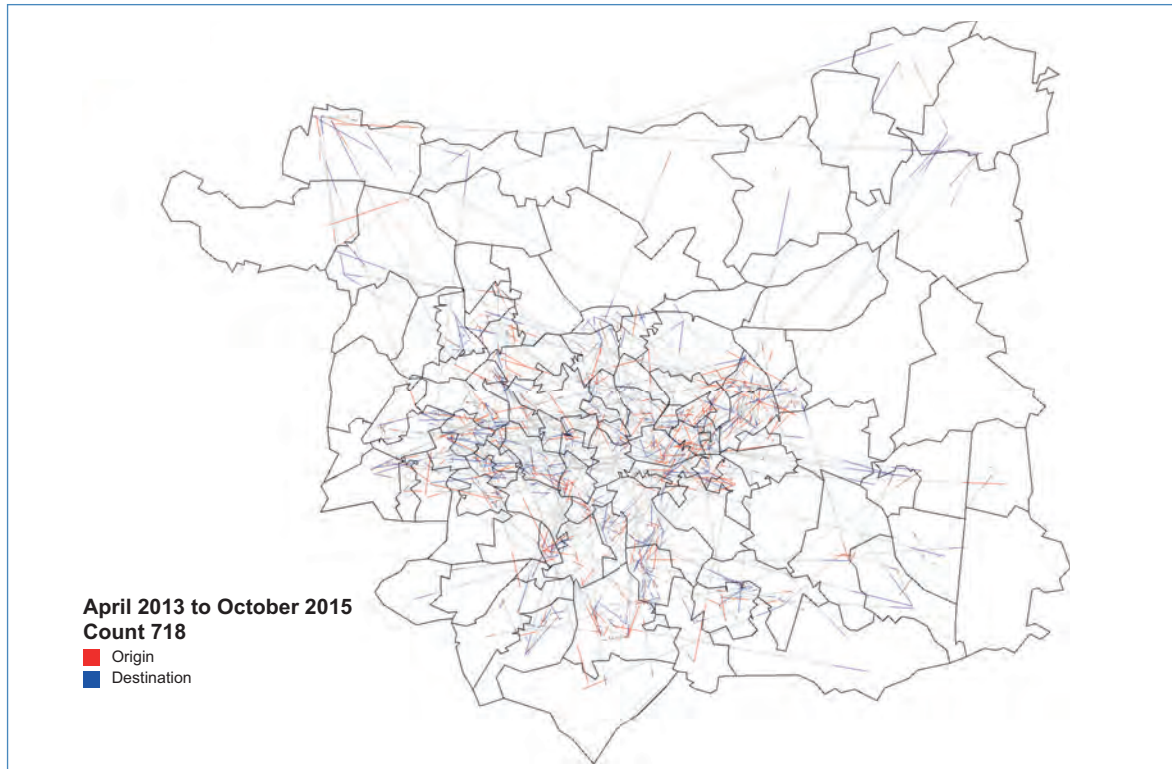


**Map 18: Housing Benefit Claimant Postcode Changes from Regulated to Deregulated Tenure in Leeds – April 2013 to October 2015**





**Map 19: Housing Benefit Claimant Postcode Changes within Social Tenure for those moving into or out of Under-Occupancy – April 2013 to October 2015**



**Map 20: Housing Benefit Claimant Postcode Changes within Social Tenure for those Moving Out of Under-Occupancy – April 2013 to October 2015**

