

## **Social housing tenants depend on money from friends, family and neighbours to make ends meet**

**Embargoed until 0001 Friday 8 April 2016**

Two-thirds of social housing tenants interviewed for a recent study needed financial help from friends, family and neighbours to make ends meet, often because of benefits cuts.

The British Sociological Association's annual conference in Birmingham heard today [Friday 8 April] that 64% of those interviewed had needed informal financial help over the previous 12 months to cover basic living costs.

Eileen Alexander interviewed 200 social housing tenants in 2013 and 2014 and found that many were being supported financially by their adult children, parents and grandparents, as well as friends and neighbours.

"People described this informal support as crucial financial contributions towards household items, particularly rent, utilities and food," said Ms Alexander, who carried out the research as part of her PhD at the London School of Economics and Political Science.

"People described support being provided by family members, but also by neighbours, friends and co-workers.

"The interviews also made evident that support flowed not just from the older generation to the younger, but as frequently financial support was provided by young adult children to their parents and grandparents.

"The interviewees said that income fluctuations and benefit changes rarely affected just one person or one household, but had clear ripple effects which touched large networks of extended family, neighbours and friends, who all pulled together to support each other financially during difficult periods."

Ms Alexander carried out the interviews in Plymouth, Torbay, Bristol, Bath and small villages in Wiltshire and Dorset. This gave her a sample that was representative of urban and rural in the region and UK.

She found that most received a series of small payments of around £20 or £30, but that this support was crucial to their ability to cover their basic living costs because of fluctuating income and in some cases cuts in benefits such as the bedroom tax.

One man in his 40s told Ms Alexander: "My teenage daughter who works part-time and makes about £100 a week now pays £15 a week to cover my spare room [benefit cut]. I don't know what I'd do without her."

Another woman in her 30s said: "My father has been helping me, because if I pay the [bedroom] tax I can't pay for my own food. But him not having a job at the moment means he only has so much money to spare. I can't keep on asking."

A 54-year-old woman said: “My neighbours had to help me with food. I couldn’t afford my medication for my arthritis at the time. It’s so wrong. If you had told me that at 54 I’d be relying on handouts from my neighbours, I wouldn’t have believed it.”

Other interviewees told Ms Alexander:

“I have two or three friends and we ‘leap frog’ over each other...when the one person runs out of money the other normally has some. So it’s an informal arrangement with friends, but it works really well. We rally together. We’ve been friends since we were boys so we look out for each other.” – man in his 50s.

“Without my family I don’t know what I would do – but I feel beholden to my family, it’s not nice to feel like a burden all the time. I want to repay them, but I can’t see how.” –woman in her 30s

Ms Alexander said: “The interviewees provide insight into the financial and emotional consequences of drawing on limited reserves available within a support network.

“Interviewees described how their family and friends were often experiencing similar financial struggles. In most cases several members of the support network had been hit by benefit cuts, by poor employment prospects, and were facing low or non-existent savings. Interviewees described how their support networks were essential to their financial security, but also how dependence on family and friends could lead to financial and emotional strain, and even to relationship breakdown.

“Their responses vary from financial support reinforcing relationships and solidarity between family and friends, to unease about dependency and loss of dignity, to outright conflict that leads to the breakdown of significant relationships.”

Ms Alexander found that that money from friends, family and neighbours was their most common source of emergency support. Overdrafts, bank loans, credit cards or pay day loans were each used by only a fifth or less of the interviewees in the previous year.

## Notes

1. The 200 interviewees were in nine housing associations in 2013. Interviews were repeated in 2014 with 123 of the original sample and 77 new interviewees.

2. The British Sociological Association’s annual conference takes place Aston University from 6 to 8 April 2016. Around 600 research presentations are given. The British Sociological Association’s charitable aim is to promote sociology. The BSA is a Company Limited by Guarantee. Registered in England and Wales. Company Number: 3890729. Registered Charity Number 1080235 [www.britsoc.co.uk](http://www.britsoc.co.uk)

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