

Jackie's story: Problems using housing benefit

Jackie is a single mum with two children. She has been diagnosed with bipolar disorder and had lived in social housing in a different area in the past. She had then moved near her sister, renting in the private sector, where she had been asked to provide a guarantor to be able to rent the property.

"I have always been lucky enough to be able to use my mum as a guarantor but in the past, I have lied and said I'm a student rather than saying I'm a single parent on benefits as many landlords (in nice areas where you want to bring your children up) don't accept people using housing benefit. If I didn't have my Mum, I wouldn't have been able to get a nice house and a safe area for my children to live.

Housing benefit has been a lifeline to me as a single parent of two children, I used to live in [county X] and they kept cutting the amount they would pay me, so I moved to [county Y], near my sister, and I am much better off. I think it very much depends on what area you are in for council tax or housing benefit.

The "bedroom tax" really affected me when my kids were young as my daughter was/is a very bad sleeper and even though my first (son) was under 10 at the time they still expected me to put a boy and girl in the same room which I thought was unfair (there's 7 years between my eldest and my youngest and he didn't want to share a room with a screaming baby, understandably). So, I found that really hard.

I am very happy now. I just had to move cross country it seems. Since moving and [my housing] being more affordable my youngest has started school and I have a job working 16 hours a week in school hours, so I have really (luckily) landed on my feet now."

Wider impacts

"Housing benefit has never ever covered the full amount of my rent in any house I have lived in, but maybe that's my fault for wanting a nicer house for my children. I would make up the rest from my benefits but always struggled to pay the other bills! So, got myself into debt.

When my landlord kept putting the rent up every six months I really struggled [with paying this and my mental health condition].

It would be amazing if single parents were awarded the full amount to cover their rent each month. At least then their (very small) amount of benefit would be for the kids to have nice clothes and shoes and a happy life.

I was always so trapped when I wasn't able to work and that would have meant the world to me."

