

Jenny's story: The "bedroom tax"

Jenny was renting from a housing association. She is a single mother with two children, whose property was subject to the "bedroom tax" at the time she completed our survey, as both her children were under 10. As Jenny's children are different sexes, once one reaches the age of 10 they would each be entitled to separate bedrooms and the "bedroom tax" would no longer be charged.

"The "Bedroom tax" is crippling me financially. I moved into a [housing association] house with the hopes it would be cheaper than privately renting and its currently costing the same amount.

"Lack of funds to afford bills and pay my debts has me very anxious all of the time. They would cover all of my rent if I didn't have a three-bedroom home as my children are under 9 so in the eyes of [the housing association they] can share a bedroom.

"I think "bedroom tax" is ridiculous, especially when there is more than one child. I do not want to settle somewhere and then in a few years have to leave because my children are different genders.

"[I rented] privately in the past - always made me worry the landlord would sell his home and we wouldn't have a house to live in. The process of applying for homes and having to wait about to see if you get accepted, then you're left in limbo when they 'decide' if they can give you a home or not after home checks and references. It's very stressful.

"Things would be improved if the rent were lower. I would not have to sit in the cold or worry about money. I would not have to stress all day every day that they will evict me because I haven't been able to pay my rent. The £11 I have to pay for the third bedroom could be spent on gas or paying some of my debts."

Poor quality

"It seems I have to spend extra on my gas just to keep it warm, Single glazed windows and draughty wooden doors make it very cold in the winter."

Wider impacts

"Having to lend money off people to pay rent and bills has been very difficult. Myself and my ex-partner would always argue about money and where it had gone. How will I pay all of my rent and still have enough money for other bills and food? I am always concerned getting a job will not be beneficial to myself as I would be no better off working than I am not working. And it's hard and stressful enough without a job, I don't think I could handle all the added stress of a job on top."

