



Financial Inclusion

Real Life Reform

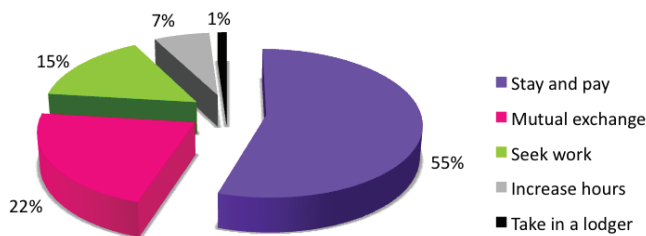
The first round of interviews for the Real Life Reform project has been completed. 4 Unity tenants have taken part in the project so far and a few more have expressed an interest in taking part.

In total 74 public-sector tenants have been interviewed as part of the project. The steering group has set a target of 100 people, which we could easily reach as the project becomes better publicised.

Although considerably smaller than some of the other housing associations that are taken part in the project, Unity's contribution is valuable as we are the only BME organisation to take part. Our findings will form part of a localised report which focuses on the Leeds area.

The steering group has put together a report which summarises the project's findings:

What did you decide to do in response to the changes?



Household spend on food per week



Household spend on fuel per week



Money left after paying bills



I feel worried about getting into (more debt) because of the benefit changes.

63% 20% 4% 10% 3%

I plan to borrow more money to make ends meet

12% 14% 11% 17% 46%

The benefit changes will affect the health of people in my house

62% 26% 5% 7% 0%

The benefit changes will affect my children's education

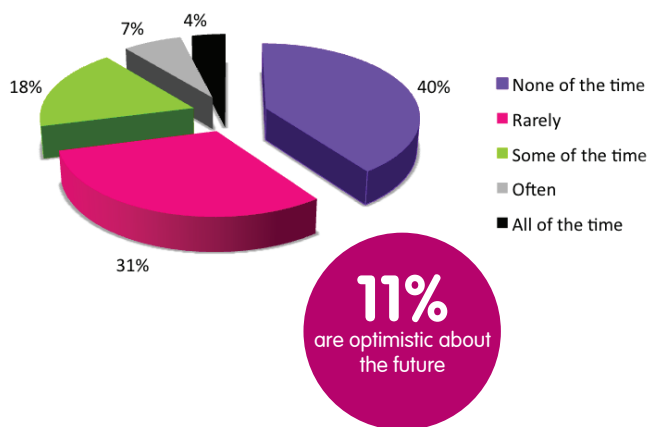
18% 36% 21% 21% 4%



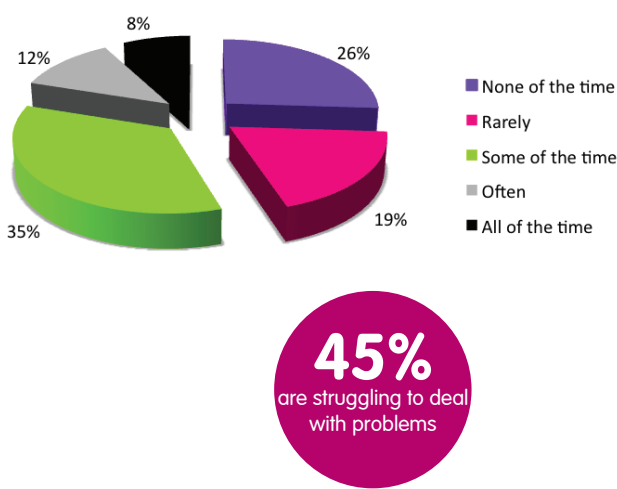
Strongly agree
Agree
Neither / don't know
Disagree
Strongly disagree

The benefit changes will impact my neighbourhood	41%	35%	20%	3%	3%
My support network will be affected by welfare changes	31%	25%	22%	12%	8%
The benefit changes will affect my local shops and businesses	38%	30%	17%	13%	13%

I've been feeling optimistic about the future



I've been dealing with problems well



What the policy-makers said:

We're reforming the welfare system to help more people move into and progress in work, while supporting the most vulnerable.

What the tenants said:

I'd rather go hungry than be cold/dark. It feels like that's where we're heading...I feel lost.

People I know go days without being able to eat. There is a buffering system where people lend off each other if they have different benefit payment dates to make ends meet.

I already can't afford to feed myself properly so will just be worse. I get upset, angry and depressed.

People I know go days without being able to eat. There is a buffering system where people lend off each other if they have different benefit payment dates to make ends meet.

My daughter went to school with holes in her shoes.

Staying upstairs in the day as its easier to stay warm. I won't be able to manage both heating and food come winter.

The reforms will make pay day loans seem more tempting.

I suffer from stress and when things go badly wrong I get upset and feel suicidal.*

I get energy drinks from my doctor as I can't afford to eat properly.

My children have suffered bullying at school because they no longer have decent clothing as parents cannot afford it.

I have applied three different times (to supermarket) and was knocked back each time. This really upset me as I had quite a good job before.

*Any safeguarding issues raised during the research interviews were responded to in line with the organisational safeguarding policies and appropriate support offered.

