

## **Why this Christmas is going to be so tough for many Greater Manchester families**

Over the years all seven Home-Starts across Greater Manchester have supported families who are in receipt of benefits. Some of the families Home-Start supports have been reliant on benefits for many years as a result of long-term ill health, a lack of skill and experience or confidence, or due to low aspirations, others have been victim to more recent austerity measures; losing jobs, their houses and their income, and now for the first time in their lives are having to navigate the complex benefits system. We work with families on both ends of the scale.

No one would argue that reform is needed in terms of addressing the amount of money the state pays out in benefits, however as we start to see the roll out of universal credit, we need to accept that for many families in our communities, they are now at an increased risk of homelessness.

And that's because a cap in benefits under the new regulations means that families are at risk of having their housing benefit reduced, (to bring them in line with the cap on benefit entitlement), however this is the one benefit that helps provide a roof over their heads, a fundamental necessity for any of us.

Combine this with a lack of affordable local authority housing stock and an increase in private landlord rents, many more families this Christmas will be facing a very uncertain future.

This really could not come at a worse time for parents, who are already starting to feel huge financial pressure in terms of Christmas. Many of our families are caught up in the cycle of getting into debt in order to provide presents and warm meals for their children at this time of year, if you now combine this with a reduction in housing benefit we believe for many of our families, who were just about 'getting by', they will now be under extreme pressure to keep a roof over their heads; leading to increases in depression, anxiety and distress.

With little ability to make up the shortfall in the rent themselves, families will soon be facing tough challenges- face eviction, (which decreases their opportunities of another private landlord taking them on and their local authority), or move away from their friends, family and support network to even cheaper areas of the UK.

Either way, 2017 is going to be a very hard year for lots of people, all we can do as a family support charity is wait and see what affect this is going to have on the parents and children we support; and help pick up the pieces.

To find out more about Home-Start Greater Manchester and how you can help, please visit [www.gmhomestarts.org.uk](http://www.gmhomestarts.org.uk)