





The minimum/ living wage and  
housing in the UK

“It is likely to be the first time in industrialised history, save for periods of war or natural disaster, that the incomes of young adults have fallen so far when compared with the rest of society. A combination of debt, joblessness, globalisation, demographics and rising house prices is depressing the incomes and prospects of millions of young people across the developed world, resulting in unprecedented inequality between generations”

# Minimum Wage and living wage

As of April 2016: Minimum wage will rise £7.20 replacing the £6.70 current minimum wage. However **this only applies to over 25 year olds**

Listed below is the minimum wage for the different age brackets in the UK

21-24 year olds: £6.70

18- 20 years olds: £5.30

16- 17 year olds: £3.87

Apprentice rate: £3.30

**The current UK Living Wage - £8.25 an hr (London £9.40 hr) –**  
The Real Living Wage is calculated according to the basic cost of living in the UK



# “Living wage”

Since there has been a failure to introduce a real living wage, we have seen a massive increase on the reliance of state support and especially housing benefits

# Housing in the UK

The National Housing Federation estimated that 974,000 homes needed to be built between 2011 and 2014 to address the growing number of people displaced, with no fixed address or trying to find their own home

# House Prices

*Average mix-adjusted house prices in February 2016:*

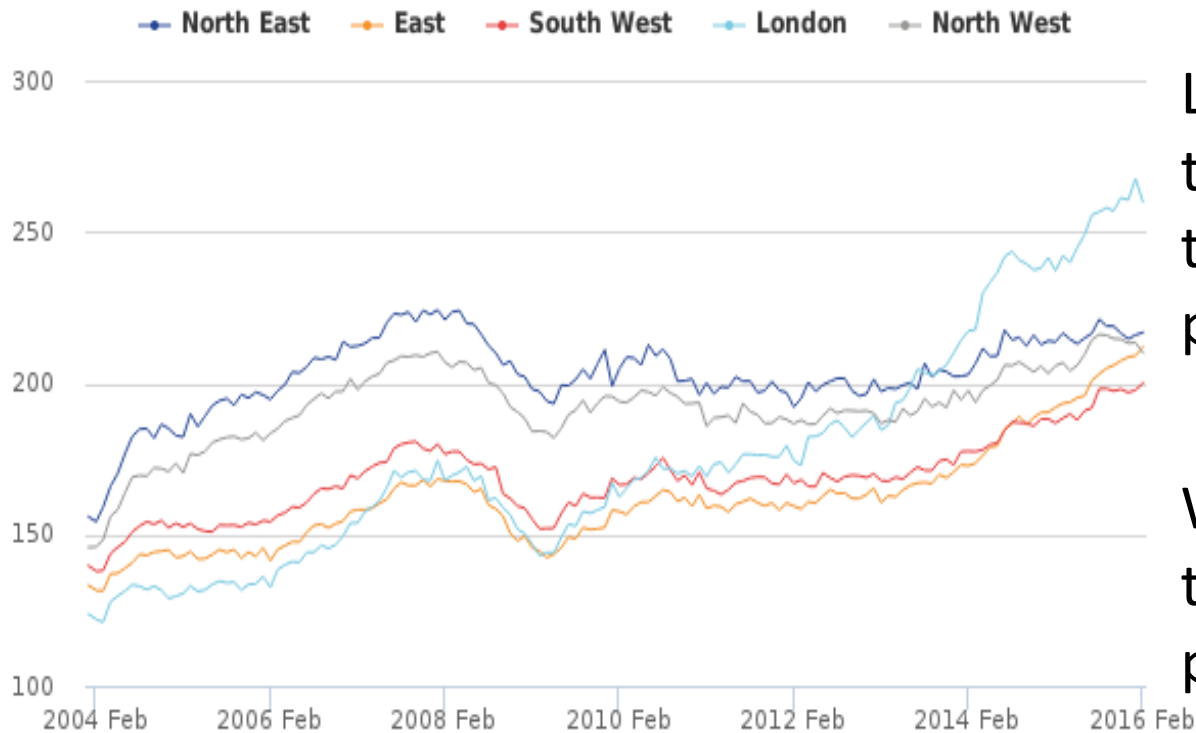
England: £298,000

Scotland: £189,000

Wales: £173,000

Northern Ireland: £157,000

# House price index Feb 2016



London continued to be the English region with the highest average house price at £524,000

While the North East had the lowest average house price at £158,000.



# Changing aspirations

In 1975 only 62% of people aspired to own their own home in the following ten years, whereas In 2010 89% saw owner-occupation as the ideal long-term tenure.

# Buying a property

The problem with buying a house is the serious affordability gap between what you earn, can save and then what you need to spend on a deposit and repaying a mortgage

Prior to 2003, up to 5% of all mortgage holders were repaying only the interest on their loan and lacked an alternative investment plan to pay off the capital. By 2008 this had reached 12 per cent.

# Renting a property

To find out more about your rights living in private accommodation:

<https://www.citizensadvice.org.uk/housing/renting-a-home/renting-from-a-private-landlord/#the-tenancy-began-on-or-after-28-february-1997>

# Universal credit?

Universal credit was created to replace

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
  - Income Support
  - Child Tax Credit
  - Working Tax Credit
  - Housing Benefit

# Advice, Support & resources

UNISON

Citizens Advice

Shelter

Turn2us

Housing federation



# UNISON

- Network of support to advocate on your behalf
  - There for you- welfare support
- Political campaigning and lobbying

# Citizens Advice

To find out more go to:

<https://www.citizensadvice.org.uk/>



# Shelter

To find out more go to:

[http://england.shelter.org.uk/get advice/private renting/costs of renting/costs of private renting](http://england.shelter.org.uk/get_advice/private_renting/costs_of_renting/costs_of_private_renting)



# Turn2us

To find out what you're entitled to go  
to:

<https://benefitscalculator.turn2us.org.uk/AboutYOU>



# Housing Federation

To find out more go to:

<http://www.housing.org.uk/resources/e-library/>

# Want to do more?

UNISON

Priced Out

MP's & Councillors

(BYC) British Youth Council

Housing Federation



# Become active within your Union

Unison has been campaigning for the rights of it's members for over 20 Years and is working hard to build a strong Young members group in every branch, dedicated to young members, there concerns and the issues their facing

**Please contact ..... To find out more**



# Priced Out

Their manifesto is calling for:

- A government target of zero house price inflation
- A major house building programme, focussed on areas that need new homes the most
- An end to incentives which encourage speculation in house prices and put first-time buyers at a disadvantage in the market
- Improved tenants' rights to ensure private rented housing is an acceptable place to live

# Lobby Your MP and Councillors

You can do this by booking an appointment to visit them or by writing to them (most MP's have a public profile on Facebook or twitter)

To find out who your MP is go to:

<https://www.mysociety.org/wehelpyou/who-is-your-mp/?gclid=CNv63aeWwMwCFbEW0wodFjgFZA>



# BYC British Youth Council

To find out more go to:

<http://www.byc.org.uk/about-us/jobs-and-volunteering.aspx>



# The housing federation

The National Housing Federation is a voice for affordable housing in England. They believe that everyone should have the home they need at a price they can afford.

That's why they represent the work of housing associations and campaign for better housing. Their members provide two and a half million homes for more than five million people. And each year they invest in a diverse range of neighbourhood projects that help create strong, vibrant communities.

You can read their manifesto or find out how to get more involved by going to:

<http://www.housing.org.uk/about-us/>







To phone regional young members contacts,  
please call: 0800 0 857 857

Email: .....(Young members  
email).....