

**Research Briefing:**  
**The Consequences of Rights Problems that Characterise Recession**

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**May 2009**

The 2008/2009 recession is the sixth major recession in the United Kingdom since 1920 (Dow, 1998). The recession has led to a significant increase in the United Kingdom unemployment rate, which now stands at 7.1 per cent (Office for National Statistics, 2009). This translates to almost one-quarter of a million more people being unemployed as in the previous quarter. The European Commission's Spring economic forecast suggests United Kingdom unemployment will rise to 9.4 per cent in 2010 (Directorate-General for Economic and Financial Affairs, 2009). As with previous recessions, the social impact will continue for some time after economic growth resumes. Much of the social impact comprises the consequences of negative life events that recession entails. The most obvious of these is job loss, but there are other negative life events that are likely to become much more common in recessionary times. For example, job loss can involve a sudden and substantial loss of income, which can rapidly lead to financial difficulties (e.g. Genn, 1999; Kempson, 2002; Edwards, 2003; Moorhead et al., 2006; Turley and White, 2007). Financial difficulties can then impact on housing, with the possibility of forced relocation to poorer quality housing, or even homelessness (e.g. Rossi 1989, O'Flaherty and Wu 2006).

The English and Welsh Civil and Social Justice Survey collects data relating to a range of rights problems that can be expected to increase during recessionary times, along with self-reported details of the consequences of these problems for those facing them (Pleasence, 2006). Details of these consequences for this subset of problems are set out in a series of tables below.

Table 1. Percentage reporting physical ill health as a consequence of rights problems by problem subcategory.

Problem Type	Subcategory	Physical ill health as a consequence			
		No		Yes	
		N	%	N	%
Employment	Being sacked or made redundant	110	89.7	13	10.3
	Being threatened with the sack	24	77.8	7	22.2
	Getting pay or a pension to which you were entitled	92	90.9	9	9.1
	Changes to your terms and conditions of employment that made things worse	72	81.6	16	18.4
Housing (owned)	Repossession of the home	3	74.5	1	25.5
	Having several mortgage payments in arrears	3	60.2	2	39.8
Housing (renting)	Being several rent payments in arrears	14	93.7	1	6.3
	Eviction or threat of eviction	22	80.6	5	19.4
Money/debt	Unreasonable harassment from people or organisations to whom you owe(d) money	49	90.0	5	10.0
	Severe difficulties managing to pay money you owe(d)	60	84.4	11	15.6
	Being threatened with legal action to recover money you owe(d)	85	87.7	12	12.3
	Having a County Court judgement against you	27	81.2	6	18.8
Welfare benefits	Entitlement to welfare benefits (including council tax benefit, tax credits)	168	89.2	20	10.8
	Amount of welfare benefits (including council tax benefit, tax credits)	65	93.4	5	6.6
Homelessness	All	111	87.9	15	12.1
	Became homeless	40	86.0	6	14.0
	Did not become homeless	71	89.1	9	10.9
Any recession related problem		834	89.0	103	11.0
Any other problem		4178	86.1	676	13.9

Table 2. Percentage reporting stress-related ill health as a consequence of rights problems by problem subcategory.

Problem Type	Subcategory	Stress related illness as a consequence			
		No		Yes	
		N	%	N	%
Employment	Being sacked or made redundant	83	67.6	40	32.4
	Being threatened with the sack	16	52.4	15	47.6
	Getting pay or a pension to which you were entitled	77	76.2	24	23.8
	Changes to your terms and conditions of employment that made things worse	54	61.0	34	39.0
Housing (owned)	Repossession of the home	1	23.5	3	76.5
	Having several mortgage payments in arrears	0	0.0	5	100.0
Housing (renting)	Being several rent payments in arrears	6	43.5	8	56.5
	Eviction or threat of eviction	13	45.6	15	54.4
Money/debt	Unreasonable harassment from people or organisations to whom you owe(d) money	27	49.5	28	50.5
	Severe difficulties managing to pay money you owe(d)	35	50.1	35	49.9
	Being threatened with legal action to recover money you owe(d)	53	54.8	44	45.2
	Having a County Court judgement against you	15	45.2	18	54.8
Welfare benefits	Entitlement to welfare benefits (including council tax benefit, tax credits)	124	65.9	64	34.1
	Amount of welfare benefits (including council tax benefit, tax credits)	53	76.8	16	23.2
Homelessness	All	51	40.7	75	59.3
	Became homeless	13	28.3	33	71.7
	Did not become homeless	38	47.8	42	52.2
Any recession related problem		569	60.7	368	39.3
Any other problem		3641	75.0	1213	25.0

Table 3. Percentage reporting relationship breakdown as a consequence of rights problems by problem subcategory.

Problem Type	Subcategory	Relationship breakdown as a consequence			
		No		Yes	
		N	%	N	%
Employment	Being sacked or made redundant	119	97.3	3	2.7
	Being threatened with the sack	30	96.5	1	3.5
	Getting pay or a pension to which you were entitled	97	95.6	4	4.4
	Changes to your terms and conditions of employment that made things worse	85	96.3	3	3.7
Housing (owned)	Repossession of the home	3	74.5	1	25.5
	Having several mortgage payments in arrears	4	80.1	1	19.9
Housing (renting)	Being several rent payments in arrears	12	85.2	2	14.8
	Eviction or threat of eviction	25	90.2	3	9.8
Money/debt	Unreasonable harassment from people or organisations to whom you owe(d) money	51	92.8	4	7.2
	Severe difficulties managing to pay money you owe(d)	62	87.9	9	12.1
	Being threatened with legal action to recover money you owe(d)	92	94.9	5	5.1
	Having a County Court judgement against you	30	90.8	3	9.2
Welfare benefits	Entitlement to welfare benefits (including council tax benefit, tax credits)	183	97.4	5	2.6
	Amount of welfare benefits (including council tax benefit, tax credits)	69	100.0	0	0.0
Homelessness	All	122	97.1	4	2.9
	Became homeless	43	94.1	3	5.9
	Did not become homeless	79	98.9	1	1.1
Any recession related problem		902	96.3	35	3.7
Any other problem		4661	96.0	193	4.0

Table 4. Percentage reporting violence being aimed at them as a consequence of rights problems by problem subcategory.

Problem Type	Subcategory	Violence as a consequence			
		No		Yes	
		N	%	N	%
Employment	Being sacked or made redundant	121	99.0	1	1.0
	Being threatened with the sack	31	100.0	0	0.0
	Getting pay or a pension to which you were entitled	101	99.1	1	0.9
	Changes to your terms and conditions of employment that made things worse	88	100.0	0	0.0
Housing (owned)	Repossession of the home	3	74.5	1	25.5
	Having several mortgage payments in arrears	4	80.1	1	19.9
Housing (renting)	Being several rent payments in arrears	15	100.0	0	0.0
	Eviction or threat of eviction	28	100.0	0	0.0
Money/debt	Unreasonable harassment from people or organisations to whom you owe(d) money	55	100.0	0	0.0
	Severe difficulties managing to pay money you owe(d)	71	100.0	0	0.0
	Being threatened with legal action to recover money you owe(d)	97	100.0	0	0.0
	Having a County Court judgement against you	33	100.0	0	0.0
Welfare benefits	Entitlement to welfare benefits (including council tax benefit, tax credits)	188	100.0	0	0.0
	Amount of welfare benefits (including council tax benefit, tax credits)	69	100.0	0	0.0
Homelessness	All	120	95.4	6	4.6
	Became homeless	43	93.5	3	6.5
	Did not become homeless	77	96.4	3	3.6
Any recession related problem		928	99.0	9	1.0
Any other problem		4640	95.6	213	4.4

Table 5. Percentage reporting damage to property as a consequence of rights problems by problem subcategory.

Problem Type	Subcategory	Damage to property as a consequence			
		No		Yes	
		N	%	N	%
Employment	Being sacked or made redundant	123	100.0	0	0.0
	Being threatened with the sack	31	100.0	0	0.0
	Getting pay or a pension to which you were entitled	102	100.0	0	0.0
	Changes to your terms and conditions of employment that made things worse	88	100.0	0	0.0
Housing (owned)	Repossession of the home	3	74.5	1	25.5
	Having several mortgage payments in arrears	4	80.1	1	19.9
Housing (renting)	Being several rent payments in arrears	15	100.0	0	0.0
	Eviction or threat of eviction	28	100.0	0	0.0
Money/debt	Unreasonable harassment from people or organisations to whom you owe(d) money	55	100.0	0	0.0
	Severe difficulties managing to pay money you owe(d)	71	100.0	0	0.0
	Being threatened with legal action to recover money you owe(d)	97	100.0	0	0.0
	Having a County Court judgement against you	33	100.0	0	0.0
Welfare benefits	Entitlement to welfare benefits (including council tax benefit, tax credits)	188	100.0	0	0.0
	Amount of welfare benefits (including council tax benefit, tax credits)	69	100.0	0	0.0
Homelessness	All	125	99.0	1	1.0
	Became homeless	46	100.0	0	0.0
	Did not become homeless	79	98.4	1	1.6
Any recession related problem		935	99.8	2	0.2
Any other problem		4559	93.9	294	6.1

Table 6. Percentage reporting having to move home as a consequence of rights problems by problem subcategory.

Problem Type	Subcategory	Having to move home as a consequence			
		No		Yes	
		N	%	N	%
Employment	Being sacked or made redundant	121	98.4	2	1.6
	Being threatened with the sack	31	97.1	1	2.9
	Getting pay or a pension to which you were entitled	102	100.0	0	0.0
	Changes to your terms and conditions of employment that made things worse	88	100.0	0	0.0
Housing (owned)	Repossession of the home	3	74.5	1	25.5
	Having several mortgage payments in arrears	5	100.0	0	0.0
Housing (renting)	Being several rent payments in arrears	15	100.0	0	0.0
	Eviction or threat of eviction	21	76.9	6	23.1
Money/debt	Unreasonable harassment from people or organisations to whom you owe(d) money	54	98.3	1	1.7
	Severe difficulties managing to pay money you owe(d)	68	96.0	3	4.0
	Being threatened with legal action to recover money you owe(d)	94	96.6	3	3.4
	Having a County Court judgement against you	31	94.4	2	5.6
Welfare benefits	Entitlement to welfare benefits (including council tax benefit, tax credits)	187	99.2	1	0.8
	Amount of welfare benefits (including council tax benefit, tax credits)	68	98.5	1	1.5
Homelessness	All	88	69.8	38	30.2
	Became homeless	24	51.2	22	48.8
	Did not become homeless	64	80.4	16	19.6
Any recession related problem		879	93.8	58	6.2
Any other problem		4647	95.7	207	4.3

Table 7. Percentage reporting loss of employment as a consequence of rights problems by problem subcategory.

Problem Type	Subcategory	Loss of employment as a consequence			
		No		Yes	
		N	%	N	%
Employment	Being sacked or made redundant	49	39.9	74	60.1
	Being threatened with the sack	24	74.8	8	25.2
	Getting pay or a pension to which you were entitled	89	87.3	13	12.7
	Changes to your terms and conditions of employment that made things worse	68	77.4	20	22.6
Housing (owned)	Repossession of the home	4	100.0	0	0.0
	Having several mortgage payments in arrears	5	100.0	0	0.0
Housing (renting)	Being several rent payments in arrears	14	93.7	1	6.3
	Eviction or threat of eviction	27	96.7	1	3.3
Money/debt	Unreasonable harassment from people or organisations to whom you owe(d) money	54	98.4	1	1.6
	Severe difficulties managing to pay money you owe(d)	69	97.5	2	2.5
	Being threatened with legal action to recover money you owe(d)	96	99.1	1	0.9
	Having a County Court judgement against you	33	100.0	0	0.0
Welfare benefits	Entitlement to welfare benefits (including council tax benefit, tax credits)	186	99.0	2	1.0
	Amount of welfare benefits (including council tax benefit, tax credits)	68	98.4	1	1.6
Homelessness	All	121	96.2	5	3.8
	Became homeless	41	89.5	5	10.5
	Did not become homeless	80	100.0	0	0.0
Any recession related problem		827	88.3	110	11.7
Any other problem		4722	97.3	131	2.7

Table 8. Percentage reporting loss of income as a consequence of rights problems by problem subcategory.

Problem Type	Subcategory	Loss of income as a consequence			
		No		Yes	
		N	%	N	%
Employment	Being sacked or made redundant	46	37.5	77	62.5
	Being threatened with the sack	24	76.8	7	23.2
	Getting pay or a pension to which you were entitled	55	53.8	47	46.2
	Changes to your terms and conditions of employment that made things worse	58	66.1	30	33.9
Housing (owned)	Repossession of the home	2	51.0	2	49.0
	Having several mortgage payments in arrears	3	60.2	2	39.8
Housing (renting)	Being several rent payments in arrears	13	86.6	2	13.4
	Eviction or threat of eviction	26	93.2	2	6.8
Money/debt	Unreasonable harassment from people or organisations to whom you owe(d) money	45	82.8	9	17.2
	Severe difficulties managing to pay money you owe(d)	62	88.0	8	12.0
	Being threatened with legal action to recover money you owe(d)	90	92.7	7	7.3
	Having a County Court judgement against you	28	84.5	5	15.5
Welfare benefits	Entitlement to welfare benefits (including council tax benefit, tax credits)	121	64.4	67	35.6
	Amount of welfare benefits (including council tax benefit, tax credits)	44	63.8	25	36.2
Homelessness	All	114	90.3	12	9.7
	Became homeless	37	80.3	9	19.7
	Did not become homeless	77	96.1	3	3.9
Any recession related problem		668	71.4	268	28.6
Any other problem		4351	89.6	502	10.4

Table 9. Percentage reporting loss of confidence as a consequence of rights problems by problem subcategory.

Problem Type	Subcategory	Loss of confidence as a consequence			
		No		Yes	
		N	%	N	%
Employment	Being sacked or made redundant	82	67.3	40	32.7
	Being threatened with the sack	23	71.9	9	28.1
	Getting pay or a pension to which you were entitled	85	83.5	17	16.5
	Changes to your terms and conditions of employment that made things worse	65	73.5	23	26.5
Housing (owned)	Repossession of the home	2	49.0	2	51.0
	Having several mortgage payments in arrears	3	60.1	2	39.9
Housing (renting)	Being several rent payments in arrears	14	93.7	1	6.3
	Eviction or threat of eviction	23	82.6	5	17.4
Money/debt	Unreasonable harassment from people or organisations to whom you owe(d) money	42	77.8	12	22.2
	Severe difficulties managing to pay money you owe(d)	52	74.2	18	25.8
	Being threatened with legal action to recover money you owe(d)	79	81.5	18	18.5
	Having a County Court judgement against you	26	79.7	7	20.3
Welfare benefits	Entitlement to welfare benefits (including council tax benefit, tax credits)	173	92.0	15	8.0
	Amount of welfare benefits (including council tax benefit, tax credits)	61	88.5	8	11.5
Homelessness	All	106	83.9	20	16.1
	Became homeless	35	76.2	11	23.8
	Did not become homeless	71	88.4	9	11.6
Any recession related problem		773	82.5	164	17.5
Any other problem		4185	86.2	669	13.8

Table 10. Percentage reporting problems to do with education as a consequence of rights problems by problem subcategory.

Problem Type	Subcategory	Problems to do with education as a consequence			
		No		Yes	
		N	%	N	%
Employment	Being sacked or made redundant	57	96.2	2	3.8
	Being threatened with the sack	15	100.0	0	0.0
	Getting pay or a pension to which you were entitled	50	98.0	1	2.0
	Changes to your terms and conditions of employment that made things worse	37	97.3	1	2.7
Housing (owned)	Repossession of the home	4	100.0	0	0.0
	Having several mortgage payments in arrears	4	100.0	0	0.0
Housing (renting)	Being several rent payments in arrears	9	100.0	0	0.0
	Eviction or threat of eviction	9	72.0	4	28.0
Money/debt	Unreasonable harassment from people or organisations to whom you owe(d) money	33	96.4	1	3.6
	Severe difficulties managing to pay money you owe(d)	34	100.0	0	0.0
	Being threatened with legal action to recover money you owe(d)	52	97.7	1	2.3
	Having a County Court judgement against you	19	100.0	0	0.0
Welfare benefits	Entitlement to welfare benefits (including council tax benefit, tax credits)	90	100.0	0	0.0
	Amount of welfare benefits (including council tax benefit, tax credits)	32	100.0	0	0.0
Homelessness	All	63	97.7	1	2.3
	Became homeless	22	100.0	0	0.0
	Did not become homeless	41	96.5	1	3.5
Any recession related problem		470	98.0	10	2.0
Any other problem		2505	98.9	27	1.1

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