

# DENIED

## THE RIGHT TO A SAFE HOME

Exposing the housing emergency



# CONTENTS

03

WHAT IS  
THE HOUSING  
EMERGENCY?

11

HOMES ARE  
UNAFFORDABLE

17

DAMP. DISREPAIR.  
OVERCROWDING.

24

LIVING IN  
PERMANENT  
INSTABILITY

27

DISCRIMINATION  
IS RIFE

31

WE NEED MORE  
SOCIAL HOUSING

# WHAT IS THE HOUSING EMERGENCY?

# 17.5 MILLION PEOPLE ARE TRAPPED BY THE HOUSING EMERGENCY<sup>1</sup>

The housing emergency is millions of people denied a safe home.

The housing emergency is thousands of families stuck in temporary accommodation.

The housing emergency is people living on the streets.

It's thousands of private renters paying too much for too little<sup>2</sup>, unable to complain in case they are evicted.

And it's all those denied a home through discrimination because of their race, sexuality, gender or disability.

Unaffordable. Unfit. Unstable. Discriminatory. This is our housing system.

We commissioned research with 13,000 people to bring to light the extent of the housing emergency.

One in seven had to cut down on essentials like food to pay the rent or mortgage.

6% lived in a home that harms their family's physical health.

And structural racism means Black and Asian respondents were more likely to experience discrimination than white respondents.

This is why we fight: to defend the right to a safe home for everyone.

## How did we get here?

Successive governments have failed to build enough social homes.

With not enough housing, thousands of people are forced into homelessness, having to live in poor-quality temporary accommodation or on the streets.

At the same time, the shortage of social homes has fuelled the growth of the private rental sector.

A lack of regulation means private renters must navigate a minefield of sky-high rents, poor conditions and the threat of unfair eviction. And these problems are compounded by a welfare system that fails to properly support people when they're struggling.

# UNAFFORDABLE HOUSING

Private renters have watched the cost of rent rise faster than their earnings.

Priced out of owning a home and denied social housing, people are forced to take what they can afford – even if it's damp, cramped, or away from jobs and support networks.

The high cost of housing is the main cause of homelessness<sup>3</sup>. Housing benefit was designed to 'take the strain'<sup>4</sup> of unaffordable rents but restrictions mean it's well below what's needed.

This is a recipe for rising poverty and homelessness. Too many are forced to choose between rent and feeding their families. Action must be taken now.



## 14%

of people say they regularly have to cut spending on household essentials like food or heating to pay their rent or mortgage payments<sup>5</sup>

# UNFIT HOMES

The cost of housing forces people into unsafe, overcrowded, poor-quality homes.

Priced out of decent private housing, and with no access to a social home, people on low incomes have to make unacceptable sacrifices to keep a roof over their head.

Their physical and mental health suffers because of the conditions. But because of high costs, discrimination, a lack of support, and fear of eviction if they complain to their landlord, they are left with no other option.

## 7%

didn't have enough bedrooms for everyone in their home

## 23%

are living in homes with significant damp, mould and condensation

## 7%

reported safety hazards such as faulty wiring, fire risks, or areas that could cause a fall

## 30%

of Black people and 22% of single parents said they didn't have enough bedrooms for everyone in their home

# UNSTABLE AND INSECURE HOMES

The high cost of housing means the private-rented sector has doubled in size over the last 20 years. There are now more than 11 million private renters in the UK, including more than one million families with children. Many will spend their whole lives renting.

But regulation hasn't substantially changed since 1988. Most private rentals are let on tenancies of 6 to 12 months, and renters can be evicted for no reason because of section 21. This creates a permanent state of stress and instability.

In temporary accommodation, families are moved by the council from one temporary home to another, time and time again, for years on end. This has a devastating impact on mental health and children's prospects.

Some children in private rentals and homeless accommodation have moved home as many as 10 times. Living in a state of chronic instability affects children's cognitive skills, academic performance, social ability, and behaviour.<sup>6</sup>



**I don't think, as a renter in the private sector, you ever feel particularly safe because there's always something that can happen that will mean your home is taken from you."**

COUPLE WITH DEPENDANT CHILDREN, SOUTH WEST



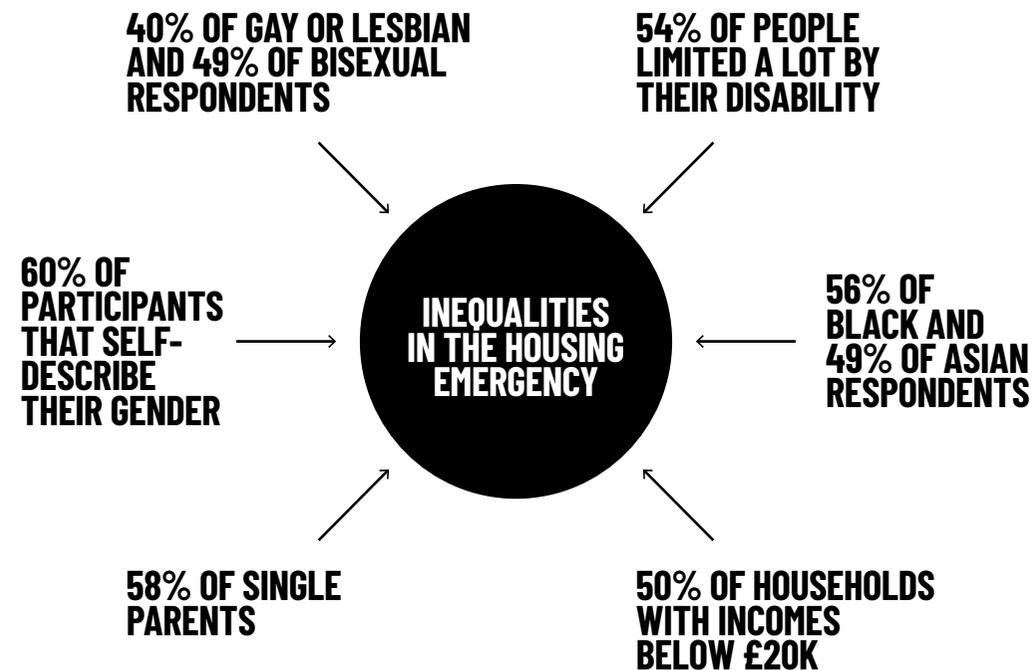
# OUR HOUSING EMERGENCY IS AN EQUALITIES ISSUE

But these problems don't affect us equally. People from socially and economically marginalised groups – whether related to their class, disability, gender, sexuality or race – are disproportionately affected by the failures of our housing system.

If we want to tackle inequality, we have to tackle the housing emergency. The fight for social justice starts in our homes.

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## WHO IS IMPACTED BY THE HOUSING EMERGENCY?



# DISCRIMINATION IN OUR HOUSING SYSTEM

Two million adults in Britain say they've faced discrimination when looking for a home.

If you're Black or Asian, gay or bisexual, disabled, or a single mum, the housing emergency is much more likely to impact you. Structural racism and discrimination mean the odds are stacked. For example, many marginalised groups are more likely to be on a low income, so are forced into unsuitable homes.

The government's 'no recourse to public funds' policy stops many migrants from accessing Universal Credit and homelessness assistance, and disproportionately affects people of colour.<sup>8</sup>

And 'No DSS' policies and practices from private landlords and letting agents create huge barriers to accessing private rented homes. This discrimination is more likely to affect women, disabled people and Black and Bangladeshi families.

## % OF PEOPLE WHO FOUND IT HARD TO FIND A SAFE AND SECURE HOME

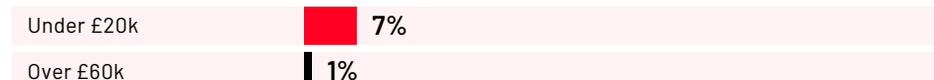
### Disability



### Race



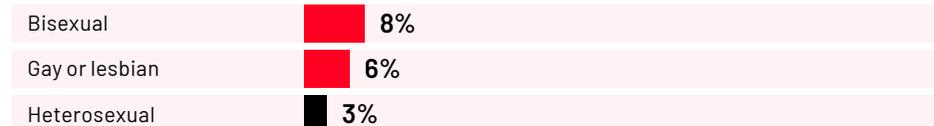
### Income



### Single/non-single parent



### Sexuality



# HOUSING AND HEALTH

If you live in an overcrowded home, you're more likely to get coronavirus.<sup>9</sup>

If you live in a home with damp and black mould on the walls, your health will suffer.

People who live in temporary accommodation have to deal with cramped living spaces, infestation, poor washing and cleaning facilities, accessibility issues, and the knock on effect these conditions have on their physical and mental health.<sup>10</sup>

Housing insecurity turns everyday life into a nightmare. The threat of losing your home or building up spiralling rent debt is terrifying.

Housing and health go hand in hand. You can't fix one without fixing the other.

Laura lives with her mother and sister in temporary accommodation in the West Midlands. They have been there for a year, being forced to share beds and live in poor conditions.



**I feel like I'm losing myself. My mum and sister feel the same. We're losing our sanity.**

**People will say, 'Oh, it's not that bad,' but we've been here for almost a year. It sounds naive, but we didn't even know things like this went on."**

LAURA, WEST MIDLANDS

# WE NEED SOCIAL HOUSING

Something needs to change.  
We need to end the housing emergency.  
We need social housing.

For the thousands stuck in bad homes. For the renters terrified of losing their home. For everyone facing discrimination. For everyone denied the right to a safe home.

We will only end the housing emergency by building affordable, good quality social homes. That's why we're calling on the government to commit to building at least 90,000 new social homes in England a year.



**HOMES**

**ARE**

**UNAFFORDABLE**

# THE HIGH COST OF HOUSING IS AT THE HEART OF THE HOUSING EMERGENCY.

Over the last 50 years, the average share of their income young families spend on housing has trebled.<sup>11</sup>

If we can't afford a decent, stable, and suitable home, then we have to take whatever we can afford. That's why so many of us have no option but to live in overcrowded or sub-standard conditions – or are forced to uproot our children to cheaper locations.

# 14%

of people say they've had to make unacceptable compromises to find a home they can afford, such as living far away from work or family support or having to put up with poor conditions or overcrowding

# MORE PEOPLE ARE RENTING

Most of us priced out of home ownership have to rent privately. Between 2000 and 2019, the number of households renting privately more than doubled from 2 million to 4.4 million – or 1 in 5 of us.

## **EXPLAINER: WHAT'S HAPPENED TO THE PRIVATE RENTED SECTOR (PRS)?**

The lack of social housing has pushed many low-income people out of the social rented sector and into the private rented sector. That means that the PRS has more than doubled in size over the last 20 years; there are now 11 million people living in it.

The type of people living in the PRS has changed too – it used to be a temporary place for young professionals beginning their careers. But that hasn't been the case for a long time.

Today many of us are raising children in private rentals. There are now more than one and a half million families renting privately, more than double the number 15 years ago.

And more of us are growing old in private rentals. In the coming decades, hundreds of thousands more older people could be renting privately, facing unaffordable rent increases at a time when most owner-occupiers are starting to be mortgage-free.

# THE COST OF RENT IS OUT OF CONTROL

Spending 30% of your income on housing is usually the maximum amount regarded as affordable. Private renters spend the most, with the average household paying 38% of their income on rent, compared to social renters (31%) and owner-occupiers (19%).<sup>12</sup>

To make matters worse, private renting has become increasingly unaffordable, with rents rising significantly more than earnings. The average private rent has increased by 29% in the decade since 2009/10, compared to only 18% in average earnings.

The cost of rent leaves private renters with no chance to save. Six in ten have no savings at all, so they can't weather sudden losses of income or rent increases, putting them at greater risk of arrears, eviction, and homelessness.

The situation is untenable. And, without intervention, it will only get worse.





# HIGH HOUSING COSTS FUEL THE EMERGENCY

Affordability of housing is the main cause of homelessness.<sup>13</sup>

Affordability causes homelessness in two ways. People struggle to pay rent, get into arrears, then have to leave or are evicted. Then, they can't find another affordable home in the area, even with the help of the local council or organisations like Shelter.

Housing costs are also a major driver of growing poverty.<sup>14</sup>

People prioritise paying rent or their mortgage, even if the costs are too high. This forces them to cut back on other spending like childcare or essentials like food and fuel.

## 19%

of people say their experiences of finding and keeping a home makes them worry about the likelihood they will find a suitable home in the future

## 14%

of people say they regularly have to cut spending on household essentials like food or heating to pay rent or mortgage payments

# HOUSING BENEFIT ISN'T DOING ENOUGH

Housing benefit should help prevent homelessness – but government after government have cut and restricted it.

Since the 2010 austerity budget, homelessness has doubled.<sup>15</sup> In 2017, over half (55%) of homeless families in temporary accommodation were in work but couldn't afford or access a suitable home.<sup>16</sup>

45% of private renters now claim local housing allowance, and in some areas, such as Sefton and the Wirral, it's as high as 80%. But for many, housing benefit doesn't cover the cost of their rent.

Local housing allowance is meant to cover the cheapest 30% of rents in each area.<sup>17</sup> A recent rate freeze means it now fails to cover the cost of a modest two-bedroom home in 67% of areas in England.

The system is broken. Housing benefit is no longer fit for purpose. Change is needed.



**DAMP.**  
**DISREPAIR.**  
**OVERCROWDING.**

**PEOPLE ARE LIVING IN UNFIT HOMES**

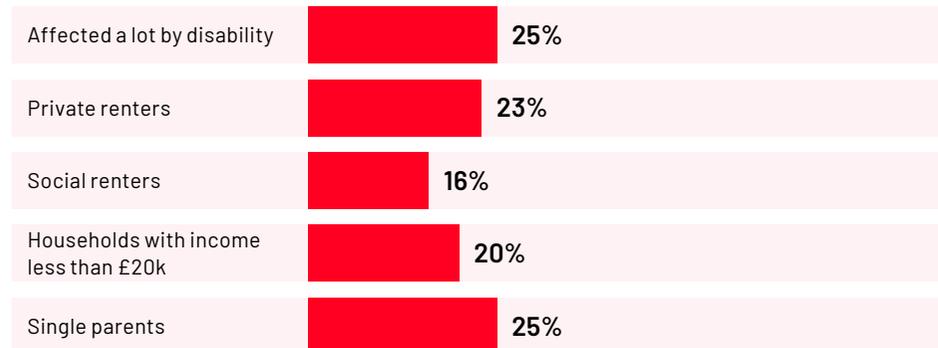
# FORCED TO LIVE IN BAD HOMES

The sky-high cost of housing is pushing people into destitution. It's as simple as that.

Even when families make sacrifices – like choosing between food and rent – they still can't afford a suitable home in a good state of repair. This means they're forced to live in a place that's in poor condition instead.

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## % OF PEOPLE WHO HAVE HAD TO MAKE UNACCEPTABLE COMPROMISES TO FIND A HOME WITH A RENT/MORTGAGE THEY CAN AFFORD



# Meet Imogen

Imogen's house has mould, damp, infestations and appliances that don't work. She can't afford a home in good condition, so she's forced to compromise and raise her children here.



I was limited because I was a single parent and didn't have work. I had to paint the bathroom with mould-free paint because otherwise it would just turn black. I had to have a dehumidifier on constantly in there. We also had a spike of rats at one point. They gnawed through the wooden door."



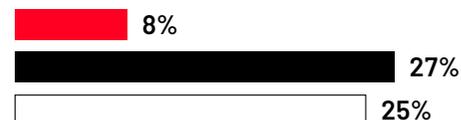
# PRIVATE RENTER? YOUR HOME IS MORE LIKELY TO BE UNFIT.

The English Housing Survey shows that 23% of private rented homes fail the Decent Homes Standard, compared with 16% of owner occupied homes and 12% of homes in the social rented sector.<sup>18</sup>

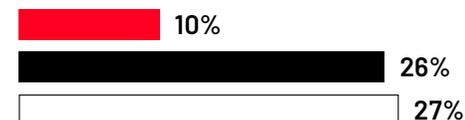
Shelter's research corroborates these findings and shows these problems are distributed unequally across the population.

## PEOPLE WHO REPORTED ISSUES WITH THE CONDITION OF THEIR HOME

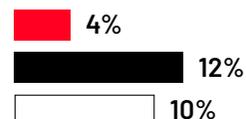
My home has a significant **mould, condensation or damp** problem



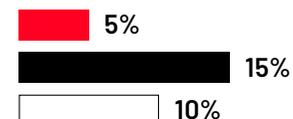
I cannot keep my home **warm** in winter



My home has **safety hazards** such as faulty wiring, fire risks, or hazards that could cause a fall



The home I live in is not **structurally sound** (i.e. it has significant defects/ issues to the walls and/or roof)



■ Owner occupier  
(7,936 people)

■ Private renters  
(2,270 people)

□ Social renters  
(1,426 people)

# UNFAIR AND UNEQUAL



## SOCIALLY AND ECONOMICALLY MARGINALISED GROUPS ARE MORE LIKELY TO BE IMPACTED BY THE HOUSING EMERGENCY

### Disability



### Race



### Income



### Single/non-single parent



### Sexuality



In our discriminatory housing system, people from marginalised groups are more likely to live in poor conditions.

On a combined measure of housing conditions,<sup>19</sup> 27% of people said they had at least one of these four issues in their home – damp, thermal efficiency, hazards in the home or an issue with structural integrity. But when we look at the demographic breakdown, we see that marginalised groups are more likely to be stuck in unfit homes.

These issues are linked to structural inequalities in housing.

For example, a person with a disability might find it harder to secure work and might be on a lower income, forcing them to compromise on their home.

There is a long history of structural racism in housing. Historically, Black, Asian or other minority ethnic households were more likely to be offered poorer quality homes or ‘steered’ into certain neighbourhoods.<sup>20</sup>

Many of these – already run down – neighbourhoods haven’t seen the investment they need and have declined even more over the years.

## SOCIALLY AND ECONOMICALLY MARGINALISED GROUPS ARE MORE LIKELY TO BE LIVING IN A HOME WITH POOR CONDITIONS

### Disability



### Race



### Income



### Single/non-single parent



### Sexuality



# CONCLUSION: TOO MANY PEOPLE ARE IN UNFIT HOMES

People are suffering because they can't afford a home in a good state of repair, with enough space, and with enough heat. Already marginalised groups are more likely to be living in poor conditions like these.

The pandemic has shined a stark light on the state of the housing system. We believe home is a human right. It's time to end the housing emergency.

LIVING IN  
**PERMANENT**  
INSTABILITY

# TEMPORARY ACCOMMODATION IS HURTING CHILDREN

Families in temporary accommodation can spend years waiting for a settled home, not knowing when it might come, where it might be, or how much it will cost. It's unsettling, destabilising, and demoralising.

It's common to be moved from one accommodation to another at short notice. Meaning new schools, long commutes, and being removed from support networks.

Parents in temporary accommodation report their children are 'often unhappy or depressed',<sup>22</sup> anxious and distressed, struggle to sleep, wet the bed, or become clingy and withdrawn.

The instability affects a child's education, with around 90% of teachers reporting its effects on absences or lateness, which can affect behaviour and attainment.<sup>23</sup>

At the end of December 2020,

# 121,340

children were homeless and living in temporary accommodation in England<sup>21</sup>



# PRIVATE RENTING LEAVES MILLIONS IN PERMANENT INSTABILITY

Private renters may have a home. But they live with a constant feeling that home – and the stability that comes with it – is temporary.

43% of families worry about their landlord ending their contract early, and section 21 means this is a constant possibility.<sup>24</sup>

And moving is expensive. You might lose your deposit, you have to pay moving costs, and rents might have risen since you last moved – so you might have to move away, or into a smaller place.

Living in an insecure home has an impact on mental health. Children who moved once in the past year were almost 50% more likely to have lower wellbeing than those who hadn't.<sup>25</sup>

Chronic instability is particularly detrimental to children, affecting cognitive skills, academic achievement, social competence and behaviour.<sup>26</sup>

Children living in private rents and homeless accommodation may have to move frequently (as many as 5-10 times), disrupting their education and affecting their grades. Government research found that frequent movers are significantly less likely to obtain five A\*-C GCSEs, or to be registered with a GP.<sup>27</sup>

Our broken private renting system is overdue serious reform.

The sector has more than doubled in size in the last twenty years. But regulation hasn't been updated for over 30 years.<sup>28</sup> This must change.

Susan lives with her partner in a private rented home in London. She is a carer for her partner who has a disability. They have been served a section 21 eviction notice.



**It's a constant anxiety.  
I wake up every morning  
thinking, 'I need to move.  
Where on earth am I going  
to go? How on earth are  
we going to do it?'"**

SUSAN, LONDON

# DISCRIMINATION IS RIFE

A thick, horizontal red brushstroke underline that starts under the word 'RIFE' and extends to the left, crossing under the word 'DISCRIMINATION'.

# RACISM AND DISCRIMINATION

Unfit housing. Unaffordable housing. Instability and insecurity. People from marginalised backgrounds get hit hardest by the housing emergency.

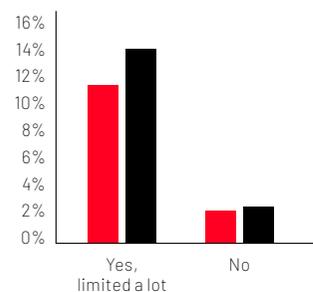
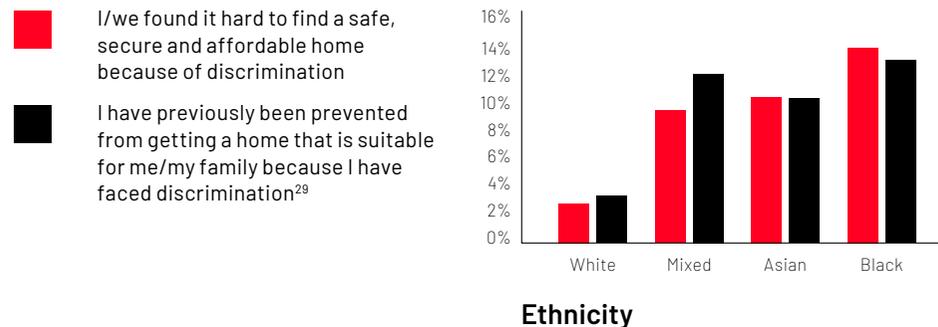
Inequality in education and the workplace drives inequality in the housing system. But our survey and interviews also show how people are discriminated against. In the charts below, you can see how consistently discrimination impacts already marginalised people.



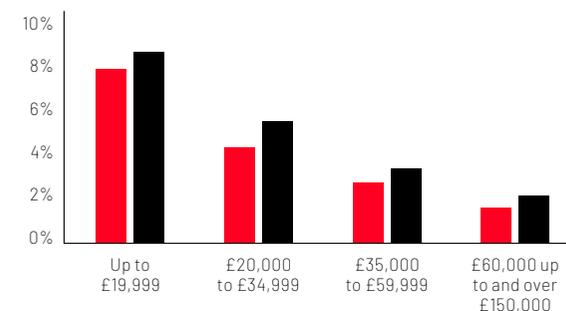
**There's no understanding. The whole world is set up for able-bodied people. He's stuck in a pokey flat with no outside space just to be off their books."**

ELDERLY FEMALE CARER AND DISABLED MALE PARTNER

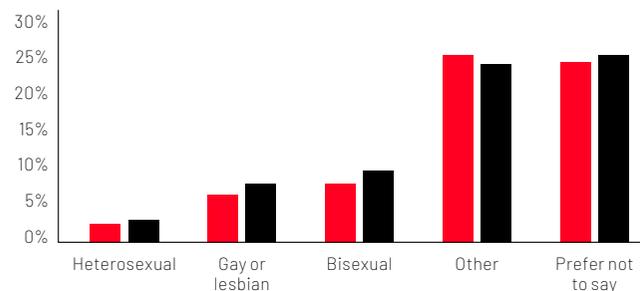
## PEOPLE WHO REPORT EXPERIENCING HOUSING DISCRIMINATION



Limited by a disability



Household income



Sexuality

# GOVERNMENT POLICIES DENY PEOPLE A SAFE HOME

Nearly 1.4 million people are affected by the 'no recourse to public funds' policy.

No recourse to public funds stops migrants with time limited leave to remain in the UK from accessing statutory homelessness assistance or welfare benefits.

The policy disproportionately hits people of colour<sup>30</sup> and is directly responsible for forcing people into homelessness.

# DSS DISCRIMINATION IS DENYING PEOPLE ACCESS TO A SAFE HOME

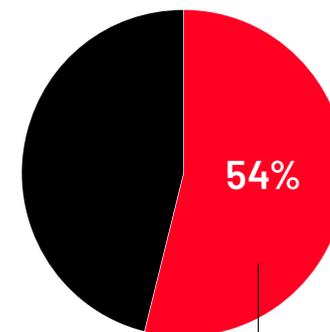
And, thanks to years of stigmatisation of people on benefits, discrimination is rife in the private rented sector.

Landlords and letting agents frequently advertise properties as 'No DSS', meaning they won't let to anyone claiming benefits.<sup>31</sup>

This practice disproportionately hurts women,<sup>32</sup> Black and Bangladeshi families,<sup>33</sup> and disabled people.<sup>34</sup>

People depend on housing benefit for a safe and secure home. Right now, the system is failing them.

RENTERS DENIED A HOME BY A 'NO DSS' ADVERT<sup>35</sup>



54% of renters currently claiming housing benefit

# CONCLUSION: THE FIGHT FOR SOCIAL JUSTICE STARTS IN OUR HOMES

Discrimination is not an isolated issue. It has a material impact on people's homes. When comparing those who said they'd faced discrimination in the past with those who said they didn't, the difference in the conditions of their housing is stark.

If you've experienced discrimination, our survey suggests you are nearly three times more likely to live in housing with at least one issue related to poor conditions.

It can be hard to identify discrimination, and even harder to show it statistically – because small groups are harder to represent in survey data. But the evidence shows what we see and hear from the people we help: that Britain has a problem with inequality and successive governments have not done enough to tackle it.

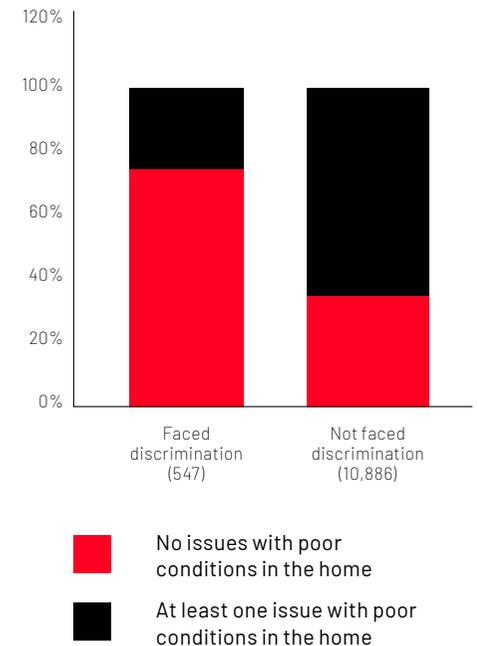
The situation is dire. A lack of housing means landlords and letting agents can discriminate knowing there is excess demand for their housing.

And 'Hostile Environment'<sup>36</sup> policies like the Right to Rent, which aim to limit or reduce immigration, compound the injustice. By requiring landlords and letting agents to make time-consuming checks on immigration status before renting out a property, it excuses discrimination – to the point of incentivising it.

And, thanks to policies designed to make it harder to claim benefits, landlords hesitate to rent their properties to people on benefits, for fear of losing income.

We should be helping those at the sharp end of society. Not making their lives worse. We need to fight racism, homophobia, transphobia, classism, sexism, and ableism in our housing system. We must end discrimination in all its forms.

## PEOPLE WHO HAVE BEEN PREVENTED FROM GETTING A SUITABLE HOME BECAUSE THEY HAVE FACED DISCRIMINATION



**WE NEED MORE**

**SOCIAL  
HOUSING**

# A SAFE HOME FOR EVERYONE. THAT'S WHAT WE FIGHT FOR.

But right now, 17.5 million people are denied that right. Whether because of the cost of rent, being forced to live in unsafe conditions, or because they've been discriminated against because of their class, disability, gender, sexuality or race.



For change to happen, we must demand better conditions, fight racism and discrimination, end unfair evictions, and reform housing benefit.

But when it comes down to it, there's only one way to end the housing emergency. **Build more social housing.**

For generations, this country has failed to build enough social homes. There are over one million people in England on the waiting list, and the lack of social housing has pushed people into expensive and insecure private renting.

**THIS GRAPH SHOWS THE DECLINE OF HOW MANY SOCIAL HOMES HAVE BEEN BUILT SINCE THE 1970S<sup>37</sup>**



Social housing is more affordable. It's linked to local incomes. It's significantly lower than private rents. And rent increases are limited by the government.

It's more stable. People in social homes have longer and more secure tenancies. Families can plan for the future without fear of losing their home.

And it's quality controlled. Social homes are more likely to meet the standard for 'decent' housing. A new generation of quality social homes could set the gold standard for liveable housing.

That's why we're demanding the government build at least 90,000 social homes in England a year.

For the million people on the social housing waiting list. So no one has to choose between paying for rent or paying for food. To build a better future.

HOME IS EVERYTHING.

**Join the fight to protect the right to a safe home for everybody.**

# REFERENCES

<sup>1</sup>All figures are from YouGov Plc. Total sample size was 13,268 adults. Fieldwork was undertaken between 6th - 14th April 2021. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+). Where our results refer to specific demographic groups within the survey, the base for these groups are as follows:

**Housing tenure:** Owner occupation 7936; Private Rented Sector 2270; Social Renters 1426

**Ethnicity:** White 11839; Mixed/Multiple ethnic groups 211; Asian/Asian British 397; Black/African/Caribbean/Black British 122; Other ethnic groups 32

**Are your day-to-day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?** Yes, limited a lot 1210; Yes, limited a little 2302, No 9561.

**Single parent household (with child 16 years or younger):** Single parent 535, not a single parent 12733

**Gross Household income before tax:** Up to £19,999 2467; £20 - £34,999 2760; £35 - £59,999 2806; £60 + 2069.

**Gender:** Female 6749; Male 6286; prefer to self-describe 84; prefer not to say 104; Other 45.

**Sexuality:** Heterosexual 11166 ; Gay/ Lesbian 629 ; Bisexual 632 ; Other 197; Prefer not to say 554.

<sup>2</sup>42% of private renters think that they pay too much for their home given its quality.' YouGov survey of 5,177 adults, including 827 private renters in England, Online, 18+, weighted, Sept 2020.

<sup>3</sup>Pennington, J., 2016, Green Book 50 Years On: the reality of homelessness for families today, Shelter

<sup>4</sup>Sir George Young, 30 January 1991: when the then housing minister was asked what the government was going to do about unaffordable rents, he replied: 'If people cannot afford to pay that market rent, housing benefit will take the strain.'

<sup>5</sup>Base - 8,027; owner occupiers without a mortgage excluded

<sup>6</sup>The Children's Society, 2020. 'Moving, Always Moving: The normalisation of housing insecurity among children in low income households in England'

<sup>7</sup>ibid

<sup>8</sup>Citizens Advice. 2020. 'Citizens Advice reveals nearly 1.4m have no access to welfare safety net'.

<sup>9</sup>Tinson, A. & Clair, A., 2020. 'Better housing is crucial for our health and the COVID-19 recovery', The Health Foundation

<sup>10</sup>Pennington, J. & Rich, H., 2020. 'Homeless and Forgotten: Surviving lockdown in temporary accommodation'

<sup>11</sup>Corlett, A. and Judge, L., 2017. 'Home Affront: Housing Across the Generations', Resolution Foundation.

<sup>12</sup>MHCLG, English Housing Survey 2019/20, Annex table 1.12.

<sup>13</sup>Pennington, J., 2016, Green Book 50 Years On: the reality of homelessness for families today, Shelter

<sup>14</sup>People are defined as destitute when they (i) do not have adequate accommodation or any means of obtaining it (whether or not their other essential living needs are met) or (ii) have adequate accommodation or the means of obtaining it but cannot meet their other essential living needs, [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/845235/assessing-destitution-v3.0-ext.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/845235/assessing-destitution-v3.0-ext.pdf); JRF annual review of poverty

<sup>15</sup>The number of households living in temporary accommodation has increased from 48,010 in 2010 Q4 to 95,370 in 2020 Q4. MHCLG, Live tables on homelessness, Statutory homelessness live tables, Table TA1

<sup>16</sup>Shelter analysis of government data. Pennington, J. and Weekes, T., 2018. 'In work, but out of a home', Shelter.

<sup>17</sup>The Local Housing Allowance rate was recently raised to the 30th percentile - having been cut severely during the austerity years.

<sup>18</sup>MHCLG, English Housing Survey: Headline Report, 2019-20.

<sup>19</sup>Using responses to the questions on housing conditions - damp, thermal efficiency, hazards in the home and structural integrity - we have created a measure identifying anyone that agrees they have at least one problem with the condition of their home.

<sup>20</sup>Gulliver, Kevin, 2017. 'Racial Discrimination in UK housing has a long history and deep roots'.

<sup>21</sup>MHCLG, Live tables on homelessness: Table TA2 - Number of households in temporary accommodation at the end of quarter by household composition England, 2006 Q2 to 2020 Q3

<sup>22</sup>Mitchell, F., 2004, 'Living in Limbo: survey of homeless households living in temporary accommodation', Shelter

<sup>23</sup>Pennington, J. & Banks, C., 2015, 'This is no place for a child', Shelter.

<sup>24</sup>YouGov survey of 3995 private renters in England, 18+, online, weighted, Aug-Sept 2019)

<sup>25</sup>Children's Society, 2012. 'The Good Childhood Report'.

<sup>26</sup>The Children's Society, 2020. 'Moving, Always Moving: The normalisation of housing insecurity among children in low income households in England'.

<sup>27</sup>Shelter, 2012. 'Homes Fit for Families: The case for stable private renting'.

<sup>28</sup>The Housing Act 1988 was the last substantive legislation regulating the PRS.

<sup>29</sup>Ibid.

<sup>30</sup>Citizens Advice. 2020. 'Citizens Advice reveals nearly 1.4m have no access to welfare safety net'.

<sup>31</sup>M. Moore. 2020. 'No DSS: Landmark court ruling declares housing benefit discrimination is unlawful'.

<sup>32</sup>Women are 1.5 times more to be in receipt of housing benefit than men. 12% of adult women in England claim HB whereas 8% of adult men in England claim. Numbers of housing benefit claimants are from analysis of Housing benefit caseload, DWP Stat-Xplore, data is as at March 2018 to avoid UC rollout influencing the numbers, social and private combined, England.

<sup>33</sup>Bangladeshi and Black families respectively have rates of 20% and 17% of families receiving housing benefit, compared to an average rate of 10%. Source: DWP, 'Family Resources Survey: 2019/20'.

<sup>34</sup>Disabled people are three times more likely to be in receipt of benefit than those without disabilities. Source: Disability data is taken from wave 9 of Understanding Society and covers the UK. Total unweighted base is c.29,750. Disabled respondents have a base of c3,592. Data was collected January 2017 - January 2019. We have defined those who are disabled as those who say they are claiming either the disability living allowance or the severe disablement allowance. 44.6% of households who claim DLA or SDA claim Housing Benefit compared to 15.1% of households who do not claim DLA or SDA. This means that, in the private rented sector, disabled households are almost three times as likely to rely on Housing Benefit, and thus be excluded by a No DSS policy, than non-disabled households.

<sup>35</sup>Source: YouGov survey of 3995 private renters in England (828 currently claiming Housing Benefit), online, 18+, weighted, Aug-Sept 2019

<sup>36</sup>Liberty Human Rights, 2019. 'A Guide to the Hostile Environment'.

<sup>37</sup>MHCLG social housing completion and affordable housing supply'.

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and fight the devastating impact the housing  
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