Crisis submission to the Work and Pensions Select Committee inquiry into the welfare safety net

*December 2018*

1. About Crisis
   1. Crisis, the national charity for homeless people, welcomes the opportunity to respond to this inquiry into the welfare safety net.
   2. Crisis is dedicated to ending homelessness by delivering life-changing services and campaigning for change. We believe that the welfare system has an important role to play in helping people find work and preventing one of the most acute forms of poverty: homelessness. Through our eleven Skylight centres across the UK we have a wealth of experience supporting people experiencing homelessness to achieve a stable home and income.
2. Introduction
   1. Homelessness is one of the most extreme forms of housing deprivation. Poverty is central to homelessness, and the most significant driver of homelessness in all its forms. People in poverty are at much greater risk of homelessness. Homelessness exists in its different forms and geographies in a variable state depending on how its causes are tackled and whether its solutions are adopted.
   2. This means that homelessness is not inevitable and can be ended. In Finland, the Government has worked to implement a homelessness strategy that has reduced rough sleeping to very low numbers, and all forms of homelessness have been effectively reduced to a ‘functional zero’. The functional zero concept has developed to one where rough sleeping and long-term homelessness has been addressed[[1]](#footnote-2).
   3. In Great Britain, the levels and patterns of homelessness varies across England, Scotland, and Wales. A contributing factor to this is the fact that statutory homelessness policy has diverged significantly since 1999[[2]](#footnote-3). However, wider policy in both housing and welfare have an impact on homelessness, and indirectly affect the efficacy of homelessness policy and practice[[3]](#footnote-4).
   4. Research and evidence suggests that housing market trends have the most direct impact on level of homelessness in many European countries, with changes in the labour market more likely to have a lagged effect. Importantly, these changes should be strongly mitigated by the welfare system[[4]](#footnote-5).
   5. In the UK, people experiencing homelessness face a fragmented welfare safety net. Some get the help they need to pay for housing costs, whereas others get limited, or no financial help at all. Financial support through the welfare system is crucial in preventing homelessness. It provides low-income households with protection and stable housing. For people who are already homeless, welfare assistance with housing and other costs is a lifeline that helps leave the devastation of homelessness behind.
   6. A fully functional welfare safety net against homelessness must effectively prevent homelessness from happening in the first place, and rapidly provide support for people if they do become homeless. It must also include tailored safeguards in place for more vulnerable people with more complex support requirements. Both investment and policy change are needed to ensure the UK’s welfare system, including Universal Credit, achieves these goals.
3. **Summary of recommendations**
   1. The following recommendations will support the welfare system to operate as an effective homelessness prevention tool:
   2. To understand homelessness across Great Britain, **a measure of homelessness and housing need must be part of any measure of poverty**, as suggested by the Social Metrics Commission. Similarly, **a consistent definition of ending homelessness must be adopted across all nations and adapted into goals in specific policy areas such as welfare**. Following extensive consultation Crisis’ definition of ending homelessness is:

* No one sleeping rough
* No one forced to live in transient or dangerous accommodation, such as tents, squats, and non-residential buildings
* No one living in emergency accommodation, such as shelters, and hostels, without a plan for rapid rehousing into affordable, secure, and decent accommodation
* No one homeless as a result of leaving a state institution, such as prison or the care system
* Everyone at immediate risk of homelessness gets the help they need that prevents it from happening.
  1. To create a robust welfare safety net that prevents homelessness and responds to housing need to rapidly resolve homelessness, people must receive sufficient support with housing costs. To ease immediate pressure on local authority spend on temporary accommodation and make the private rented sector a more viable solution to homelessness, **Local Housing Allowance rates should be realigned to the 30th percentile of market rents and increased in line with rents thereafter.**
  2. To ensure the benefit cap is not contributing to increased risk of homelessness, **there must be increased flexibility to lift the benefit cap in specified circumstances related to homelessness.**
  3. Research shows the current sanctions regime directly causes homelessness[[5]](#footnote-6). T**he conditionality and sanctions regime must therefore be reformed to ensure it does not cause homelessness**
  4. The roll-out of Universal Credit creates a further opportunity to ensure the welfare system is operating to prevent homelessness. Yet currently some aspects of the design of Universal Credit and a lack of investment means it is falling far short of achieving this. To avoid ongoing financial hardship under Universal Credit, **people experiencing homelessness should have access to the same financial support as an advance payment without having to pay it back.** Further, **levels of all deductions should be flexible, so they can be set at affordable levels.**
  5. More broadly, the Government must ensure **resources match demand as Universal Credit rolls out,** including with training for staff around housing and homelessness. To further ensure there is an adequate support package under Universal Credit for people experiencing homelessness or at risk, the **DWP should establish a network of Homelessness and Housing Specialists across all Jobcentres.**
  6. Thinking ahead to Universal Credit managed migration, there are remaining concerns with the current draft regulations. Crisis believes these should be further amended to ensure: **there is no termination of benefits for people who have not made a Universal Credit claim ahead of a deadline; a five-week benefit roll on is provided for people experiencing homelessness and those at risk as they cannot withstand payment delays at the beginning of Universal Credit, and transitional protection ensures managed migration does not put people at risk of homelessness or prevent them from moving on from homelessness.** These changes will ensure the next stage of Universal Credit will not unintentionally force people into homelessness or increase their risk of homelessness.
  7. Finally, to improve trust and confidence in Universal Credit and managed migration, **the DWP should reintroduce reporting on business plan transparency measures.**

1. Evidence for specific questions

*What do we know about hardship and chronic deprivation in the UK? Is it changing? How?*

* 1. Overall, homelessness is rising across Great Britain. For a number of years there has been an ongoing rise in officially estimated numbers of people sleeping rough in England. Since 2010, the national total has increased by 169 per cent, and in London the figures have more than doubled over this period[[6]](#footnote-7).
  2. In Scotland, statutory homelessness figures from April 2017 to March 2018 marked a one per cent increase in homelessness from the previous year[[7]](#footnote-8) – bringing to an end an eight-year run in consecutive annual decreases. In Wales, while overall trends are harder to establish given inconsistencies in collecting data, official data shows there were 2,142 households in temporary accommodation in June 2018 – the highest number to date[[8]](#footnote-9).
  3. However, while this data on levels of homelessness allows us to see trends across Great Britain, it fails to capture the true scale of the issue. While all countries collect data around rough sleeping, there is a lack of consistency in approach, and no recording of wider homelessness, including ‘hidden’ homelessness such as sofa surfing[[9]](#footnote-10).
  4. To present a more reliable and comprehensive estimate of homelessness across Great Britain, Crisis commissioned Heriot-Watt University to develop a model of core homelessness. Crisis defines core homelessness as people who are rough sleeping; people sleeping in cars, tents, and public transport; squatting; people in unsuitable non-residential accommodation; domestic abuse survivors in refuges; people in unsuitable temporary accommodation such as bed and breakfast accommodation and hotels; and sofa surfers. The research shows that there are around 160,000 households in Britain experiencing the worst forms of homelessness. This includes more than 9,000 people sleeping rough on any given night, and almost 42,000 people living in emergency accommodation like hostels, refuges and night shelters.[[10]](#footnote-11)
  5. It also showed that core homelessness increased from 2011 to 2016 by 31 per cent overall across Great Britain. The largest increase has been within unsuitable temporary accommodation in England, which more than doubled during this time. While overall levels of core homelessness have increased in England and Wales, in Scotland core homelessness has been falling slightly[[11]](#footnote-12). This reflects the trends seen in the official statistics recorded on homelessness.
  6. The model also forecast future levels of homelessness, using 15 interdependent variables, including relative poverty, eviction rates, homelessness applications, and the different legislative frameworks around homelessness across Great Britain. The research found that if current policies on housing, welfare, and homelessness continues, this number almost doubles to 314,800 in the next 25 years[[12]](#footnote-13).This highlights the crucial need for policy change to reverse these trends in homelessness.

*How should hardship and chronic deprivation be measured?*

* 1. The final report of the Social Metrics Commission identifies the core role of housing with regards to poverty. Housing costs often take up a significant proportion of income where people are privately renting. For households that may own housing but are ‘cash poor’, households are typically unable to quickly convert housing wealth into resources to meet immediate need[[13]](#footnote-14).
  2. Measures and poverty targets have typically failed to take the nature of homelessness, recurring housing costs, and immediate need, into account. The framework presented by the Social Metrics Commission addresses this and includes a more comprehensive picture of housing need and how far they are being met, including in relation to homelessness and overcrowding[[14]](#footnote-15). A measure of homelessness and housing need is critical to any measure of poverty in the UK.
  3. Across Great Britain there are a range of different definitions applied to homelessness. These include legal definitions that related to statutory duties[[15]](#footnote-16), but there is no consistent or recognised definition of what an end to homelessness means. This means that an individual level and across Great Britain there is no consistent description of the aims for which different funding interventions or policy frameworks are striving. The lack of common agreement and application of a shared definition is a fundamental weakness to achieving an end to homelessness.
  4. Earlier this year Crisis published *Everybody In: a plan to end homelessness in Great Britain.* The plan sets out a definition of ending homelessness. The definition was created based considering the existing systems in place and context, an extensive consultation with over 1,000 stakeholders, a third of which had experience of homelessness, and consultation with a cross-party expert advisory board of politicians and decision makers[[16]](#footnote-17).
  5. The definition aspires to an end to different forms of homelessness in Great Britain, but it also assumes it is reasonable to aspire to breakthrough success in different forms of homelessness prevention. Meaning:
* No one sleeping rough
* No one forced to live in transient or dangerous accommodation, such as tents, squats, and non-residential buildings
* No one living in emergency accommodation, such as shelters, and hostels, without a plan for rapid rehousing into affordable, secure, and decent accommodation
* No one homeless as a result of leaving a state institution, such as prison or the care system
* Everyone at immediate risk of homelessness gets the help they need that prevents it from happening.
  1. These definitions should be used to measure and monitor homelessness in Great Britain and should be adapted into the different policy areas that have the most significant impact on homelessness, including welfare.

*What factors best explain the reported increases in indicators of deprivation like homelessness, rough sleeping and increased food bank use? Is our welfare safety net working to prevent people falling into deprivation? If not, how could it better do so?*

* 1. The causes of homelessness are complex, and often involve an interaction between individual circumstances and larger, structural factors.[[17]](#footnote-18) In Great Britain, the levels and patterns of homelessness varies across England, Scotland, and Wales. A contributing factor to this is that statutory homelessness policy has diverged significantly since 1999.[[18]](#footnote-19)
  2. Wider policy in both housing and welfare have a direct impact on homelessness, and indirectly affect the efficacy of homelessness policy and practice.[[19]](#footnote-20) Research shows that welfare systems across Europe profoundly impact on the scale, causes, and nature of homelessness.[[20]](#footnote-21) Available evidence also supports this as, at a national level, countries with well-functioning housing, labour market and comprehensive social security policies have an overall low prevalence of homelessness.[[21]](#footnote-22)

* 1. People lose their homes when the rising pressure from high rents and low incomes becomes too much. Without support from a comprehensive safety net, a sudden increase in pressure, like losing a job or becoming ill, can quickly force someone into homelessness. Financial support through the welfare system is crucial in preventing this from happening. It should provide low-income households with protection and stable housing. For people who are already homelessness, welfare assistance with housing and other costs is a lifeline that helps leave the devastation of homelessness behind.
  2. Over the last decade, a series of changes to the welfare system and falling investment have meant that it currently fails to consistently support people when they need it. This means it cannot provide support to prevent homelessness or respond rapidly to resolve it. In some cases, including issues with the roll-out of Universal Credit, the welfare system is worsening the pressure leading to homelessness. Evidence also shows that some elements of the welfare system, such as sanctions, directly cause homelessness[[22]](#footnote-23).
  3. Research by Heriot-Watt University commissioned by Crisis modelling homelessness levels and future projections also reinforces that changes to the welfare system has one of the biggest impacts on homelessness levels. The research found that projected levels of core homelessness would be 42 per cent less by 2041 if the planned welfare cuts from 2016 – 2021 did not go ahead, and there were no similar welfare cuts carried out in the 2020s[[23]](#footnote-24).
  4. A significant contributor to this is likely the impact of the freeze to Local Housing Allowance (LHA) rates[[24]](#footnote-25) which came into place in 2016. In England, the ending of an Assured Shorthold Tenancy (AST) is the biggest cause of homelessness.[[25]](#footnote-26) As fewer people can afford to buy homes, and there are fewer social rented tenancies, more people are renting their homes in the private rented sector[[26]](#footnote-27). Yet people on low incomes, including those in work, who need support with paying their rent are facing increasing gaps between their rent and the LHA rates they are entitled to.
  5. Recent research by the Manchester Metropolitan University with the Residential Landlord’s Association (RLA) found that the gaps between LHA rates and rents is a key driver of homelessness from the private rented sector through the ending of an AST.[[27]](#footnote-28) This is also echoed in the National Audit Office report into homelessness last year, which stated that changes to Local Housing Allowance rates ‘appear to have contributed to private rented properties becoming less affordable, which in turn is likely to be contributing to homelessness cause by the ending of an assured shorthold tenancy’.[[28]](#footnote-29)
  6. Joint research by Crisis and the Chartered Institute of Housing (CIH) also shows that cumulative cuts to LHA rates mean that across Great Britain, 59 per cent of areas are unaffordable[[29]](#footnote-30) within LHA rates to single people, couples, and small families, and 91 per cent are unaffordable to at least one household type (people in shared accommodation, one bedroom accommodation or two bedroom accommodation). This is largely driven by England, with 97 per cent of areas unaffordable to at least one household type. However, in Wales, 82 per cent of areas are unaffordable, and 67 per cent in Scotland, for at least one household type, so affordability is still a significant challenge across the three nations[[30]](#footnote-31).
  7. Unaffordability also varies by region. For example, London, the South East of England, the East of England, Lothian, Greater Glasgow, Cardiff, and Swansea seeing far higher levels of unaffordability as rent prices have increased in line with high demand, and low supply of housing affordable to people on low incomes.
  8. The impact of increasing unaffordability across Great Britain means many households are now in a position where they have few, or no, options to be able to manage the gap between their rent and the support from LHA rate, including being unable to move to cheaper accommodation[[31]](#footnote-32).
  9. Ultimately, the affordability of housing is a wider question connected to the supply of affordable housing to people on low incomes across all tenures. However, at present the increasing need for the private rented sector to provide homes for people who are homelessness due to lack of alternative supply of affordable homes means Local Housing Allowance rates must be able to cover the cost of rents. Crisis recommends **that LHA rates are realigned with the 30th percentile of market rents and increased in line with rents thereafter.**
  10. The introduction of the lower benefit cap in 2017 has impacted on household incomes across Great Britain. More than half of households (56%) hit by the cap have lost up to £50 a week, and three in ten (30%) have lost between £50 to £100 a week[[32]](#footnote-33), increasing their homelessness risk.
  11. While some people are supported through Discretionary Housing Payments (DHPs)[[33]](#footnote-34), a number of local authorities have reported that DHP funding has not been proportionate to the rise in demand[[34]](#footnote-35), and there is currently no analysis of the efficacy and use of DHPs including to prevent homelessness at a local level[[35]](#footnote-36).
  12. If LHA rates are increased to support more people with housing costs, an unintended consequence will be that a greater number of people’s overall income will exceed the benefit cap. This means in reality they won’t receive more help with their rent and continue to struggle. Crisis recommends **that there must be increased flexibility to lift the benefit cap in specified circumstances related to homelessness.** This flexibility should be focused on people likely to need support from DHPs for a long period of time, for example more than a year, to avoid homelessness because of the cap. This is likely to include single parents with young children at risk of homelessness, and people at risk of homelessness where illness and disability create a barrier to entering work.
  13. Finally, research shows that some elements of the welfare system directly cause homelessness. Sanctions cause homelessness for those at risk by taking away critical financial support when needed. Since 2012, the new conditionality regime includes enhanced requirements placed on claimants – including job-search and other targets, and increased severity and length of sanctions. Some claimants can have their benefit withdrawn for up to three years if they do not meet requirements placed upon them[[36]](#footnote-37).
  14. Research by Sheffield Hallam University on sanctions and homelessness suggests that homelessness service users are disproportionately affected by sanctions. Analysis of the experiences of 1,000 homeless people in the welfare system found that one fifth (21%) of people became homeless because of a sanction, and 16 per cent had to sleep rough[[37]](#footnote-38).
  15. Sanctions are often applied when people experiencing homelessness and those at risk of homelessness cannot comply with conditions rather than because they choose not to comply. People experiencing homelessness are twice as likely to be sanctioned than the general population. People experiencing homelessness with higher support needs, including mental health needs or dependencies, are more like to be sanctioned than those without these vulnerabilities[[38]](#footnote-39).
  16. The impact of sanctions on people experiencing homelessness often impedes their ability to find stable employment and housing. Sixty per cent of people experiencing homelessness sanctioned say that the sanction affected their ability to look for work. Three quarters reported they have gone hungry or skipped meals due to a sanction, and the same proportion say being sanctioned has negatively impacted their mental health[[39]](#footnote-40).
  17. Crisis recommends **that the conditionality and sanctions regime must be reformed to ensure it does not cause homelessness.** Sanctions should not be issued ifthere is evidence that they will cause homelessness. Overruling the first ‘sanctionable’ offence for people with a history of homelessness or who are at risk will enable work coaches to discuss conditionality requirements and whether they are suitable. It can also help encourage people to disclose homelessness or housing instability, so work coaches are aware of other demands on their time. This will help ensure conditionality is realistic, and takes full account of homelessness and housing insecurity, and what people are reasonably able to do in relation to job searching whilst dealing with other barriers to work.

*What role does Universal Credit play in relation to deprivation, or could it play in tackling it?*

* 1. Universal Credit creates the opportunity to ensure the welfare system works effectively to prevent and respond to homelessness. However, a series of changes and falling investment since its original design have reduced entitlement to financial support for the people who need it most. While there has been a welcome increase in investment through commitments in the 2017 and 2018 Autumn Budget, further investment and policy change is needed for the system to meaningfully prevent and respond to homelessness.
  2. Universal Credit is currently putting people at increased risk of homelessness. A minimum five week wait[[40]](#footnote-41) at the start of the claim means people face a period of time with no income. Many people, including people experiencing homelessness and people at risk of homelessness, do not have the resources to withstand this wait period.
  3. The DWP have made advance payments[[41]](#footnote-42) available so people have access to income, which they then pay back from their Universal Credit award each month. The experience of Crisis services has been that where someone is unable to quickly move into work, this can lead to prolonged financial hardship, with people struggling to manage on the amounts they are left with. This is especially the case where repayments of advance payments are deducted from Universal Credit in addition to other deductions for debt payments. Crisis has seen cases where these levels of deductions have meant people are having to pay all bills, food, and clothes with £140 a month. Other homelessness organisations and organisation such as Citizen’s Advice are reporting similar experiences with their clients[[42]](#footnote-43).
  4. The Government have recently announced that overall level of deductions will reduce from a 40 to 30 per cent cap, and advance payments will be able to be repaid in 16 months instead of 12. These changes are being phased in by October 2019 and October 2021 respectively. While welcome, it is unlikely these changes will completely remove the risk of people struggling to pay their rent and pay for essentials, particularly for young people under 25 who are entitled to £251.77 a month to live off.
  5. Crisis recommends that **people experiencing homelessness have access to the same financial support as an advance payment without having to pay it back.** This will enable Universal Credit to provide financial support so that people are able to rapidly find suitable, affordable housing if they are facing homelessness or housing insecurity, without the risk of future financial struggle by having to pay back support, which could lead to repeat homelessness.
  6. Similarly, **levels of all deductions should be flexible, so they can be set at affordable levels** for people experiencing homelessness and those at risk of homelessness to avoid repeat homelessness. Even with a lower overall cap, some people are still likely to struggle and so more flexibility should be made available to help keep people in their homes or support them to find somewhere stable to live.
  7. As well as resolving these issues, the implementation of Universal Credit needs further investment to resolve issues with the service. Many people continue to face errors and delays in their applications, and often receive conflicting advice from DWP staff on how to resolve issues. This can mean further delays in payment in addition to the minimum five week wait at the beginning of the claim. Claimants also report issues with setting up direct payments to landlords. Direct payments can be hard to access and when they are put in place they can be applied erratically so people still receive their housing costs when they believe it has been paid to the landlords. This puts people into rent arrears and at risk of homelessness. Crisis recommends that r**esources match demand as the Universal Credit rollout continues. This should include investment in training and numbers of staff in service centres and the helpline.**
  8. The implementation of such a major reform has proven to be time intensive and a significant challenge. The Department for Work and Pensions is currently dealing with the dual challenge of reducing these errors and delays in Universal Credit and ensuring these issues are not replicated in the managed migration process. Addressing issues in a transparent way is important for creating trust and confidence in Universal Credit as a welfare system, and the managed migration process.
  9. The managed migration process is still in the draft regulations stage. Crisis, along with five other leading housing and homelessness charities Shelter, St. Mungo’s, Depaul, Homeless Link, and Centrepoint, are calling for a delay in the vote on the regulations for further scrutiny. We remain concerned with the draft regulations and want them amended so that **there is no termination of benefits for people who have not made a Universal Credit claim ahead of a deadline; a five-week benefit roll on is provided for people experiencing homelessness and those at risk as they cannot withstand payment delays at the beginning of Universal Credit, and transitional protection ensures managed migration does not put people at risk of homelessness or prevent them from moving on from homelessness.**
  10. Further, **Crisis recommends that to improve trust and confidence in Universal Credit and managed migration, the Department for Work and Pensions should reintroduce reporting on business plan transparency measures.** Between 2011 to 2015, the Department was required to report on key measures, including customer service, with the aim of setting new standards for transparency so the public could easily see how and where taxpayer’s money was spent; and hold politicians, government departments, and public bodies to account.[[43]](#footnote-44)
  11. This reporting should include specific indicators to monitor the progress of managed migration on people experiencing homelessness and other vulnerable groups, as well as on the process more broadly. This will help the Department to identify national trends to feed in to their ‘test and learn’ approach, and the Department should be required to formally report risk mitigation plans to respond to any risks that this monitoring highlights.

*Do Jobcentre Plus procedures and benefit delays play a role?*

* 1. Jobcentre Plus is often the first port of call for people experiencing homelessness and those at risk of homelessness, who need support from the welfare system. The roll out of Universal Credit means that work coaches are having to understand support with housing costs, while they have been typically required to focus on moving people into employment. This is welcome and provides an opportunity for work coaches to better understand the impact unstable housing and homelessness has on someone’s ability to engage in meaningful work activity and employment.
  2. Stable housing is key for people to be able to sustain employment. While some people experiencing homelessness are in work, it is incredibly difficult to progress and build on work opportunities with insecure, or no, housing. Securing housing therefore also support Jobcentre goals for people to be in, and progress in, work. It is crucial that this is recognised by DWP and Jobcentres, and changes are made to achieve a cultural shift to provide genuine homelessness prevention and a rapid response to homelessness through a dual approach to housing and employment.
  3. The support from Jobcentres is an integral part of ensuring the successful national roll out of Universal Credit and that it is responsive to homelessness and housing need. However, the experience of local Crisis teams of working closely with Jobcentre Plus has shown that staff can struggle to recognise, understand and respond to homelessness. This means existing safeguards in Universal Credit fail to be used to support people experiencing homelessness to stabilise housing and protect people at risk from further housing instability.
  4. For example, work coaches can set up direct payments of support with housing costs to landlords and applying the homeless easement to job searching. The easement gives people space to focus on activities related to helping their housing situation, by suspending or significantly reducing job seeking requirements. Crisis’ clients and staff report that without knowledge of housing and homelessness, work coaches fail to apply, or even have knowledge of, these safeguards. This unintentionally creates barriers for people experiencing homelessness to stabilise their housing and can make it harder for them to focus on work.
  5. Experiential evidence from Crisis local services working closely with Jobcentre Plus has shown the benefits of embedding a homelessness prevention approach with housing and homelessness personnel, in the positive outcomes achieved for both stable housing and secure employment. In Newcastle, this work is taking place as part of a Homelessness Prevention Trailblazer. So far, 269 people have engaged with the Trailblazer. While many of these cases are still ongoing, over a third (35%) have had their homelessness prevented or resolved at this stage, and more than a quarter (27%) have engaged with advice to start discussing their options to prevent or resolve homelessness[[44]](#footnote-45).
  6. The commitment in the Westminster Government’s Rough Sleeping Strategy for homelessness experts in Jobcentres in important first step to embed this way of working. However, while welcome, the commitment falls short of providing dedicated resource and relies on a work coach to voluntary take on homelessness specialism in addition to their day-to-day case load, which is likely to increase as Universal Credit rolls out.
  7. Crisis recommends that **DWP establish a network of Homelessness and Housing Specialists across all Jobcentres.** These specialists should lead on creating joint working arrangements and protocols with their local authority Housing Options team and local partners, including homelessness organisations. The specialists should also establish protocols for data sharing between Jobcentre Plus, local authorities, and local partners. This will support with the identification and monitoring of homelessness and housing instability. Further, these specialists should ensure Jobcentre Plus work coaches are trained to recognise and respond to homelessness and housing need, including by completing a training module delivered in collaboration with local homelessness specialists.

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29. An area is defined as a Broad Rental Market Area, which are areas used to calculate LHA rates. LHA rates were set to cover 30per cent of the market in 2011, so unaffordability is defined in the research as where 20per cent or less than the private rented sector is affordable within LHA rates in an area. Typically, rents at the lower end of the market would capture landlord rates that may be offered to friends, family, or long-term tenants, which would prevent people who are homelessness or at risk from being offered such a low rate. [↑](#footnote-ref-30)
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33. DHPs are a limited resource from councils that can be allocated, usually for a short period of time, if someone experiences a gap between their rent and support with housing costs. This means there are competing priorities for the funding, as this gap can be caused by a number of welfare policies. [↑](#footnote-ref-34)
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40. People currently receiving housing benefit and move onto Universal Credit will receive their housing benefit for an extra two weeks of this five week wait. From 2020, this two week run on will be expanded to include Employment Support Allowance, Jobseekers Allowance, and Income Support. [↑](#footnote-ref-41)
41. Advance payments effectively give people access to up to 100% of their Universal Credit entitlement at the beginning of their claim. They are then paid back over 12 months. The current maximum for the rate of them being paid back is up to 40% of their Universal Credit standard allowance. [↑](#footnote-ref-42)
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44. Crisis analysis of figures reported by Newcastle City Council. Ninety-four people have had their homelessness prevented or resolved so far, and 72 people have engaged with advice. [↑](#footnote-ref-45)