



# Housing Vulnerability among Households Using Food Banks in Great Britain

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# Why housing?

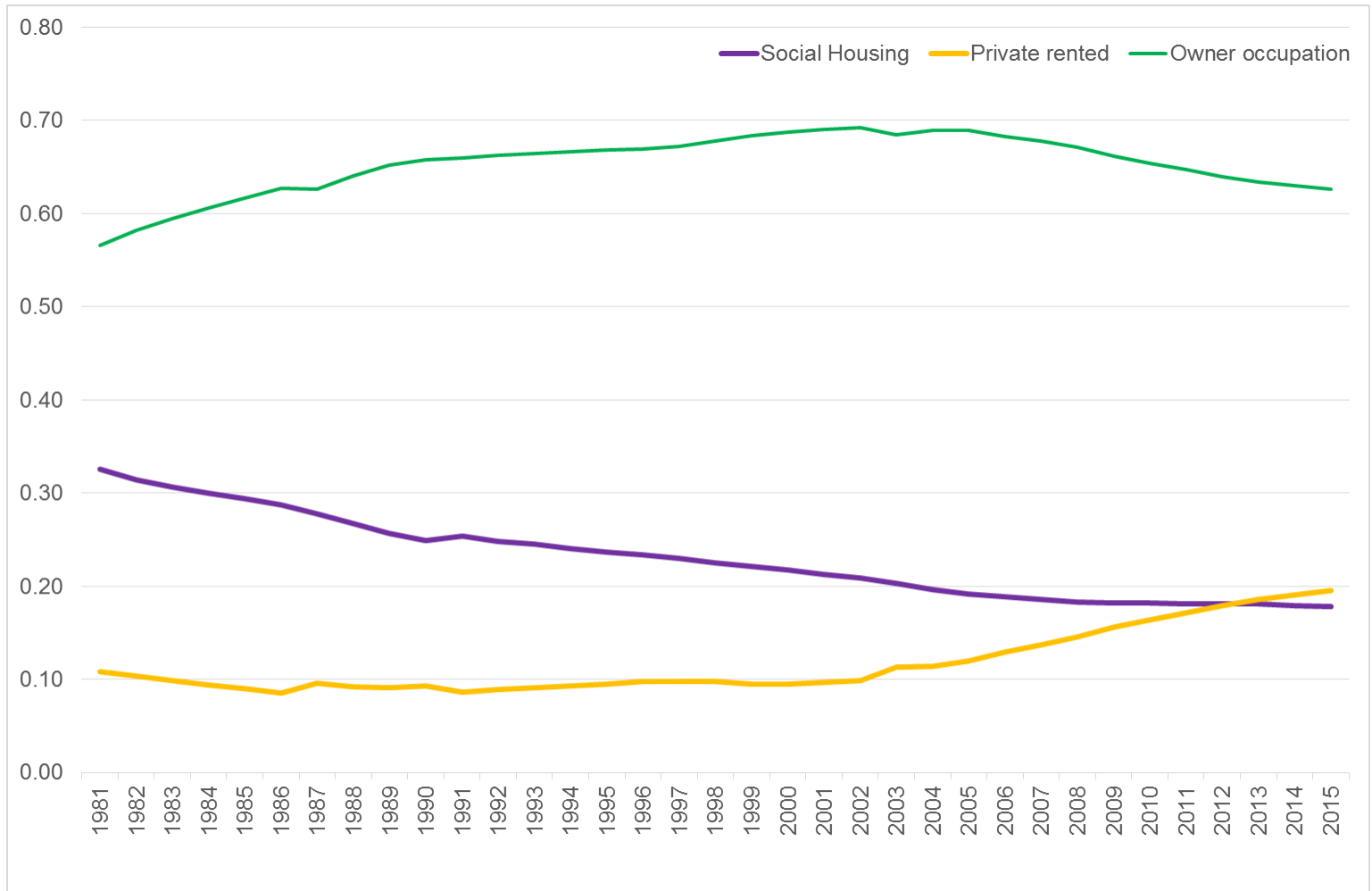
- General

- Among the largest household expenditures
- Inflexible

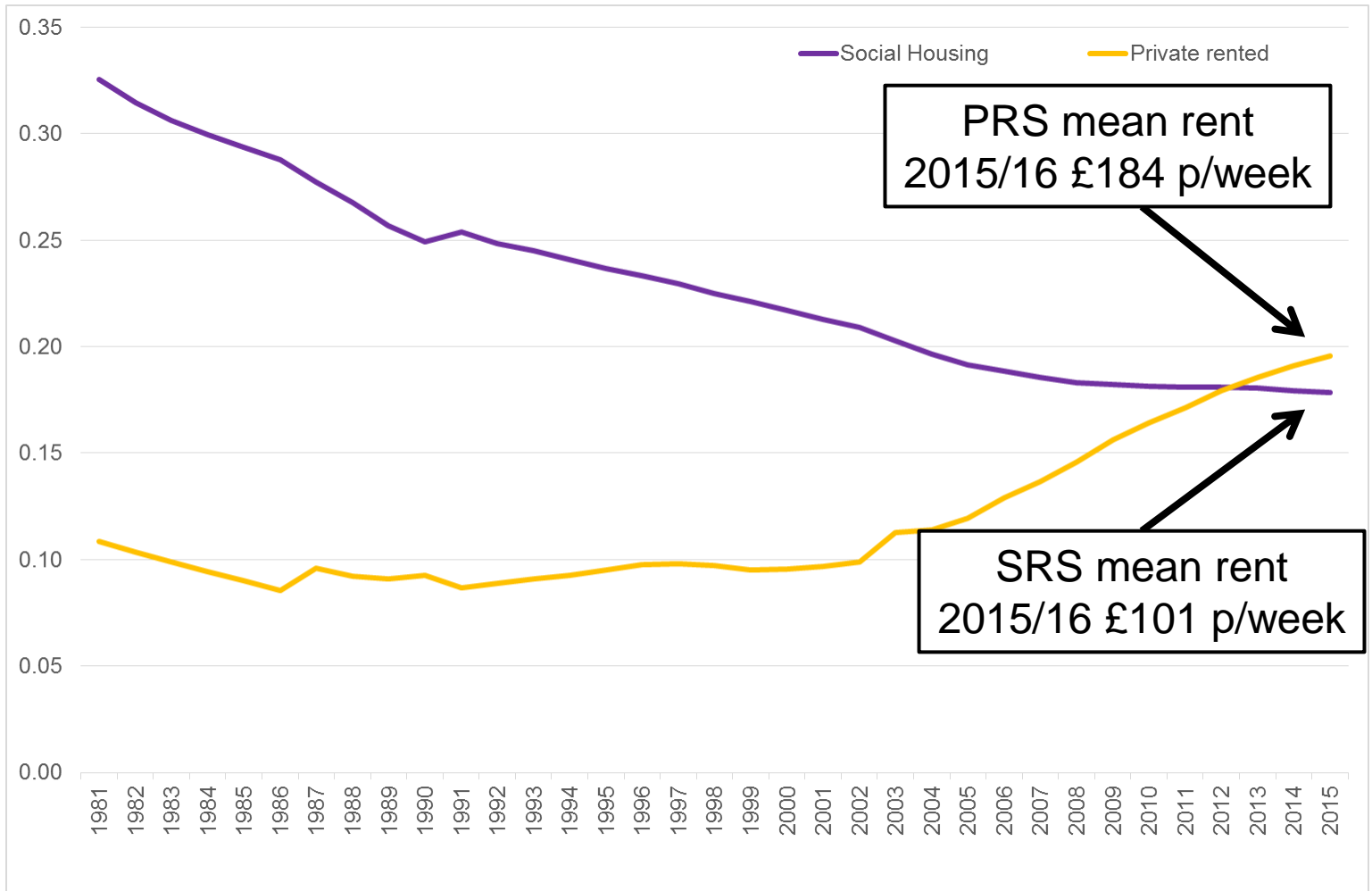
- Policy changes

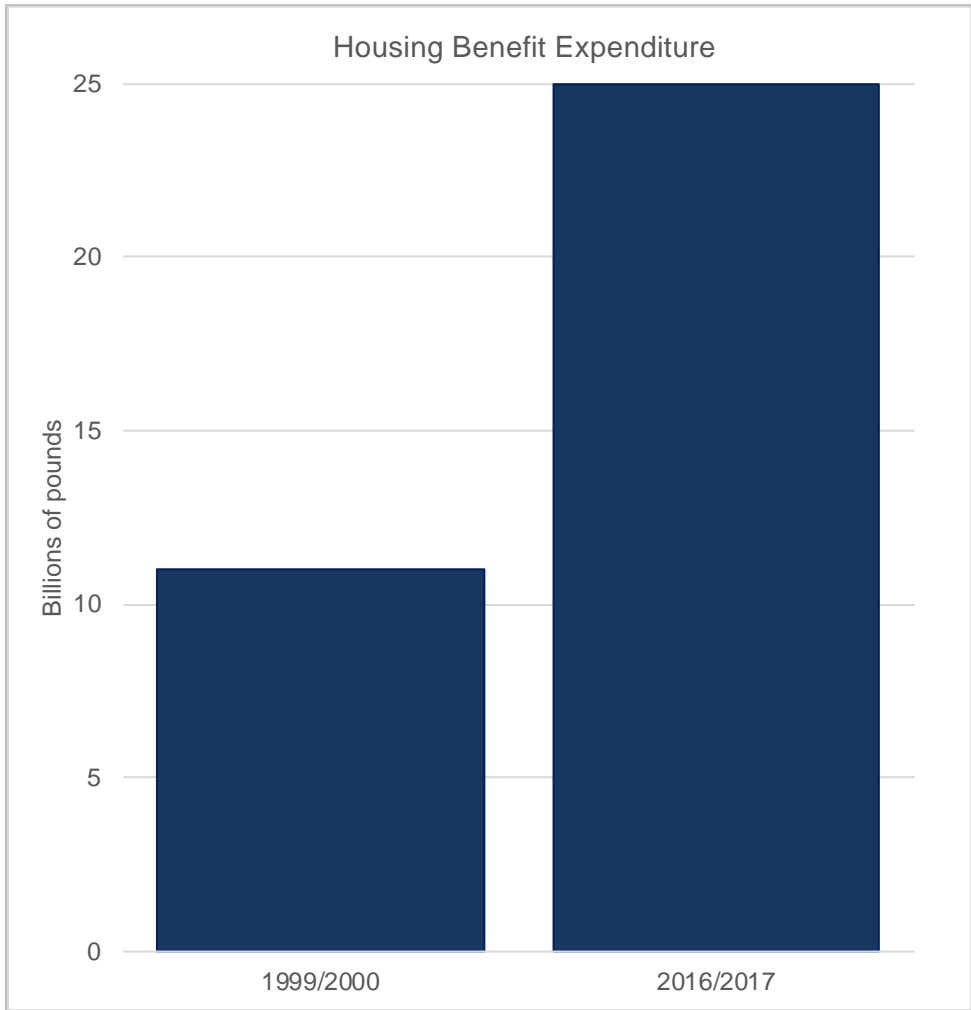
- Ongoing reductions in social housing availability
- Reductions to financial support for renters

# Tenure trends



# Tenure trends







# Changes to support for renters

## o April 2011

- LHA rate dropped from 50 to 30% (PR)
- LHA caps (PR)
- Bedroom Tax/Removal of the Spare Room Subsidy (SR)
- Shared Accommodation Rate – up to age 35 (PR)

## o April 2016

- Freeze LHA rate (PR)
- No HB for 18-21 year olds (some exceptions, since withdrawn)

# Benefit cap

- o Disproportionately affects housing payments

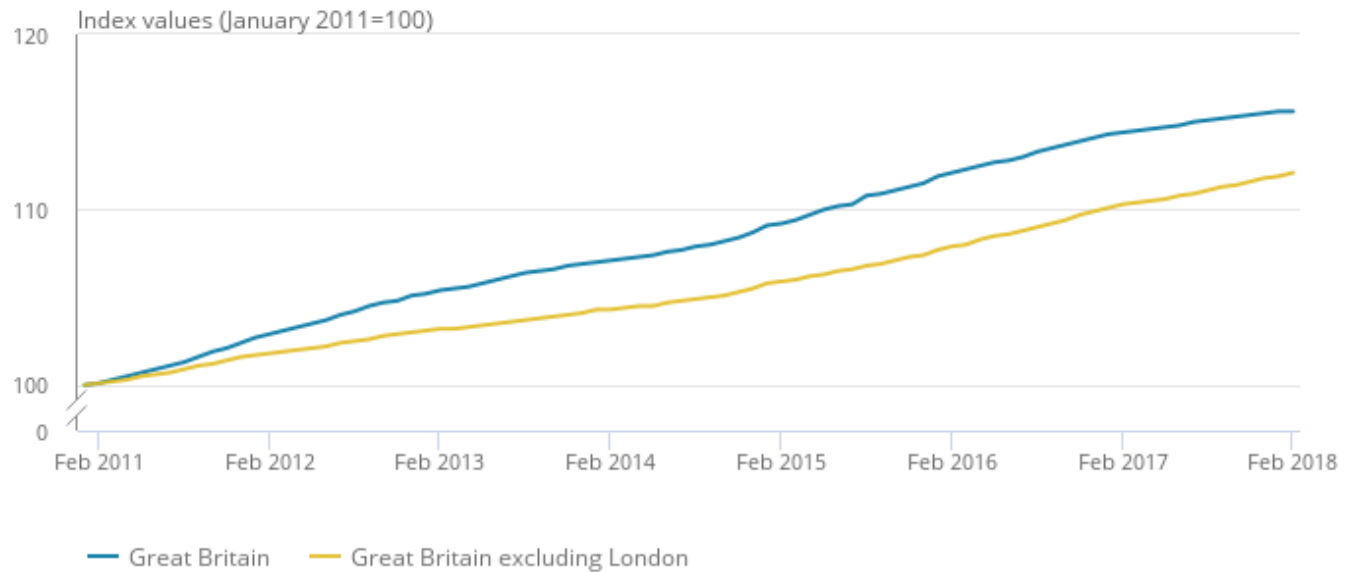


The screenshot shows the top of a Guardian article. The header includes the Guardian logo, navigation links for 'Subscribe', 'Find a job', 'Sign in', and 'Search', and a menu with categories: 'News', 'Opinion', 'Sport', 'Culture', 'Lifestyle', and 'More'. The article is part of the 'Housing Network'. The title is 'A mother given 50p a week for housing: the benefit cap one year on'. The author is 'Melanie Rees', identified as 'Head of policy, Chartered Institute of Housing'. The date is 'Mon 13 Nov 2017 08.02 GMT'. There are social media sharing icons for Facebook, Twitter, Email, and a generic share icon. Below these are view counts: 1,246 and 1,088. The main text begins with 'A year after the lower benefit cap was introduced, families go without food and fuel and are forced to use foodbanks'. A bullet point states 'Melanie Rees is head of policy at the Chartered Institute of Housing'. At the bottom of the article preview is a photograph of a person in a pink shirt standing in front of a food bank, holding a banner that reads 'Glasgow SW foodbank FOOD BANK OPEN TODAY'.

# Private rents

Figure 2: Index of Private Housing Rental Prices indices, Great Britain, January 2011 to February 2018

Index values







# Housing changes

Households in temporary accommodation

**↑ 60%**  
since March 2011

Rough sleeping

**↑ 134%**  
since autumn 2010

Households placed in temporary accommodation outside own LA

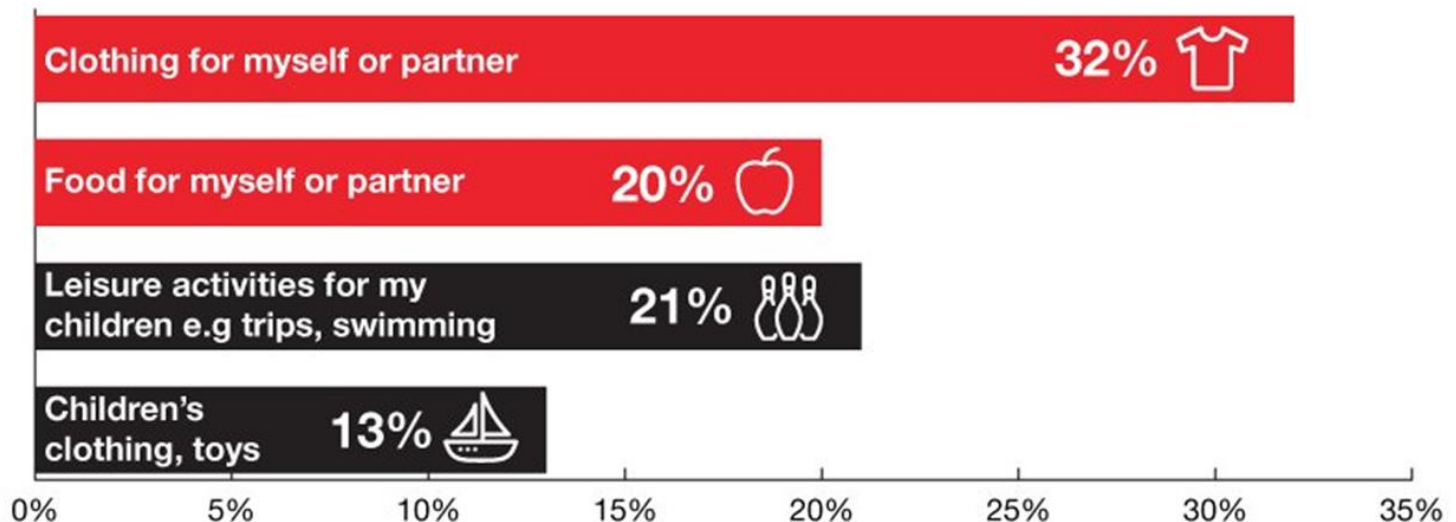
**↑ 248%**  
since March 2011

Households accepted as homeless due to end of AST

**↑ 291%**  
since 2009/10

# The relationship between housing and food

## Low paid renters cutting back on basics to cover their rent in the last 12 months



Notes: Base – 612 private renters on lower pay, 228 parents for the two results relating to children's items, YouGov, online, August 2017.



# Objectives

- Investigate extent to which households using food banks are experiencing housing insecurity, homelessness, and poor housing conditions
- Evaluate potential protective role of social housing and housing benefit for households experiencing food insecurity



# Data

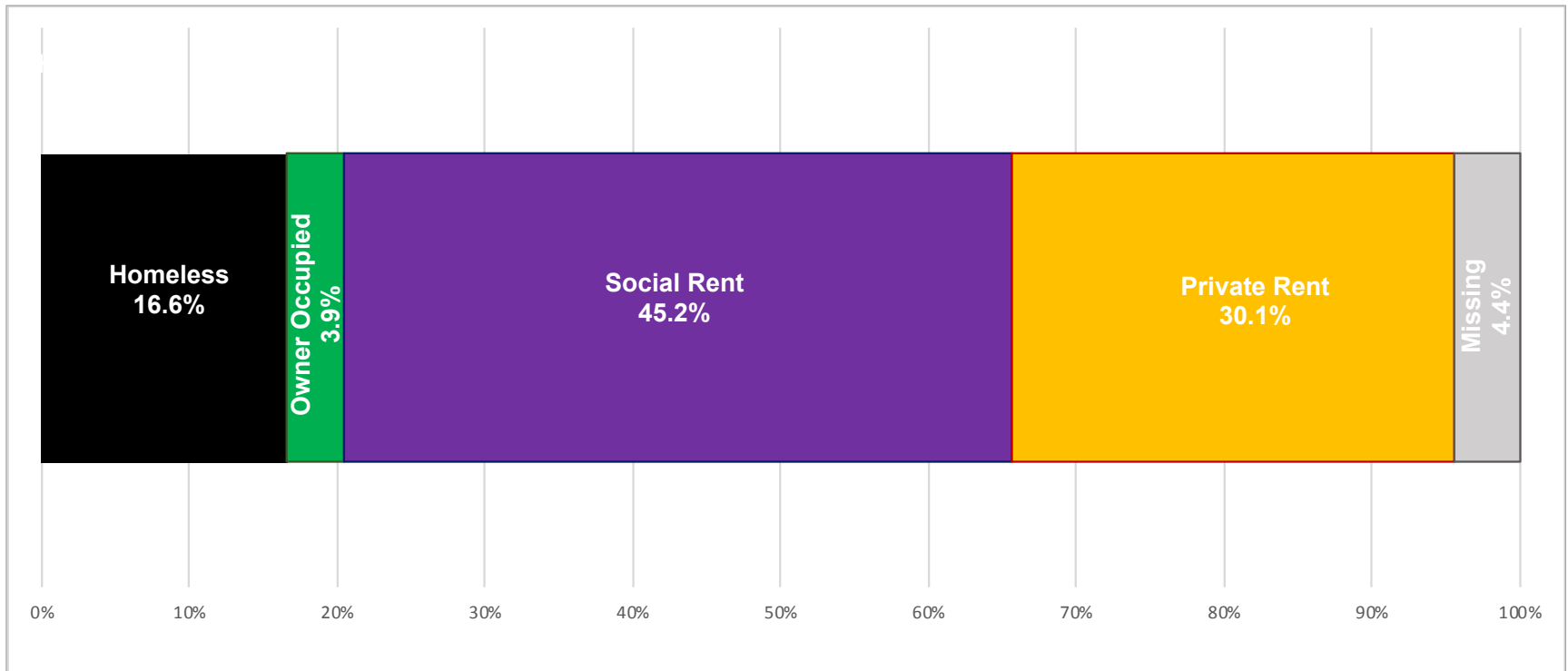
- 24 randomly sampled Trussell Trust food banks in England, Wales and Scotland
- 4-week recruitment periods in each food bank between October 2016-April 2017
- 598 households using food banks participated
  - 70% participation rate
  - Ineligible: language barrier, visible distress/incapacity, proxy



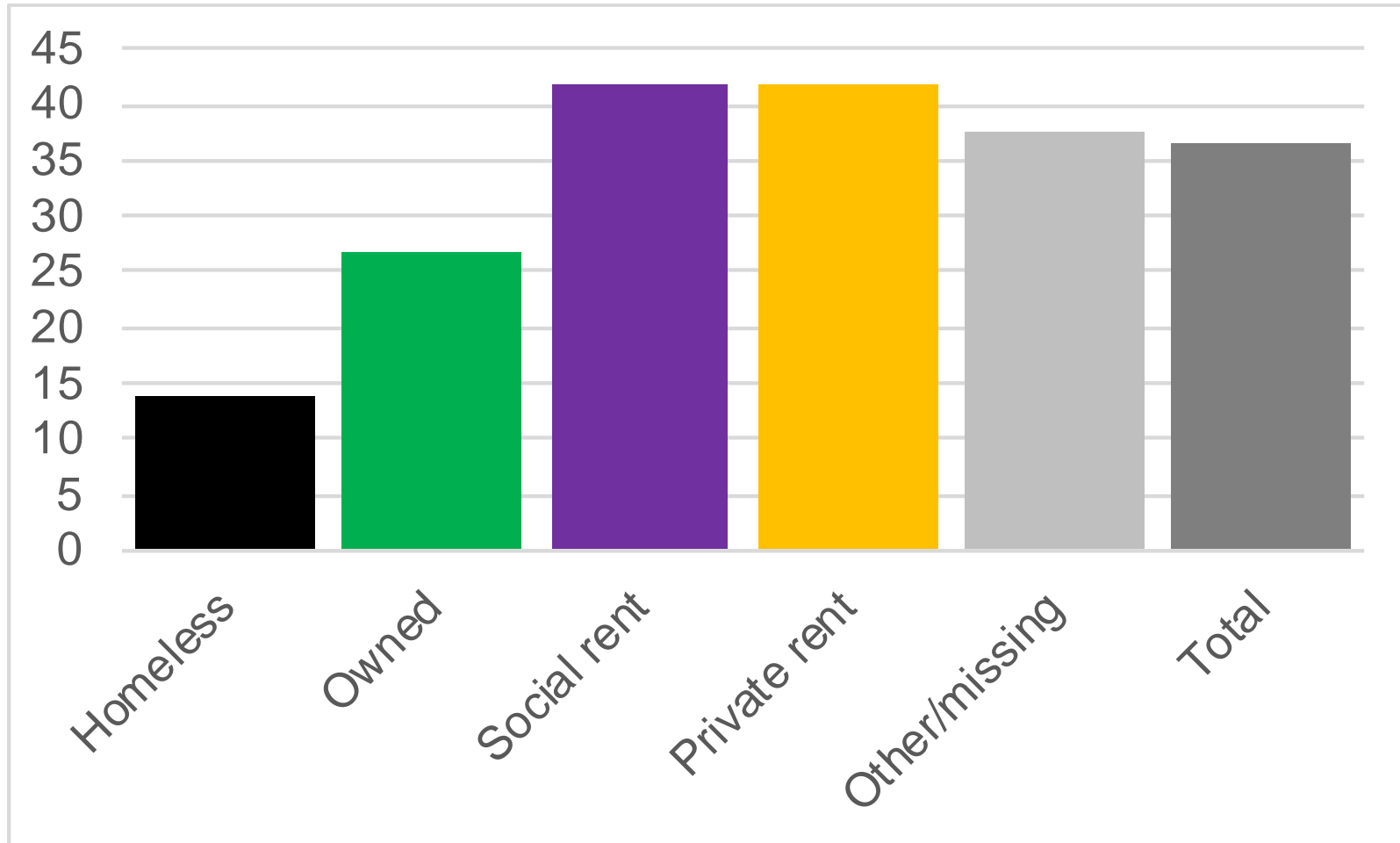
# Results

- Tenure
- Moves
- Housing problems
- Arrears and payment difficulties
- Housing benefit
- Unexpected costs

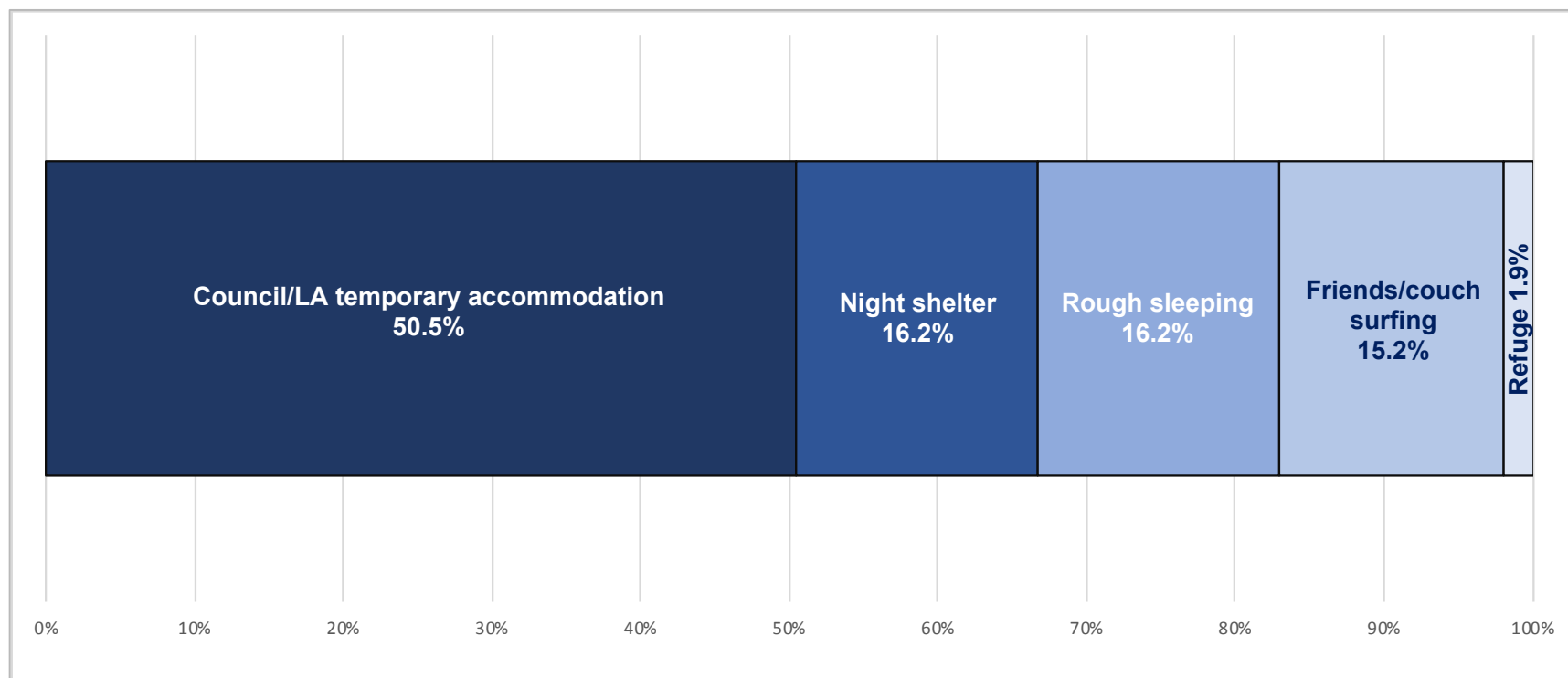
# Tenure



# Presence of children

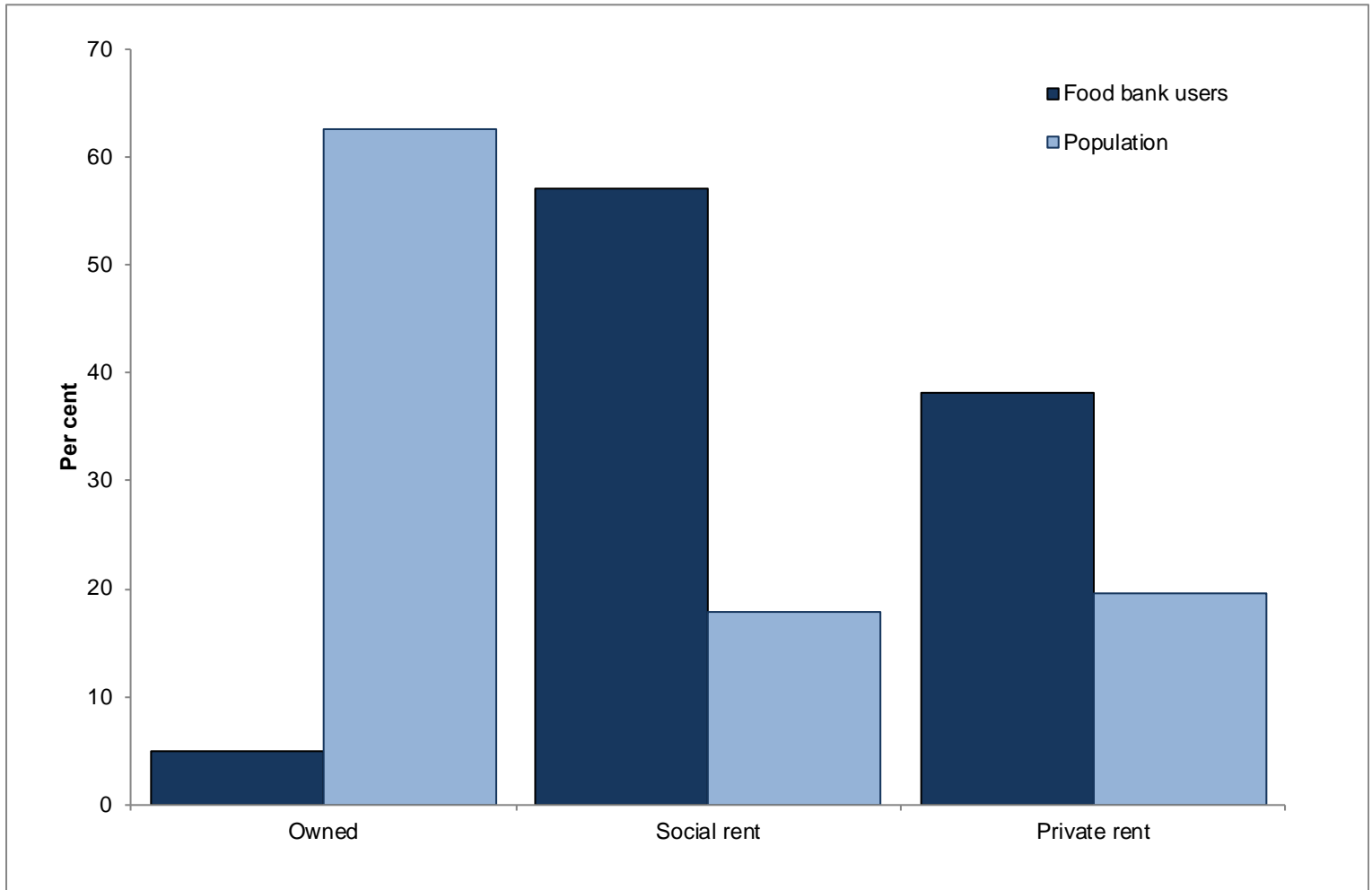


# Tenure: Homelessness



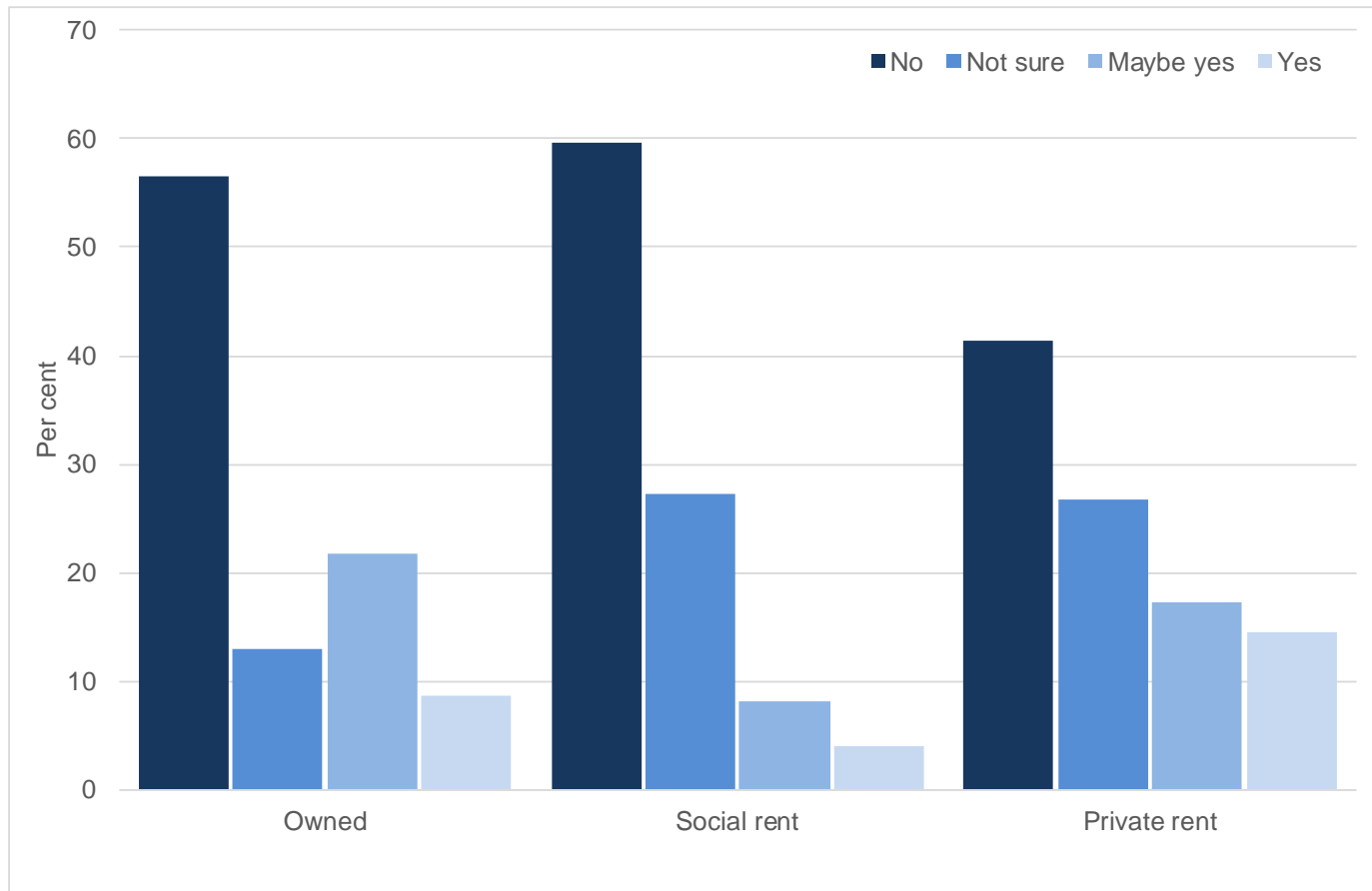


# Tenure



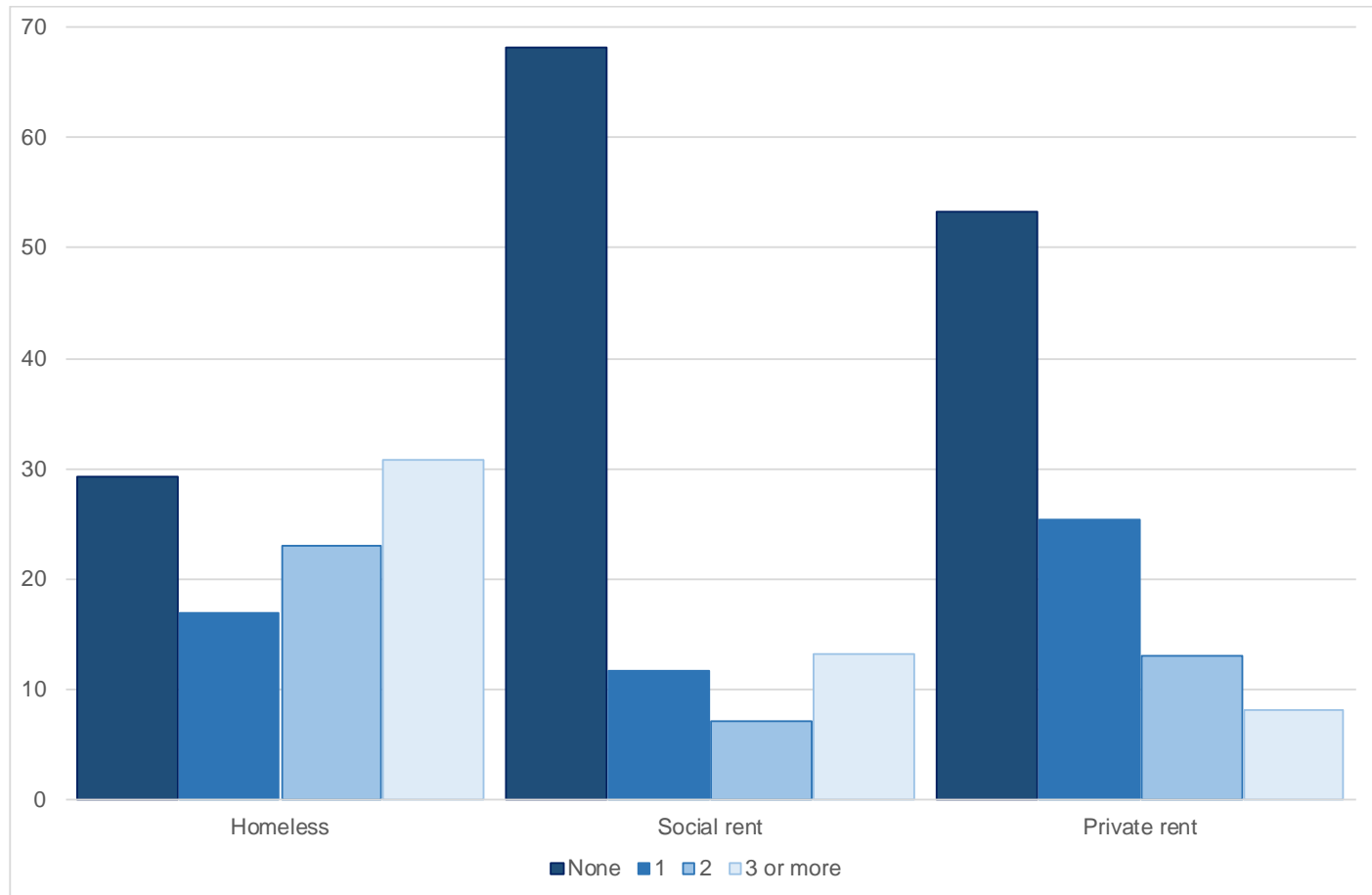
# Insecurity

“Thinking about your current housing situation, do you think you will be forced to move out of your home in the upcoming year?”

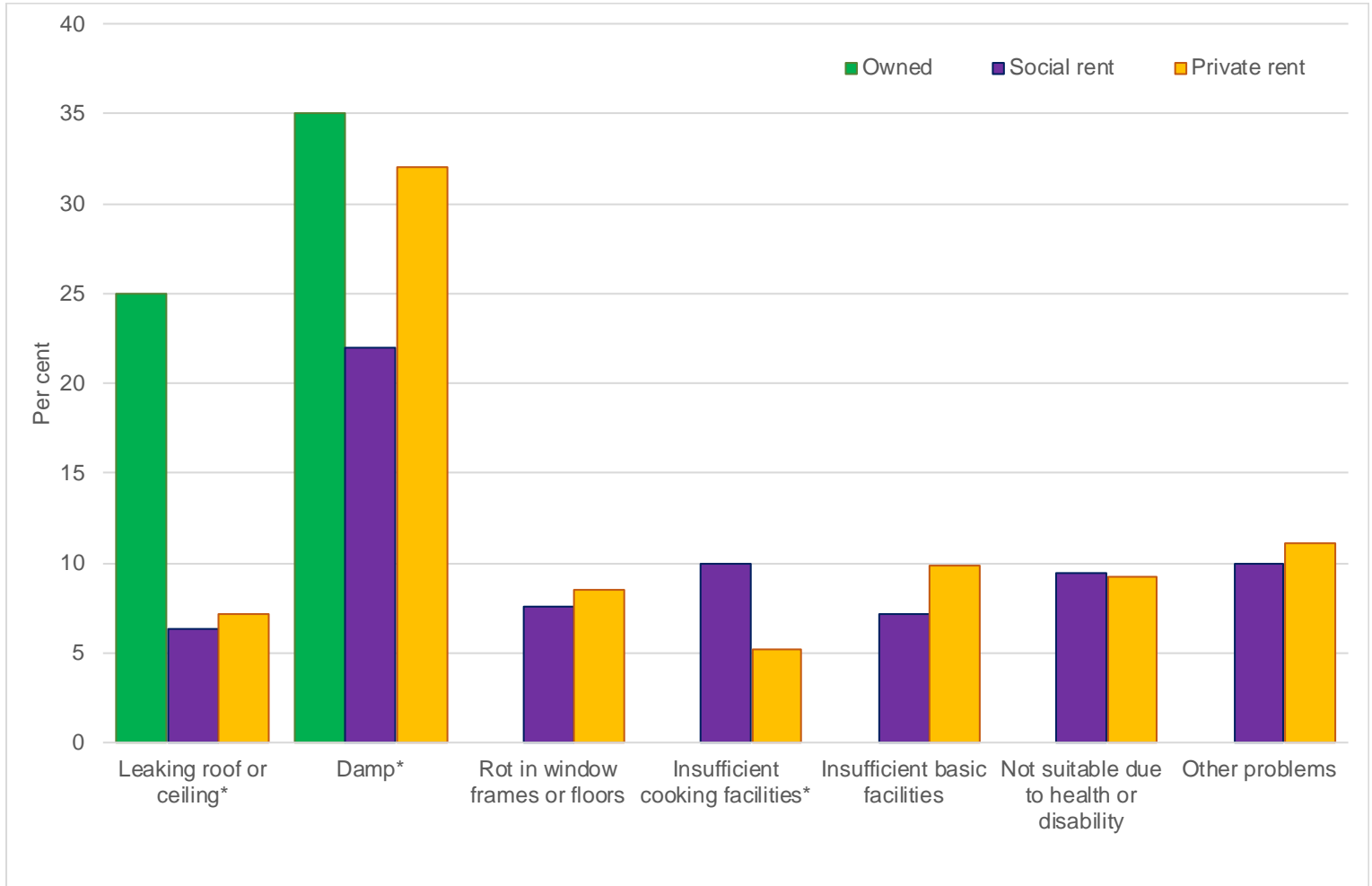


# Home moves

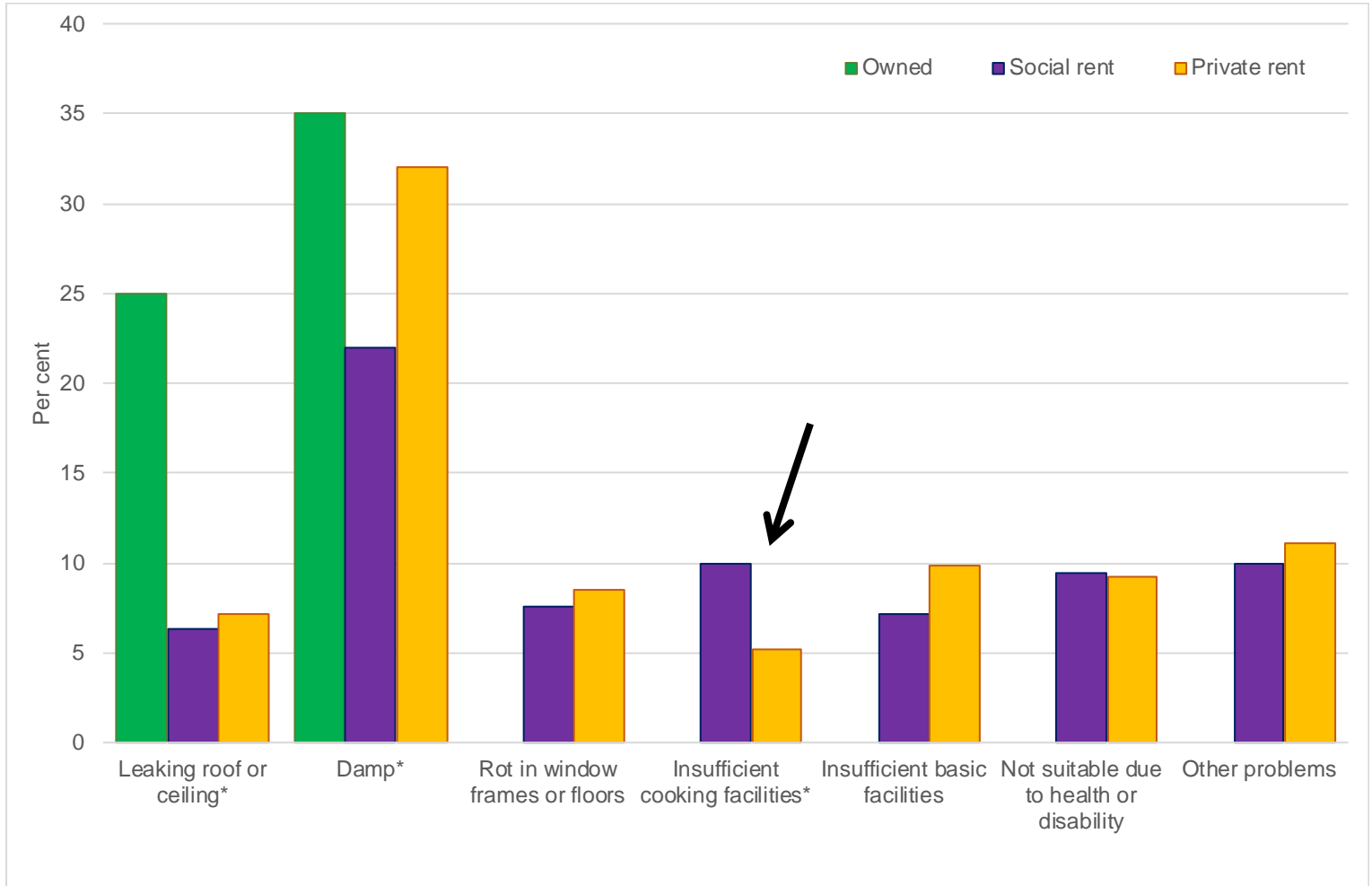
Number of residential moves in the past 12 months



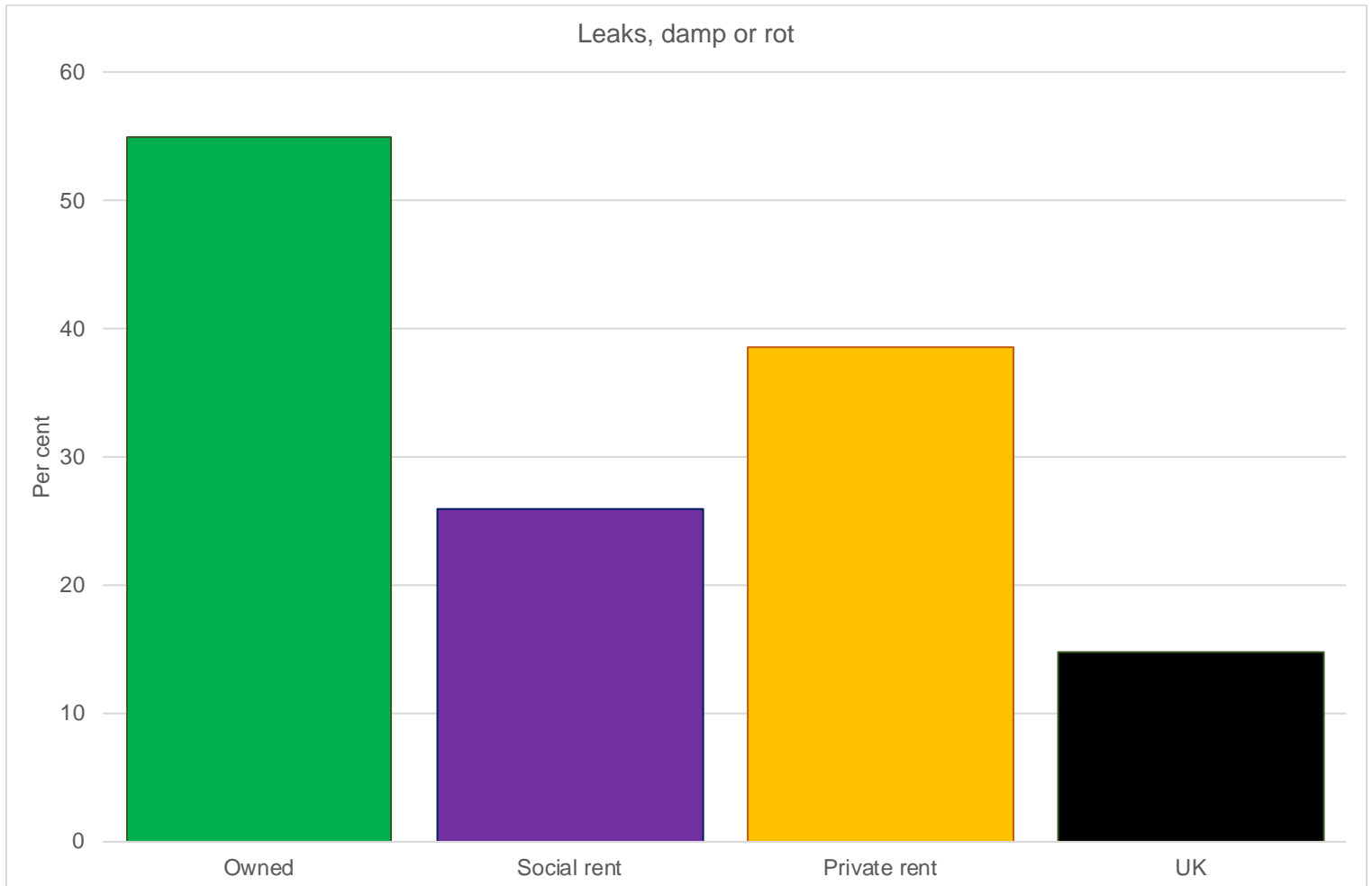
# Housing problems



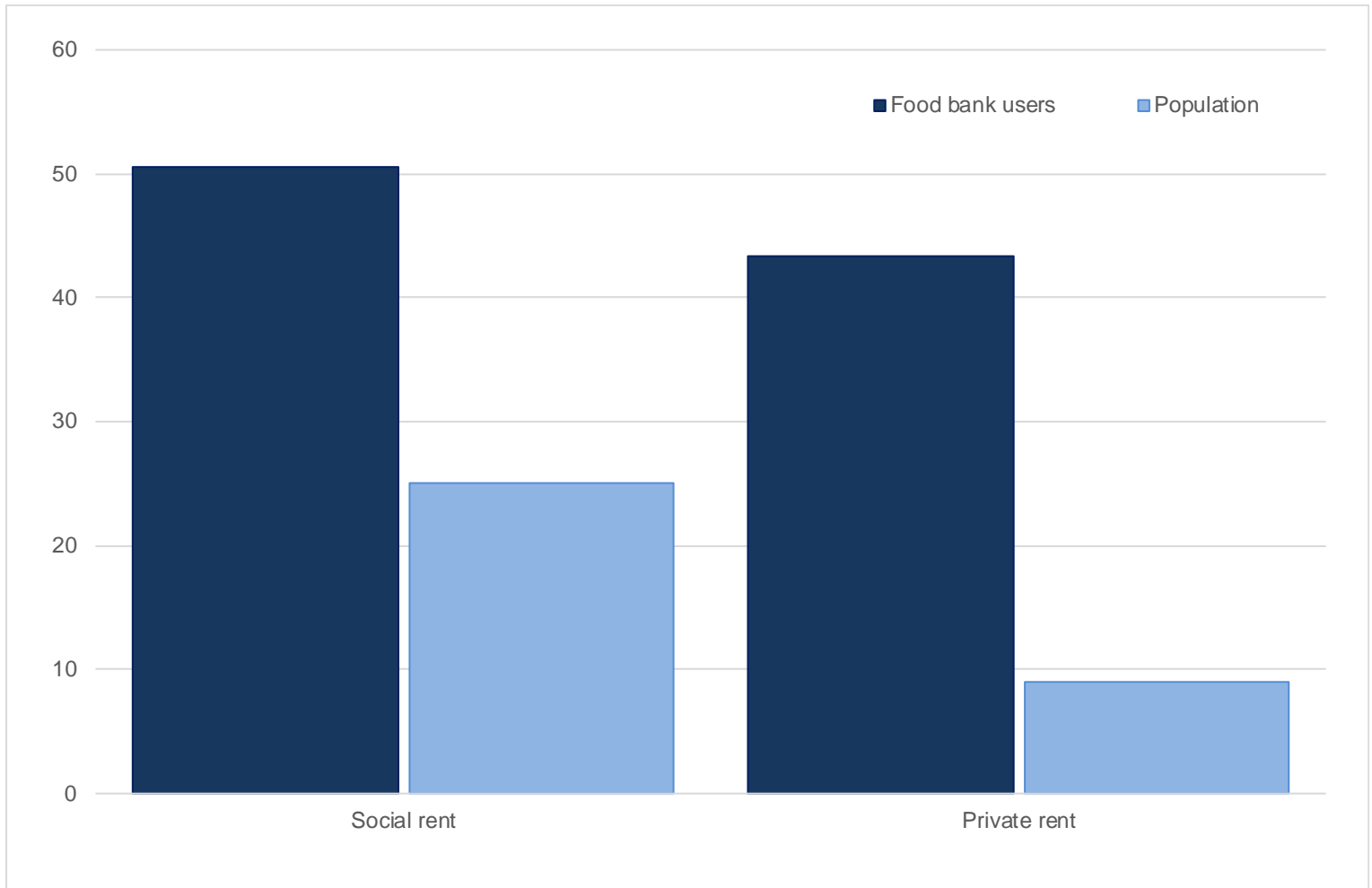
# Housing problems



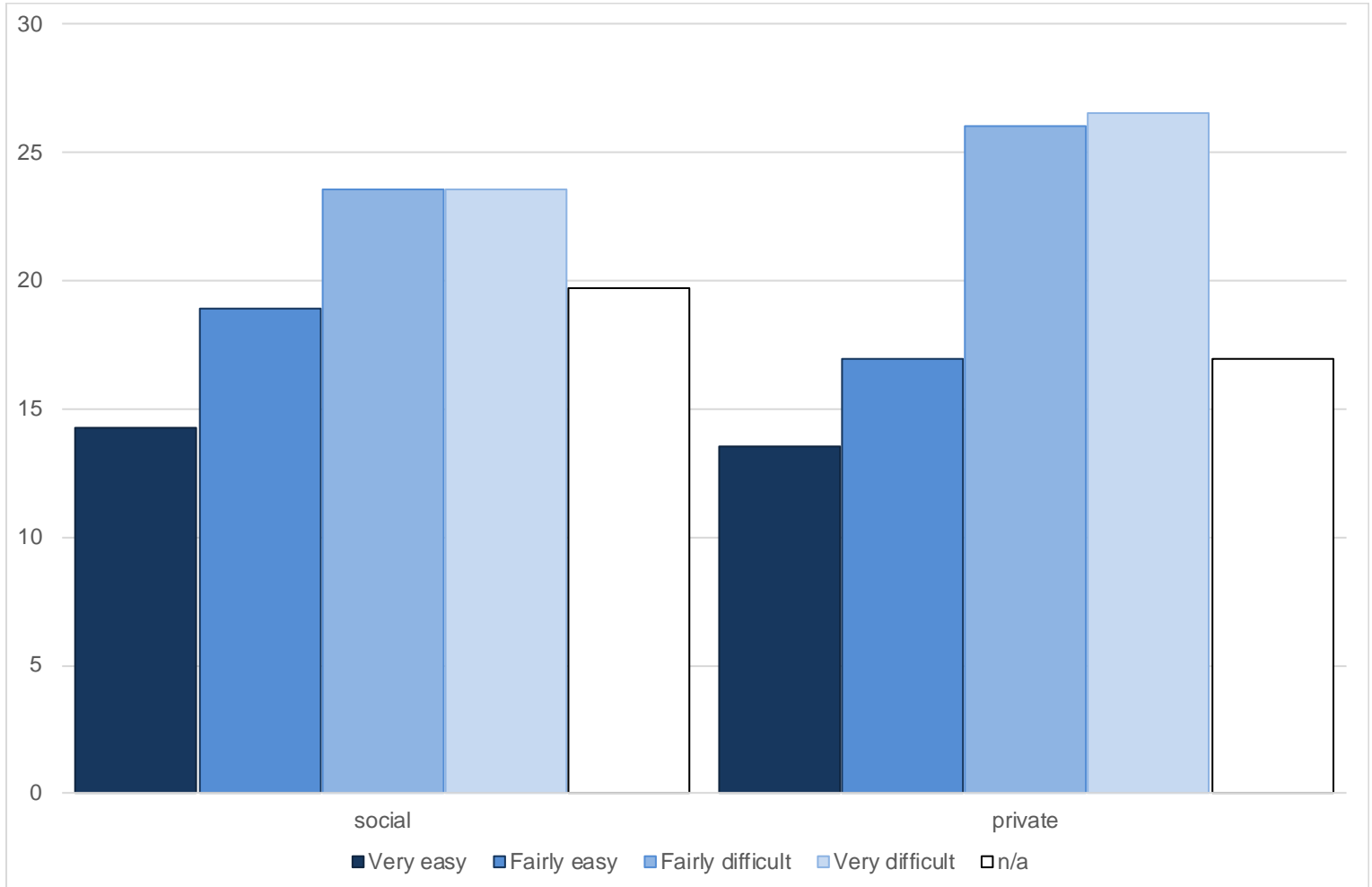
# Housing problems



# Rent arrears

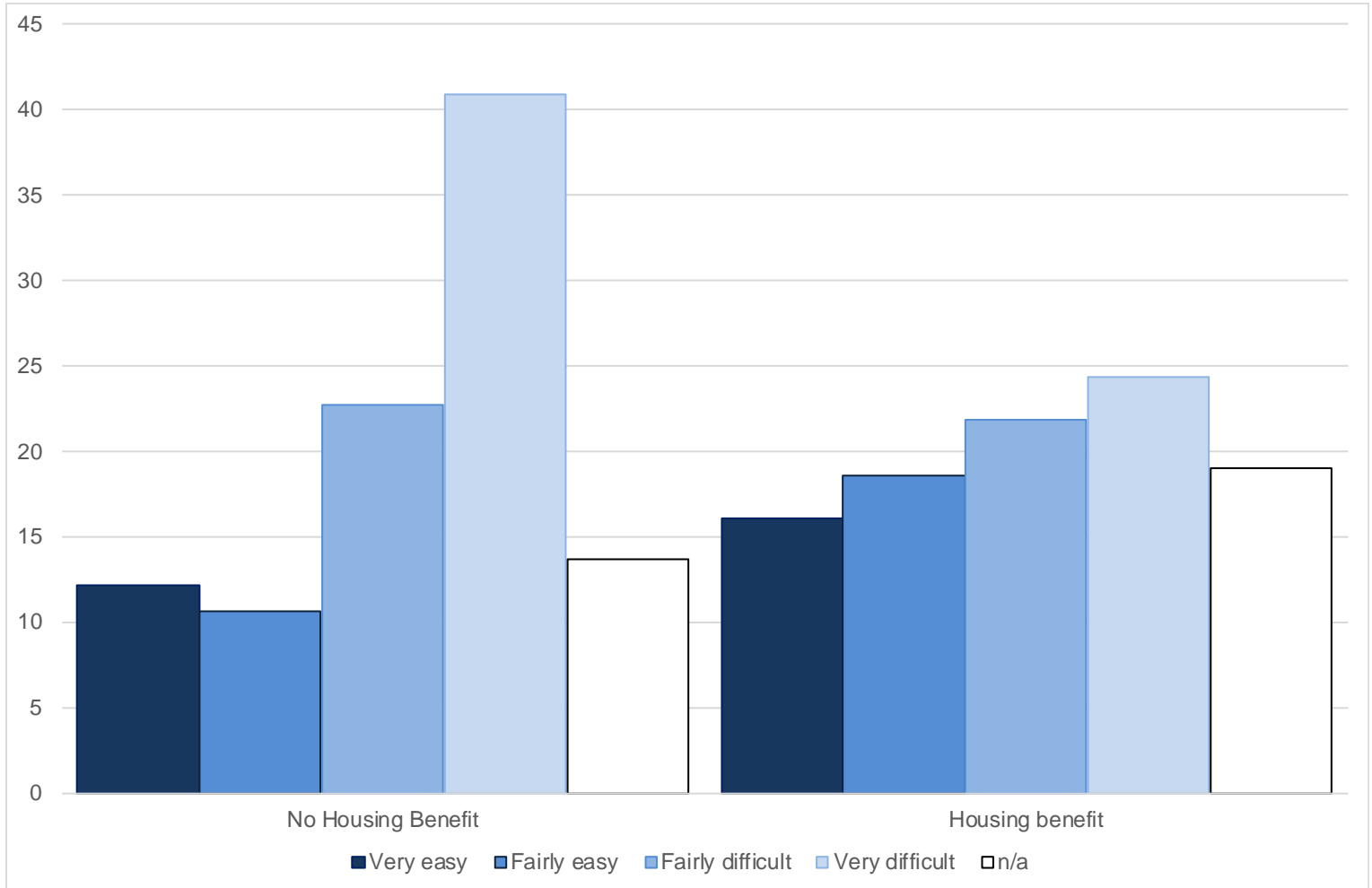


# Rent payment difficulties





# Housing benefit





# Payment difficulties and Housing Benefit

		Odds of reporting difficulty affording rent (95% CI)
Tenure	Socially rented	Ref.
	Privately rented	1.66 (0.95-2.90)
In receipt of housing benefit	No	Ref.
	Yes	0.47 (0.23-0.96)
Equivalised income (per £1 increase in last month)		1.00 (0.99-1.00)



# Unexpected and rising costs

Unexpected housing costs in past  
3 months

**8.4%**

33.3% of owners

Rise in housing costs in past 3  
months

**31.2%**

consistent across tenures



# Significant housing problems

82%

of households indicated one or more of  
rent arrears, difficulty affording rent,  
problems with their housing conditions,  
or homelessness.



# Conclusions

- Food bank users are facing significant difficulty meeting housing costs
- Also living in poor quality, inadequate housing
- Mainly renters, but owner occupiers present too
- Housing benefit assisting people to meet rent costs
- But changes hitting people hard, especially young people



# Data acknowledgements

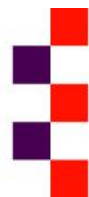
- Participating Trussell Trust foodbank managers and volunteers
- Study participants
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- Trussell Trust Public Affairs and Press Team
- Advisory group members
- Funding provided by:





Thank you

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