

Institute for Public Policy Research



# **THE HOMES THAT CHILDREN DESERVE**

**HOUSING POLICY TO  
SUPPORT FAMILIES**

**Henry Parkes, Dr Maya Singer Hobbs  
and Professor Ashwin Kumar**

January 2025

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# My Ideal Home

Y8

I'D LIKE TO BE IN COUNTRYSIDE BECAUSE LESS POLLUTION.  
I WANT PEOPLE AND TO LIVE ALL FAMILY



PEOPLE THAT I LOVE!

I'm in a car with ATM + IT...  
SAFE

- KNOWING NOTHING WILL HAPPEN, THAT MY PARENTS WON'T LET ANYTHING HAPPEN TO ME  
- MY FRIENDS, MY FRIENDS ARE BEING  
- RISKING @ NIGHT OR BEFORE ROAD!

THESE PEOPLE MY FAMILY NEED THEM AND SPACE AS WELL.

MY OWN ROOM TO MY RIGHTS

SPACE TO DO WHAT I WANT  
+ SOMETHING SAFE TO RELIEVE ITSELF

WHEN I'M ANGRY.

WARM + COSY



WARM TEDDY!!

HAVING MONEY!!!

- FOR FOOD
- CLOTHING
- HEATING
- FURNITURE

NEEDS TO BE CLEAN

HOME!!

A PLACE YOU ALWAYS WANT TO GO!!

OUTSIDE

A BIG SPACE (MASSIVE GARDEN) WITH FRIENDS WHO LIVE RIGHT BESIDE!

I WANT TO TRAVEL TO SEE MY FRIENDS A-T-M

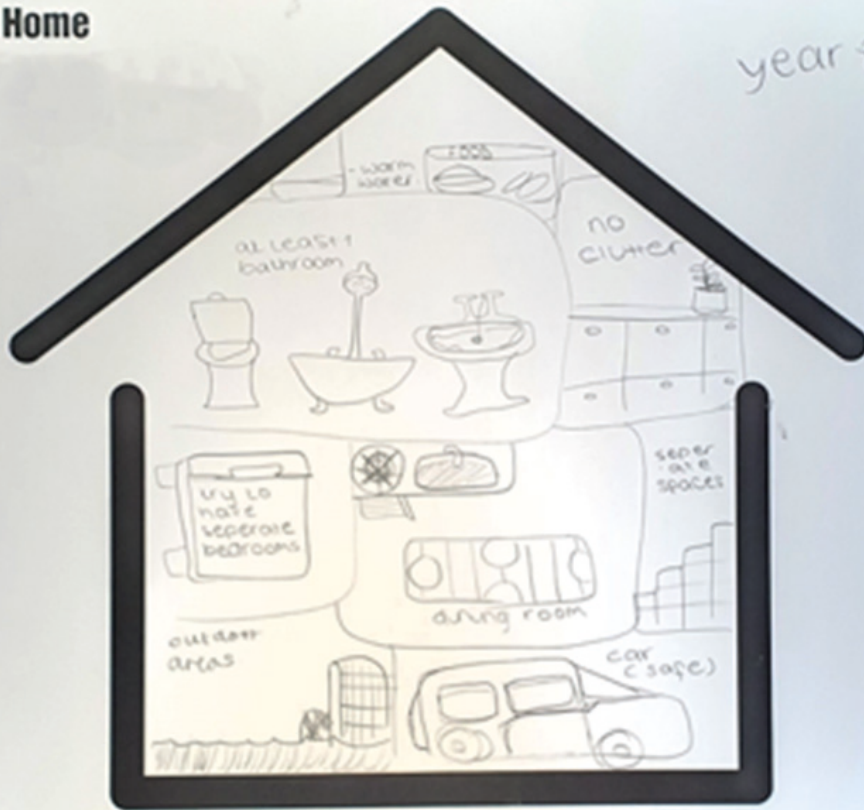
# My Ideal Home

Y9



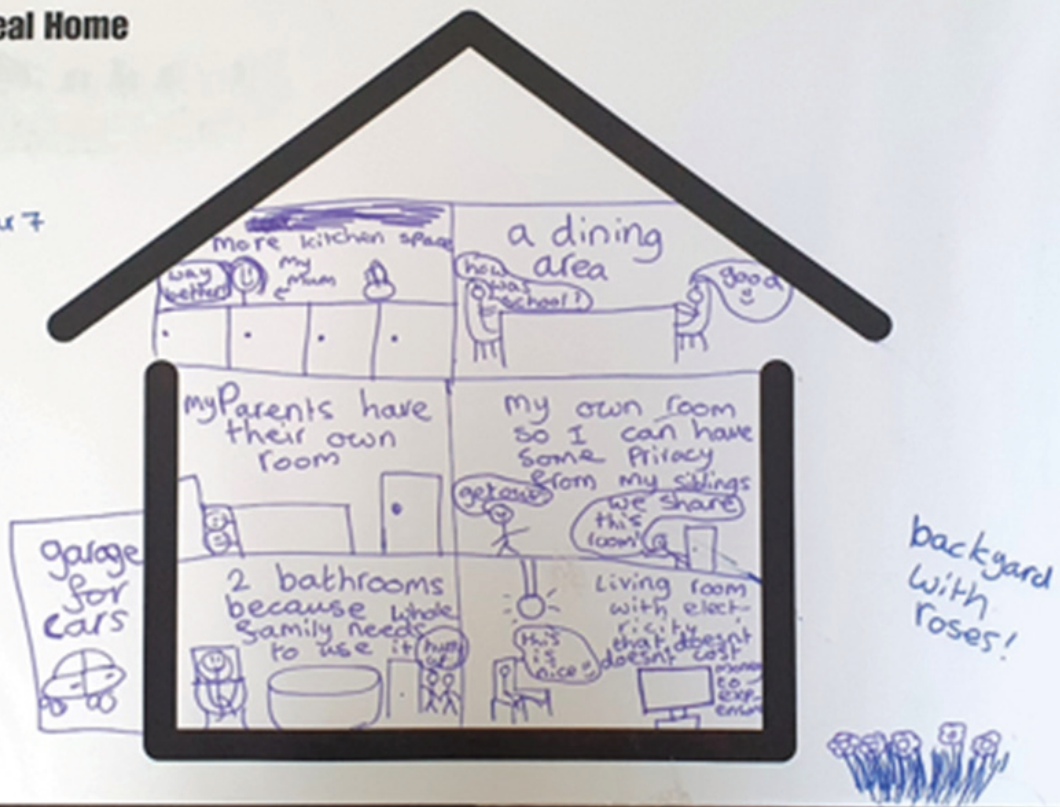
# My Ideal Home

year 8.



# My Ideal Home

Year 7



# SUMMARY

To achieve the best outcomes, children need a firm foundation on which to build their lives, namely a secure and warm home which meets their needs and those of their family. But it must also be affordable, meaning that after housing costs there is sufficient money left over for everything else. Focussing on poverty after housing costs, child poverty is over one million higher than if we focus purely on incomes alone.

In recent times, as home ownership and social renting have declined, the private rented sector (PRS) has ballooned, with over one in five children (22 per cent) living in the PRS compared to one in 12 (8 per cent) just 20 years ago. This has given rise to growing instability, as whether families can stay put becomes increasingly out of the family's control and is instead decided by their landlord. Overcrowding rates have grown and (despite recent improvements) one in five homes in the private rented sector fail to meet basic standards of decency.

Meanwhile, welfare reform has left the housing support system significantly weaker than 15 years ago, through the introduction of the household benefit cap and significant changes to how much families can claim towards their housing costs. The shift of local housing allowances (LHA) from the average of local rents to the lowest 30 per cent has led to shortfalls in support which must be covered from other sources of income. Meanwhile, LHA has been frequently frozen and unfrozen over time, creating an unpredictable see-saw of support which is set to continue under the new UK government.

As such, we recommend that local housing allowances are set to average local rents and the household benefit cap is removed. We estimate this would cost £2.1 billion in 2025/26 and reduce child poverty by 70,000, although the benefits would go beyond this as people would be able to move into better quality, more appropriate housing which would become available to them. We also argue that levels of housing support should then be tied to changing local rents in primary legislation to provide certainty to low-income renters that financial support will rise when rents do.

The UK government's plans to address insecurity in the private rented sector through the renters' rights bill are to be welcomed, but should go further. This should include regulating use of affordability checks for renters to tackle housing discrimination, and establishing a new English housing tribunal so that the new rights given to private renters can be enforced meaningfully. We also argue that regulation of rent rises included in the bill may not adequately protect tenants from large year-on-year rent rises and that the government should conduct a review of the evidence for formal rent caps. As an illustration, a freeze in rents between now and 2029/30 could reduce child poverty by 10,000 by 2029/30 and generate benefit savings of £2.5 billion.

Finally, we argue that even in an adequately reformed private rented sector there will still be a case for an expanded social rented sector (SRS). This is because the SRS can offer unrivalled stability for families through long-term tenancies, and because housing costs are guaranteed to be met by housing benefit for those claiming social security. We further argue that redirecting spending from private landlords through the benefit system to building state housing capacity could yield substantial long-term savings to taxpayers. As an illustration, modelling suggests that shifting families on means-tested benefits to secure social rental schemes

could save up to £3 billion annually on housing benefits, while reducing poverty. It would also help to contain the ballooning cost of temporary accommodation, where local authorities are forced to shell out for inappropriate, and expensive, housing solutions in the private sector.

We argue the UK government should in the long term seek, over a 20-year period, to reverse the losses in the social rented sector arising from Right to Buy since 1981 through greater investment in the social housing stock. This would imply increasing the social housing stock by around 100,000 homes every year.



# 1. WHY DOES HOUSING MATTER FOR POVERTY AND CHILDREN'S OUTCOMES?

## HOUSING COSTS ARE CORE TO UNDERSTANDING CHILD POVERTY

As the government seeks to develop a new child poverty strategy, it will need to grapple with housing – the single largest cost faced by families (ONS 2024a), particularly those on the lowest incomes.

To achieve the best outcomes for children – whether that be education or physical and mental health – children need a firm foundation on which to build their lives, namely a secure and warm home, which meets their needs and those of their family, as illustrated in the drawings from children themselves which precede this report.

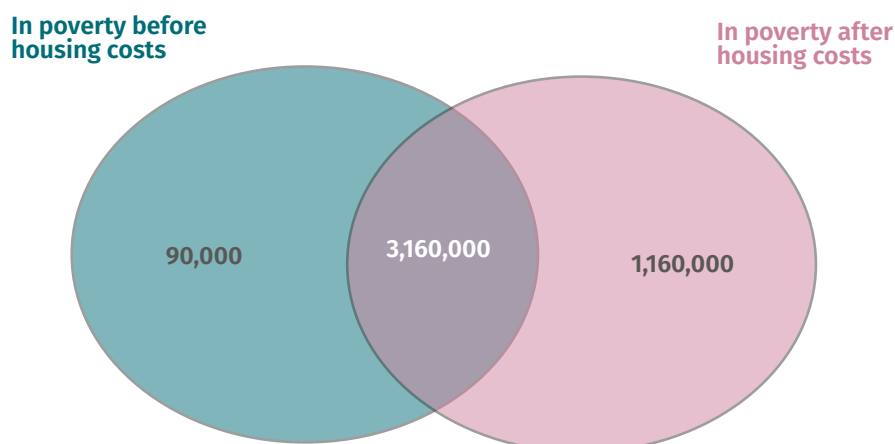
But it must also be affordable, meaning that after housing costs there is sufficient income left over to afford everything else. The cost of rent can cause significant strain for parents and children.

*“I think... that all your money shouldn't just go on your housing, that there should be a bit of money aside for life... there has to be money left over, you can't ask people to give everything just to be able to live in a home. And even if it's a two-parent household, they still can't afford it.”*

*“I know Mum worries a lot about the rent and it's hard to talk to her, but she always tells me not to worry but I do.”*

*“...you worry and can live in fight or flight worrying about how to pay for things for children and making sure you have a roof over your head, food and electricity/gas.”*

FIGURE 1.1: ESTIMATES OF CHILD POVERTY BEFORE AND AFTER HOUSING COSTS



Source: IPPR analysis of DWP 2024a.

So core are housing costs to our understanding of poverty that the main measure of relative poverty is calculate it *after housing costs*. And factoring in housing costs leads us to a much higher estimate of poverty overall. There are 3.2 million children living in poverty according to the before housing costs measure, but after housing costs this increases to 4.3 million, an increase of a third.

In particular, those in the private rented sector have a poverty rate nearly twice as high after housing costs than before them, leaving them with a rate comparable to the social rented sector despite income levels being much lower on average.

**FIGURE 1.2: CHILD POVERTY RATES BEFORE AND AFTER HOUSING COSTS BY TENURE**

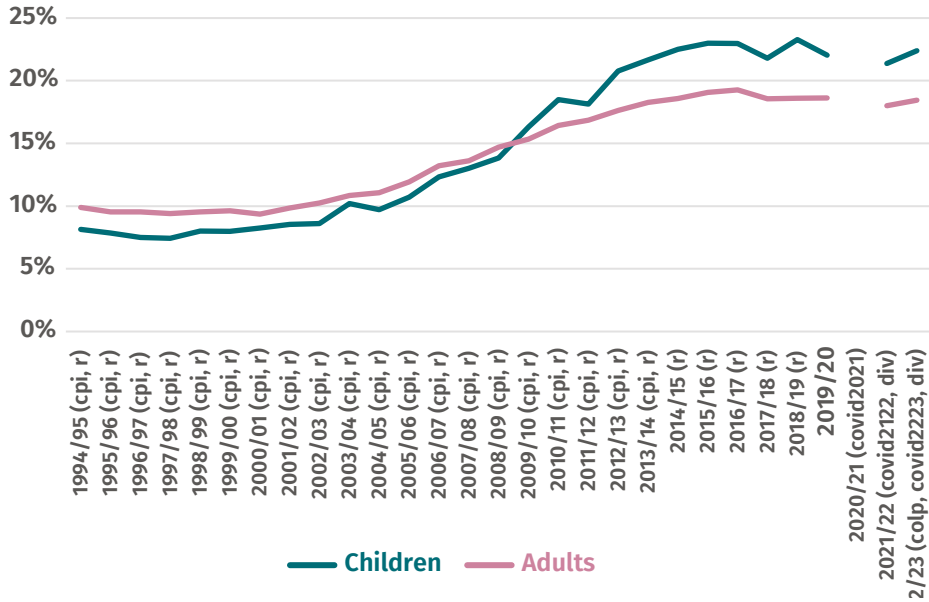


Source: IPPR analysis of DWP 2024a.

The private rented sector has become a much more significant part of the housing market in recent times, and particularly for children. In 1994/95 less than 8 per cent of children were living in the PRS, whereas by 2018/19 this had nearly tripled (23.3 per cent), though this now appears to have stabilised.

These changes have largely been driven by a reduction in families who have been able to buy their own homes as affordability has declined (as measured by the ratio between house prices and earnings), alongside a modest reduction in the proportion of social renters. High house prices are likely to lock a generation of low-income families out of home ownership going forward, unless they are fortunate enough to inherit.

**FIGURE 1.3: PROPORTION OF CHILDREN AND ADULTS WHO LIVE IN THE PRIVATE RENTED SECTOR**



Source: IPPR analysis of DWP 2024b.

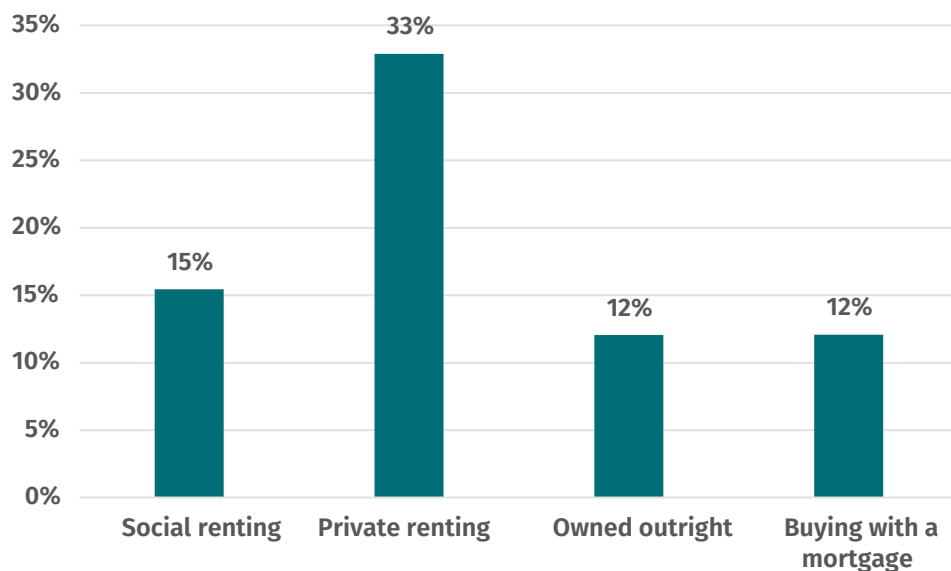
**FIGURE 1.4: DECOMPOSITION OF CHANGING TENURE FOR HOUSEHOLDS WITH CHILDREN SINCE 1994/95**



Source: IPPR analysis of DWP 2024b.

The trend of increasing numbers of families in the private rented sector has given rise to increasing housing instability – as whether families can stay put becomes increasingly out of the family’s control and is instead decided by their landlord. The proportion of households with children who have lived in their home for two years or less in the PRS is over twice as high than social renters, and nearly three times as high as those who own their own home.

**FIGURE 1.5: PROPORTION OF HOUSEHOLDS WITH CHILDREN WHO HAVE LIVED IN THEIR HOME FOR TWO YEARS OR LESS BY HOUSING TENURE, 2022/23**



Source: IPPR analysis of DWP 2024b.

This increased disruption is both financially costly and stressful for parents, but it can be very hard for children too, where moving house might mean major disruption such as change of schools and being moved away from friends and support networks.

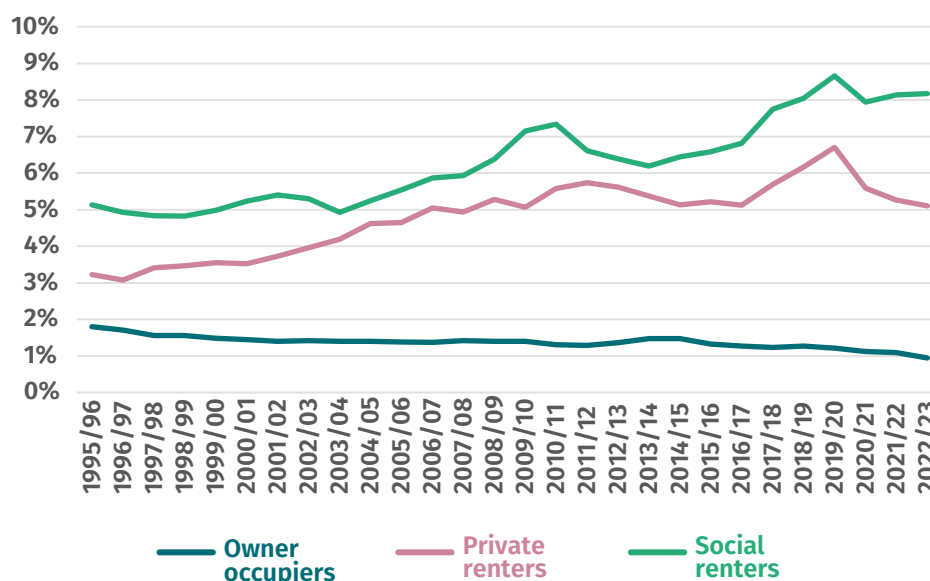
*“There’s a lot of uncertainty. You don’t know how long you’ll be in a place, or where you’ll end up. I love where we are now, because I have my own bed and room for the first time, but we could have to move again.”*

*“I think too many children are living in these private properties where it never feels like home, because there’s always that risk that it can be taken from you.”*

*“Children are enormously resilient. But when they have to be so resilient at such a young age, for really massive issues, I honestly believe that it takes away from the ability to be resilient in other circumstances. I certainly find that with my daughter, her needs present in a different way... She’s not very good at keeping her space, kind of tidy, or whatever. I think for some people that goes either way. I almost feel like she thinks more like... how long are we staying here for, what’s the point?”*

At the same time that the PRS has grown, overcrowding – defined where there are too few bedrooms for the number of people in a house – has become a more significant problem across both the private and social rented sector.

**FIGURE 1.6: OVERCROWDING RATES BY TENURE**



Source: IPPR analysis of DLUHC 2023.

These figures disguise significant variation across the country. While overcrowding is basically unheard of in Hambleton, Lancashire (1.2 per cent in the PRS in the latest data), it constitutes over one in four privately rented homes in Barking and Dagenham (London) (ONS 2023).

Overall, the number of renters in overcrowded homes has nearly doubled since 1995 to 560,000, constituting four-fifths (79 per cent) of all who are overcrowded. Recent polling by the National Housing Federation (NHF 2023) highlights the potential impact on children of living in overcrowded homes.

- In just under half (41 per cent) of overcrowded homes, children or teenagers are sharing a bedroom with their parents.
- A quarter of parents in overcrowded homes are regularly forced to sleep in a living room, bathroom, hallway or kitchen because of the lack of space.
- Parents in more than half (53 per cent) of overcrowded homes worry that their children are too embarrassed to bring friends home.
- In almost half (48 per cent) of overcrowded homes, children struggle to do their homework because of the lack of space.

Over two-thirds (70 per cent) of overcrowded families say they have experienced both poor mental and poor physical health as a direct result of overcrowding. These statistics highlight the significant human cost to overcrowding which is absent from traditional low-income measures.

Alongside these wider trends, housing support for low-income renters has been subject to significant reform since 2008. We explore this in the following chapter.

## 2. CHANGING SUPPORT FOR HOUSING IN THE PRIVATE RENTED SECTOR

This chapter outlines the reform of housing support in the private rented sector (PRS) since 2008.

### **PERCEIVED SHORTCOMINGS IN HOUSING SUPPORT LED TO THE INTRODUCTION OF LOCAL HOUSING ALLOWANCES IN 2008**

Prior to 2008, the amount of housing benefit (HB) which could be claimed for a property depended on what was ‘fair’. This was determined by the local authority (LA) depending on local market conditions and household needs, with an independent body which could resolve any disputes and decide what was ‘reasonable’.

If housing costs exceeded these levels there would be shortfalls which would have to be made up for by the tenants from other income sources. Housing payments were made directly to landlords and administered by individual LAs.

Although the system had a clear strength in that it allowed for flexibility, with HB determined by individual household circumstances and independent oversight, the system was steeped in administrative complexity. Uncertainty around the levels of housing support which could be claimed, a risk of inconsistency across and between areas, and concern with growing costs all led to calls for standardisation.

This led the then Labour government to introduce local housing allowances (LHA) in 2008. These changes meant that the amount which could be claimed in housing benefit was determined based on the average (median) costs in the local area (the Broad Market Rental Area) for a house with a particular number of bedrooms based on household circumstances.<sup>1</sup> If housing was found below this allowance, families could keep up to £15 per week of the difference to incentivise households to find lower cost housing where they could.

This may have ensured a more consistent and transparent approach to housing support across the UK, while incentivising people to find cheaper housing where possible – but the policy in its original form was only in place for three years before the newly elected coalition government introduced significant reforms. We turn to these now.

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<sup>1</sup> Bedroom entitlement is based on the principle that all children under 11 are expected to share bedrooms between two, as are children of the same sex over the age of 11. In other cases children are entitled to their own bedroom.

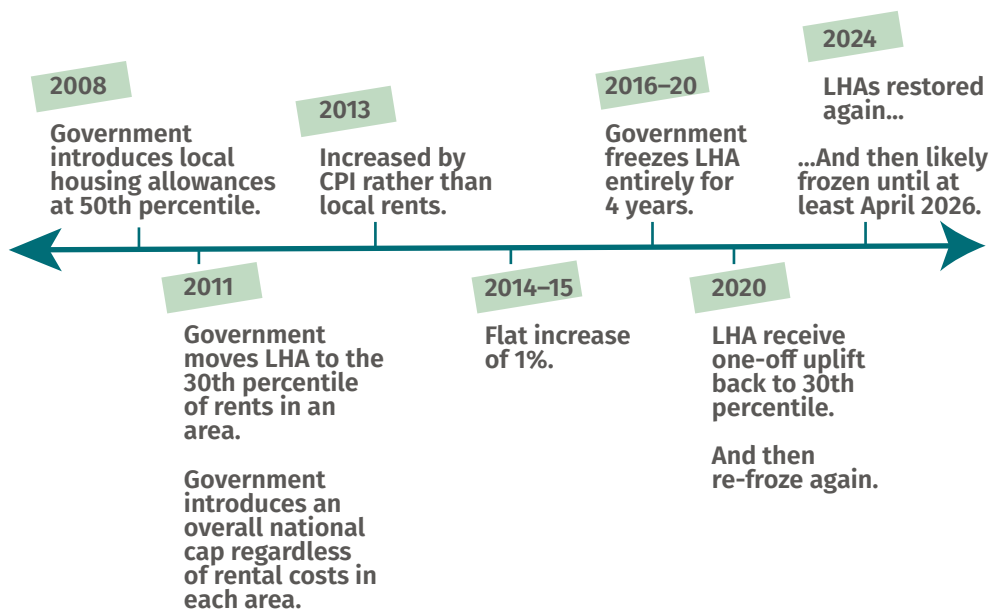
## Welfare reforms since 2011 undermined the new system of local housing allowances

In 2011, the government changed how LHA was calculated by moving away from the median of local rents and instead to the 30th percentile meaning that, overnight, two-fifths less property was affordable under LHA. The rationale for the change, beyond the need to generate benefit savings, was that 30 per cent of households claimed housing benefit nationally and so 30 per cent of homes should be affordable under the allowance. However this approach fails to recognise that (i) people not on HB also live in the cheapest 30 per cent of homes, and (ii) there was significant variation nationally, with different places having considerably different coverage of HB in the private rented sector.

At the same time that allowances were reduced they also shifted to a system where LHAs were updated once a year in April, as opposed to being uplifted throughout the year as was the case before as new rents data became available.

The government proceeded at various points to both cap the growth in LHA by inflation or one per cent, even where rental markets were growing faster, and then critically 'freeze' the rates entirely, periodically restoring them as it saw fit. At some points, LHAs had reached such a low level relative to market rents that in parts of London, practically no property on the open market was 'affordable' under LHA (Berry 2023). LHA was most recently restored to the 30th percentile of rents in April 2024 following a four-year freeze.

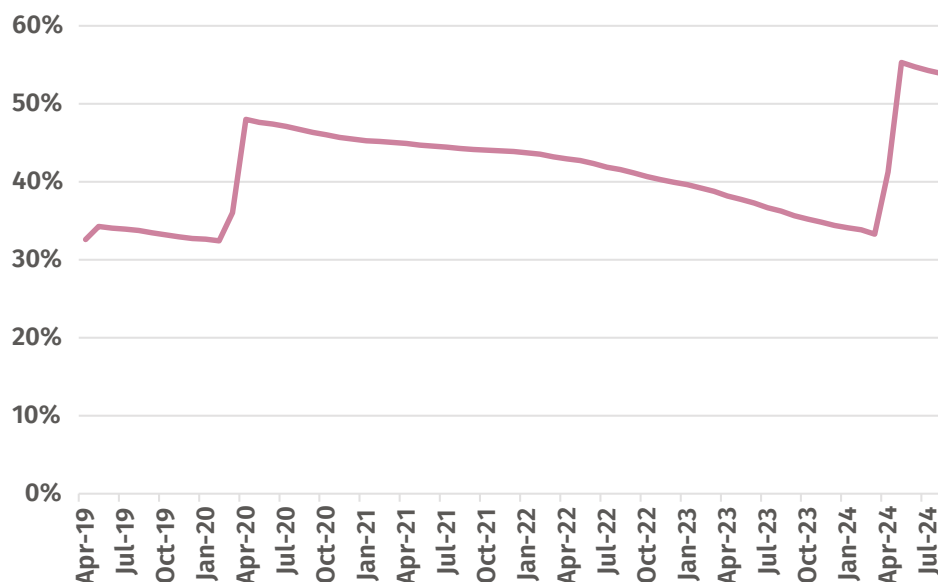
**FIGURE 2.1: TIMELINE OF LOCAL HOUSING ALLOWANCES CHANGES SINCE THEIR INTRODUCTION**



Source: Author's analysis.

These changes have resulted in an unpredictable see-saw in adequacy of housing support in the PRS since 2011, though data are only available since April 2019.

**FIGURE 2.2: PROPORTION OF UNIVERSAL CREDIT (UC) PRIVATE RENTER HOUSEHOLDS WITH CHILDREN WHERE LOCAL HOUSING ALLOWANCE COVERS RENT, GB**



Source: IPPR analysis of DWP 2024c.

April 2024 saw the highest proportion of households on UC where housing costs were at or below LHA on record (56 per cent), although it is worth noting the following.

- This proportion will now decline as LHAs are frozen and rents continue to rise. In the latest data (August 2024), there are 420,000 UC households with children where LHA does not cover rent, and likely an additional 20,000 families claiming housing benefit.<sup>2</sup> By the end of 2025/26, this could rise to an additional 90,000 families across both benefits for a total of 530,000 families affecting over 900,000 children.<sup>3</sup>
- These estimates disguise the fact that people are forced to live in overcrowded homes in order to find housing which is affordable under LHA, for example living in a two-bedroom home despite being eligible for three bedrooms. Evidence from Shelter suggested the overcrowding rate for those claiming LHA was twice as high as in the PRS overall (Kleynhans and Weekes 2019).
- There is also considerable variation between different areas, for example in Neath Port Talbot, Wales, just 26 per cent of UC families claiming housing support in the PRS have housing costs which are met by LHA, compared to 91 per cent in East Lothian. Overall LHA shortfalls for families are more prominent in Wales (62 per cent with shortfalls) than the Great Britain average (49 per cent), and less so in Scotland (where 31 per cent have shortfalls) (IPPR analysis of DWP 2024c).

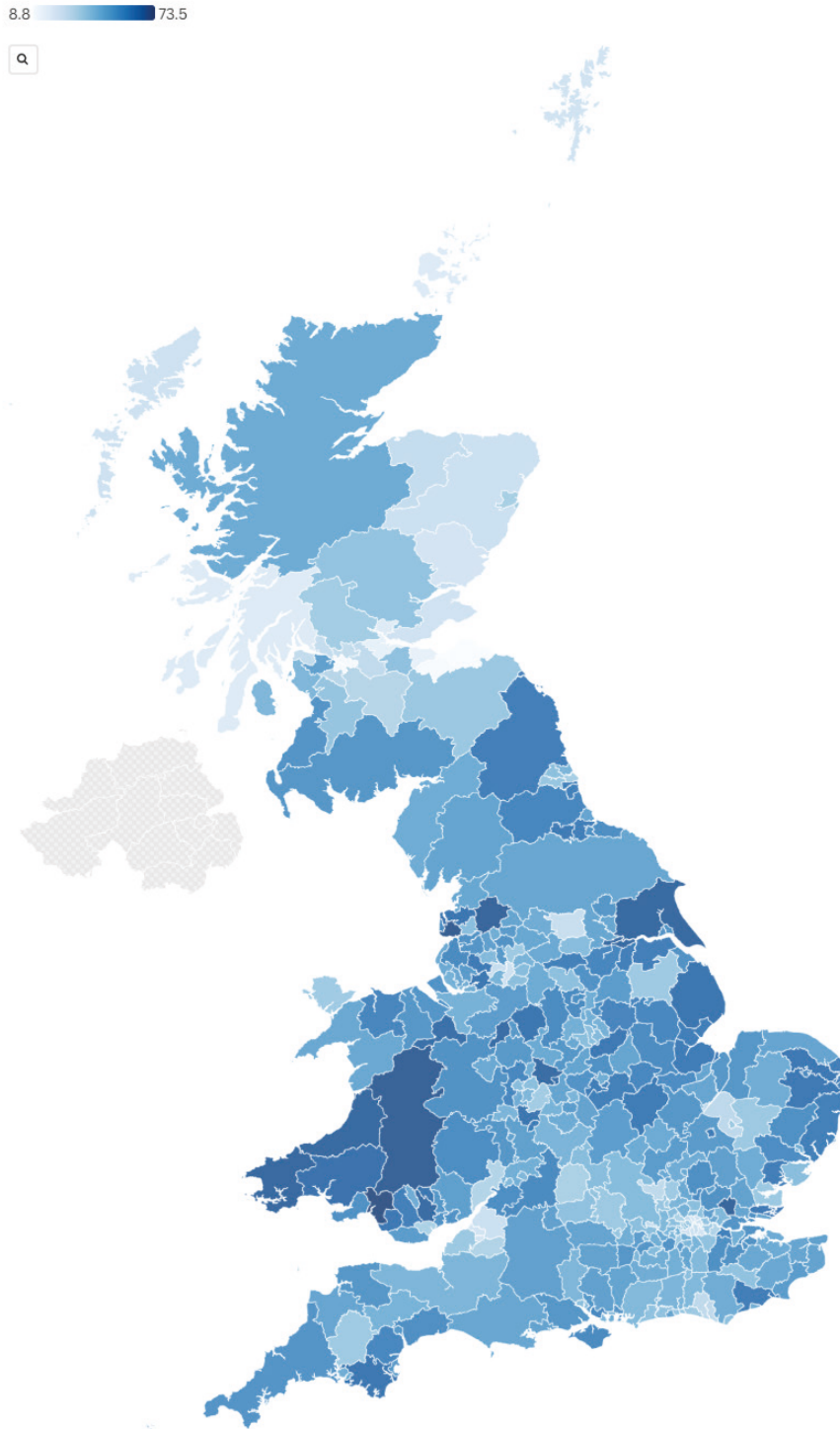
<sup>2</sup> Assuming that the same proportion of households experience shortfalls on housing benefit as they do on universal credit.

<sup>3</sup> Assuming the caseload across UC and housing benefit remains constant, and the proportion with shortfalls grows month-on-month at a similar rate as seen between April 2023 and March 2024, when LHA was previously frozen and rent increases were of a similar magnitude. Assumes 1.75 children per claim based on analysis of UC households with LHA shortfalls in the latest data.



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**FIGURE 2.3: AFFORDABILITY OF HOUSING UNDER LOCAL HOUSING ALLOWANCES BY LOCAL AUTHORITY FOR UNIVERSAL CREDIT CLAIMANTS, GB**



Source: IPPR analysis of DWP 2024c.

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## THE GOVERNMENT HAS NOT COMMITTED TO UNFREEZE LOCAL HOUSING ALLOWANCES NEXT YEAR

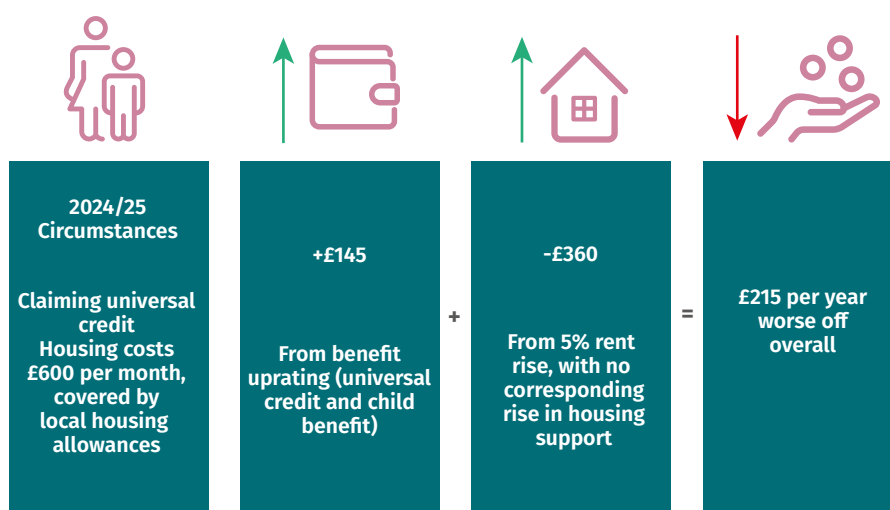
Furthermore, the situation will deteriorate once again, given that the government has not committed to raise LHA in April 2025. This is tantamount to a benefit freeze for housing support, and breaks the principle that support should be tied to changing rents in a local area. This is particularly challenging given rents since April 2024 have been growing considerably faster than inflation (IPPR analysis of ONS 2024b and ONS 2024c).

For those with housing costs at or above current LHA, any increases will need to be absorbed by money intended for other purposes, eating away at the gains from benefit uprating which are due in April 2025.

This is illustrated below for a single parent renter family with housing costs equal to current LHA. It shows that with LHA frozen the family is likely to be over £100 worse off per year overall in cash terms after housing costs – as the annual rent rise (with no corresponding rise in financial support) is greater than the additional income from benefit uprating.

FIGURE 2.4: ILLUSTRATING IMPACTS OF A LHA FREEZE ON FAMILY FINANCES

Single parent u25, one child



Source: IPPR analysis of HoC 2024a.

## BEYOND ISSUES AROUND UPDATING, LOCAL HOUSING ALLOWANCES HAVE BEEN SUBJECT TO WIDER CRITICISM

Since their introduction there have been numerous critiques of local housing allowances which continue to apply beyond uprating.

The levels at which LHA is set: Setting LHA at the 30th percentile means that in many areas there are too few homes actually available for rent which meet a family's needs. Although in theory 30 per cent of the market is 'affordable', this is based on a survey of existing tenancies, not prospective new tenancies which are typically more expensive and with far fewer available.

Process of calculating LHAs: LHAs are calculated by the Valuation Office Agency (VOA) based on a survey of tenancies in each broad rental market area (BRMA) –

however landlords are not compelled to provide this data. This – alongside the fact that samples for some areas and property types are small, and that households already claiming universal credit are excluded – leads to a risk that LHAs are not always representative (Bevan Foundation 2022).

Geographic breadth of BRMAs: BRMAs have been criticised for encompassing geographic areas that are too broad, where rents can vary considerably within the area, as illustrated by one parent:

*“My local housing allowance is based on the city of Peterborough, but I live in Stamford and the prices here are significantly higher than Peterborough so it’s all well and good doing it on an area, but actually I have to pay £300 extra on top of the £700 of my local housing allowance and I’m in one of the cheapest houses you can get in my area.”*

Uprating mechanism: Increases to LHA are brought about by secondary legislation – meaning that substantial changes to policy (as seen from 2011 onwards) can happen without parliamentary debate or scrutiny – despite the significant consequences for private renters from a freeze.

Bedroom entitlement: LHA rates are set based on broad property sizes (one bedroom, two bedrooms and so on), which may not accurately reflect the diverse needs of households, particularly larger families or those with specific accessibility requirements.

Lack of LA discretion for higher HB awards: Previously local authorities could use housing benefit as a strategic tool to prevent homelessness by allowing greater than average HB where there were no alternative options and where the rent was deemed ‘reasonable’ based on circumstances. This was scrapped since levels of support would depend on the political priorities of individual councils and so lead to inconsistent support across the country, but it has meant councils have limited options to prevent homelessness through HB decisions.

Payments direct to claimants: The introduction of LHA meant that support for housing was paid directly to tenants by default, rather than directly to landlords as was the case before. While this shift may work for most claimants, it has also led in some cases to issues with non-payment and housing arrears. In England and Wales, households can request for housing costs to be paid direct to the landlord but only if certain criteria are met, such as having a history of missing payments – whereas in Scotland this facility is offered from day one, with relatively high take-up (19 per cent), suggesting unmet demand in the rest of Great Britain (IPPR analysis of DWP 2024c).

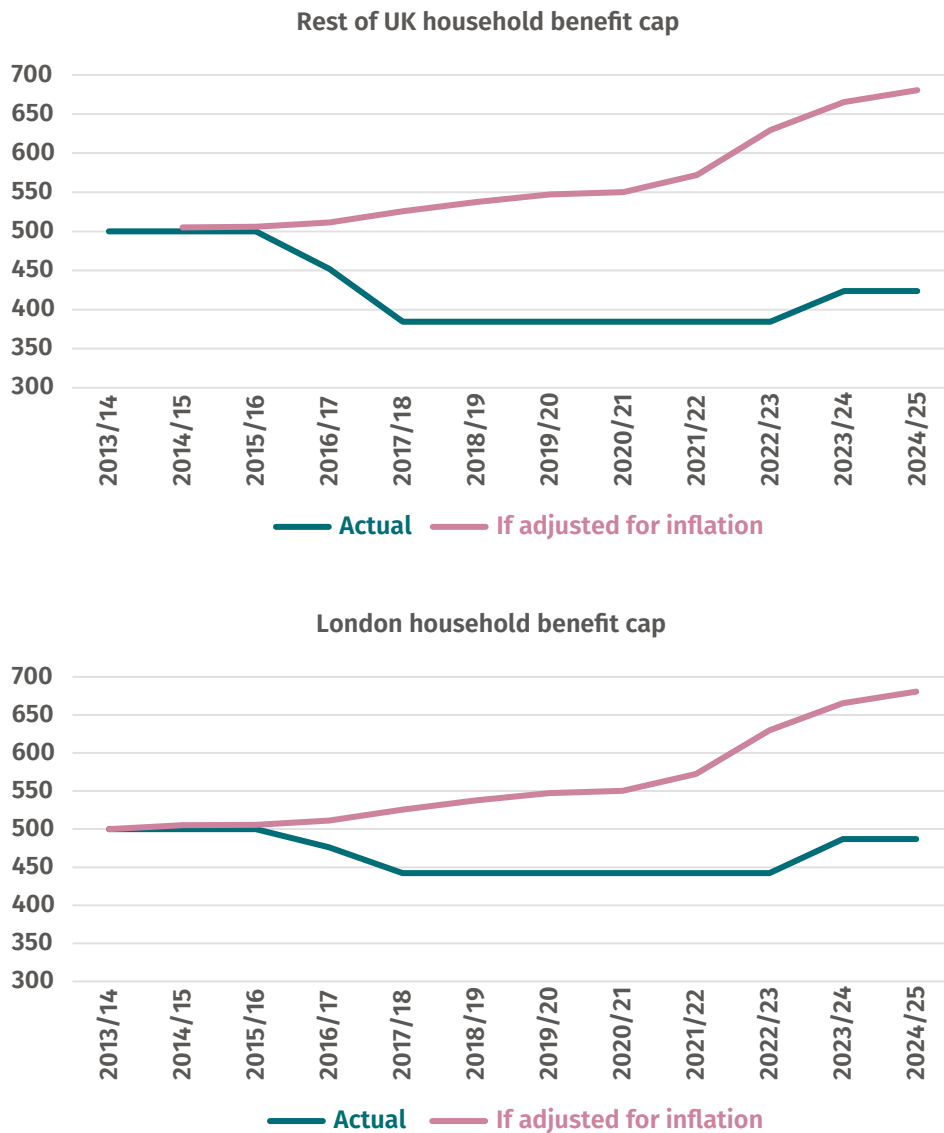
Further, some households will also not receive their full housing support even if their costs are met under LHA because of the household benefit cap, which we turn to now.

### **THE BENEFIT CAP LIMITS HOUSING SUPPORT AND HAS INCREASING BITE**

The benefit cap overall limits the level of financial support a household can receive across the benefit system for those with low or zero earnings, and primarily affects those claiming housing support, particularly in London. Despite a one-off 10 per cent increase in the cap in April 2024, it remains significantly lower than it would be had it kept pace with inflation since its introduction.

In London, the cap would be £187 per week higher in 2024/25 and outside London £253 per week higher, meaning the policy is considerably more punitive than at the point of introduction.

FIGURE 2.5: BENEFIT CAP CHANGES OVER TIME



Source: IPPR analysis of OBR 2024 and historic benefit cap rates.

The increase in LHA from April 2024 was not accompanied by a corresponding increase in the benefit cap, leading to a surge in the number of households which were capped. This is now at the highest level ever, outside the pandemic period, with over 120,000 households capped in the latest data.

Looking at who is affected by the cap, 71 per cent of households affected are single parent households (DWP 2024e), many of whom are not even expected to work in the system due to them having young children. The average impact for those affected is substantial, with an average loss of £59 per week. After housing costs the cap can leave family finances extremely tight.

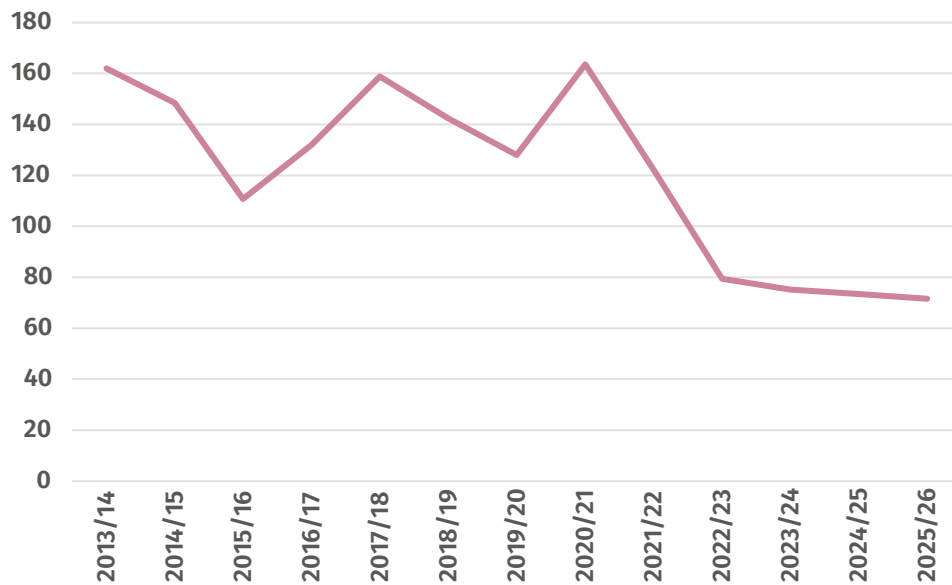
*“A few of my friends have been hit by the benefit cap, because of UC, because of their private housing. So because their rent is so expensive. I think they they’re like, allowed two grand a month. And if your rent’s 1,600 that’s it. They’re only giving you like the 400 to live off. And then they keep having to keep going to meetings and they’re trying to make them work more, but they can’t work more because you can’t get the wraparound care that you need for the kids. So they’re stuck in a Catch-22, but it’s because private housing is so expensive compared to social housing.”*

### MEANWHILE, DISCRETIONARY HOUSING PAYMENTS (DHPS) HAVE SHRUNK

Discretionary housing payments were introduced in 2001 to enable councils to provide top-up payments to tenants experiencing housing shortfalls, but were increased substantially from 2011/12 ostensibly to mitigate the effects of the welfare reforms. However, the National Audit Office (NAO) noted in 2012 that the funding allocation for DHPs represented just ‘6 per cent of total savings from the housing benefit reforms over the spending review period’, representing only a very partial mitigation (HoC 2016).

Since then, the budget allocation has fluctuated considerably for DHPs and is at its lowest level since at least 2013 in real terms.

**FIGURE 2.6: REAL-TERM BUDGET FOR DISCRETIONARY HOUSING PAYMENTS (DHPS) (2013/14 £)**



Source: IPPR analysis of OBR 2024 and HoC 2024b.

Although the government announced a £1 billion ‘extension to the Household Support Fund (HSF) and DHPs’ in the autumn budget, it is expected that the vast majority of this will be channelled into HSF (£900 million), which historically has spent just 3 per cent of total spending on support for housing costs specifically (IPPR analysis of DWP 2024d).

## RECOMMENDATIONS

In the short term, the government should:

- raise local housing allowances to the 30th percentile of rents from April 2025
- remove the household benefit cap.

In 2024/25, we estimate this would cost around £1.2 billion and lift an estimated 90,000 people out of poverty, including 40,000 children.

In the longer run, the government should consider further reforms to local housing allowances to ensure the system is fit for purpose.

- Setting local housing allowances at the 50th percentile
- To enable more homes to be affordable under LHA, and to ameliorate some of the shortcomings of LHA outlined above, we recommend the government return to using rents at the median to calculate LHA. This would cost an additional £800 million and reduce poverty by an additional 60,000 including 30,000 children on top of the reforms above. However there will be significant second-order effects not captured in modelling where people move to better quality, more suitable homes.
- ‘Locking in’ LHA increases with rising rents.

We recommend government amend the Housing Benefit Regulation 2006 so that LHA rates are automatically updated based on the 30th percentile of local rents as a minimum (or ideally, the 50th percentile) each April by default. This would end the uncertainty surrounding levels of housing support and ensure that support is continuously responsive to changing market conditions.

### Set higher LHAs in areas where shortfalls are the most prevalent.

Alternatively, government could bring about discretionary increases in LHAs beyond the 30th percentile in those BRMAs where the shortfalls are most prevalent, as identified in the analysis above. This could work in a similar way to the Targeted Affordability Funding used between 2016 and 2020, but more systematically.

### Review the broad rental market area boundaries.

This would involve identifying areas with substantial rent divergence and splitting these up to calculate more localised housing allowances. Note: this change would generate both winners and losers in those areas (for example, those who live in relatively more expensive properties in the cheaper part of the former BRMA), but this could be resolved by introducing ‘transitional protection’ so that housing support does not fall for any existing housing support claim.

### Use the government’s proposed new property portal to calculate local housing allowances.

Rather than relying on the Valuation Office Agency (VOA) survey methodology with a 20 per cent sample, government could use rental data systematically collected from the new proposed landlord portal to calculate local housing allowances based on all private rental data.

### Proactively offer direct payments to landlords for UC recipients.

Claimants in England and Wales at Department for Work & Pensions (DWP) should be proactively offered direct payments to landlords should they prefer them, rather than having to meet ‘gatekeeper’ criteria to request them, such as being in housing arrears. This is already available in Scotland through Scottish Choices and should be extended to the rest of the UK.

### 3.

## WIDER ISSUES AND REFORMS IN THE PRIVATE RENTED SECTOR

Beyond affordability, families in the private rented sector have historically faced relatively low renter rights compared to their European counterparts (BBC 2018), with major implications for families, in particular with respect to stability and housing quality.

The new government's renters' rights bill, currently being debated in parliament, intends to tackle some of these issues, although there remain a number of shortfalls and concerns which will need to be addressed.

### **BANNING OF 'NO-FAULT EVICTIONS'**

Currently landlords can evict tenants without needing to offer a reason<sup>4</sup> providing they give two months' notice and follow the appropriate process. This gives landlords freedom to remove their tenants for unfair reasons, such as carrying out 'revenge evictions' where tenants can be asked to leave their homes in response to complaining or asking for necessary repairs. Tenants can also be evicted because the landlord wants to be able to charge a higher rent to prospective new tenants.

Under the planned reforms, private landlords will be able to evict tenants but only for specific reasons set out in legislation,<sup>5</sup> and generally with double the notice period currently provided (increasing from two to four months) – unless triggered by breach of contract by the tenant, for example due to getting into arrears. This follows a similar approach to that taken in Scotland since December 2017.

However there remain concerns that tenants could still be forced to leave their homes through landlords demanding rent rises which tenants cannot afford, although to some extent this should be addressed by restrictions on rent rises that are also included in the bill and which we turn to now.

### **RESTRICTING RENT INCREASES**

Currently landlords must get permission from the tenant if they want to increase rent but this increase must be 'fair and realistic'. However, evidence suggests that since the pandemic and particularly in major cities in some cases these increases go far beyond what could be considered realistic (Booth and Goodier 2022). The new bill seeks to better empower tenants to 'challenge unreasonable rent increases' and will limit landlords to increasing rent once per year to 'the market rate'.

However this provision could still allow for substantial rent rises in a world where rents are increasing systematically (the market rent having increased 8.7 per cent in

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4 Through Clause 21 of the Housing Act 1988.

5 This includes for example: wanting to sell the property or lease it to a close family member, or necessary renovation.

the 12 months to October 2024),<sup>6</sup> or where rent was previously deemed to be ‘below market rent’. As such, the new provisions could still allow for significant rent hikes from one year to the next and fail to protect tenants.

Evidence from the previous 100 relevant tribunal hearings challenging unfair rent rises demonstrates that, in many circumstances, this ceiling of ‘market rent’ means tenants could continue to see their rent increased by a very significant amount (Shelter 2024).

- The average increase in rent permitted by the tribunal was 23 per cent and two-thirds of the cases resulted in a rent increase of 10 per cent or more.
- In 16 of these 100 cases, the tribunal permitted an increase of over 40 per cent.

As such, there could still be scope for rent rises ‘to market rate’ as a form of ‘revenge’ in the absence of no-fault evictions.

The Renters’ Reform Coalition have proposed limiting how much rent can increase within the terms of a tenancy to ‘an index of the lowest of either inflation (CPI) or median wage growth (averaged over a three-year period)’ (Berry et al 2024). Their modelling suggests that had rent stabilisation been introduced from 2015, an average renter would be £1,000 per year better off in 2024 than current costs where rents have followed the market (ibid). It also would have provided protection in individual cases from the more ‘extreme’ rent rises we have seen since the pandemic.

Although rent controls can be controversial, primarily because of their potential impact on housing supply, many of these concerns may be unfounded. Evidence from Shelter shows that in places where there is a high percentage of private renters, rent stabilisation measures have not resulted in a shrinking of the private rented sector (Berry 2024).

There would also be first-order anti-poverty effects and benefit savings. To give an indication, our modelling suggests a rent freeze between 2024/25 and 2029/30 would reduce poverty by 150,000 including 70,000 children and generate housing benefit savings of £800 million (IPPR analysis of DWP 2024b).

## **APPLYING THE DECENT HOMES STANDARD TO THE PRIVATE RENTED SECTOR**

Since 2006 the Decent Homes Standard (DHS) has set out the minimum quality standard for the social rented sector based around meeting four key criteria (DCLG 2006).

1. Meeting the current statutory minimum for housing – free of Category 1 hazards such as mould or electrical hazards such as exposed wiring.
2. Being in a reasonable state of repair, with key building components (walls, windows, roof etc) in good condition.
3. Having reasonably modern facilities and services, for example a kitchen less than 20 years old, or a bathroom less than 30 years old, or adequate insulation from street noise.
4. Providing a reasonable degree of ‘thermal comfort’, in other words for the home to be reasonably affordable to keep warm.

Currently, it is estimated that around one in 10 properties in the social rented sector does not meet these standards, but in the private rented sector this figure

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6 Some of the significant increases in rent are likely to be due to increasing mortgage repayment rates after the Liz Truss mini-budget. However, research by Shelter found that 70 per cent of landlords who had no mortgage on their property increased rents in 2023, even though their overhead costs had not increased (Booth 2023).



is much higher at one in five (21 per cent), indicating that poor-quality homes are much more widespread in the PRS, with tenants not empowered to challenge this. This also has knock-on effects on people's ability to heat their homes and negatively impacts their health through issues with mould and damp.

*“There were bare electrical cables in the ceiling, there was water passing through the roof, we didn't have a cooker. Most of the plug sockets didn't work, and the landlord just wouldn't fix anything. And that was £500 a month. And like, I don't have a leg to stand on. And I didn't know where I stood.”*

*“They are stuck in their house and it's poorly insulated, damp and that's having an impact on people's health. We've got the highest rate of childhood asthma in Longsight [Manchester]. One of the highest rates within the city.”*

The renters' rights bill intends to level expectations by extending the Decent Homes Standard to private landlords in line with the SRS, with the threat of fines and Rent Repayment Orders (RROs) for landlords who do not meet the standard. At the same time, government is consulting on whether the standards need to be refreshed (MHCLG 2024a).

While this is certainly a welcome move which strengthens private renters' hands to challenge poor-quality housing, there are concerns around enforcement for cash-strapped local authorities who will need to enforce this higher standard for twice as many properties as is currently the case. We know enforcement is already an issue within the SRS, with 10 per cent of homes falling short of requirements.

Further, the introduction of the Decent Homes Standard to the PRS will in part be reliant on tenants raising issues with the local authority. However, they may not feel empowered to do so because of their precarious position, or because they do not have capacity to progress this alongside managing other stressors.

*“We don't always say when we're struggling. Sometimes we keep quiet to be safe. If our housing situation isn't ideal, do you really think we wouldn't say so? We are scared. Please wake up and tell us to talk. We need an extra push.”*

*“So I suppose, for unsuitable housing, landlords [are] not being held to account. And then people not knowing where they can go to for like advocacy, because if I'd had like a bit more capacity, I would have known that I could have done something about that, but I think often... families are for whatever reason in a vulnerable set of circumstances, you don't have the capacity to be holding someone to account yourself, you know, some need a bit of support with that.”*

## **ANTI-DISCRIMINATION MEASURES**

Renters, particularly those living in poverty or with children, face additional challenges when looking for rental properties. Blanket 'no DSS'<sup>7</sup> statements in adverts for rental properties are still present across the private rental sector, despite being found unlawful through a series of legal cases (HoC 2023). Similar blanket statements can also be found for people with children.

The justifications for this discrimination have different levels of veracity, ranging from concerns about delays in processing LHA applications and uncertainty about universal credit rules to a perception that tenants in receipt of benefits would

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7 'No DSS' is a catch-all phrase used to mean people in receipt of benefits. It refers to the Department of Social Security, the predecessor to the DWP.

be more likely to engage in antisocial behaviour. Some landlords historically had mortgage or insurance restrictions placed on them through their banks, but these no longer apply, although it is worth noting these changes were relatively recent. NatWest only changed its restrictions on buy-to-let mortgages to allow letting homes to claimants of benefits in 2019 (ibid).

The renters' rights bill introduces provision to prevent discrimination in the PRS due to being in receipt of benefits or having children. The bill gives councils the ability to administer penalties to landlords and letting agents who breach the anti-discrimination measures, but this is likely to continue to rely on prospective tenants raising these issues with the council and proving that discrimination occurred. The bill is intended to address both overt and indirect discriminatory practices, for example explicit statements in adverts (such as 'no children' or 'no DSS'), or other means of determining whether a prospective tenant is a benefits claimant and making a decision not to rent to them based on that.

The discrimination rules also stop short of removing the ability of landlords to carry out unreasonable affordability checks, the need to provide a guarantor or onerous upfront rent payments, all of which are more likely to discriminate against people on low incomes, on zero-hour contracts or in receipt of benefits, or immigrants (who are less likely to be able to provide a UK-based guarantor). Research by Shelter found that renters with children are twice as likely to be asked for six months' rent in advance, and twice as likely to be unable to rent due to not being able to find a guarantor (Lamb 2024).

## **RECOMMENDATIONS**

### **Reduce upfront checks and requirements for prospective renters to reduce discrimination**

This could include, for example, limiting how many months of rent can be expected in advance, regulating the use of affordability checks and stipulating when a guarantor may be required. Government should increase access to affordable finance in order that tenants can find upfront deposit monies and rent payments.

### **Provide additional support for local authorities to enforce the Decent Homes Standard**

Extending the Decent Homes Standard in the PRS will place significant new pressures on local authorities which should be met with a corresponding increase in resource for appropriate enforcement.

Further, development of the proposed landlord portal should include dedicated functionality to enable tenants to raise issues in an automated way, including capacity to upload photographic evidence where standards are not being met to streamline the process of addressing grievances.

### **Introduce an English housing tribunal in line with Scotland**

The introduction of a specialised housing tribunal, in line with Scotland, could significantly complement the provisions set out in the renters' rights bill by improving enforcement and acting as a backstop when grievances are not addressed in other parts of the system. This would further seek to level the playing field between tenants and landlords, and reduce pressure on other parts of the court system – while allowing the development of specific housing expertise within the tribunal system.

### **Consider the economic and social case for rent stabilisation measures**

Finally, there is a case for exploring rent stabilisation measures – for example by limiting rent increases to CPI (Consumer Prices Index) + 1 per cent per annum. This will have an impact on those living in poverty, and would place a downwards pressure on spending on housing support. The ability to deliver rent control, caps or stabilisation is a power that the mayors have called for, and could form part of a further devolution settlement. This could also help build the evidence base for different approaches to rent stabilisation in a UK context.

## 4.

# DESPITE AN IMPROVEMENT IN THE PRS, THERE IS STILL A CASE FOR A GROWING SOCIAL RENTED SECTOR

A reformed private rented sector coupled with improved housing support through the benefit system set out in the previous two chapters could improve the lives of millions of low-income families, offering greater stability, quality and affordability that is more typical of the social rented sector. But this should not preclude expansion of social housing, which has been significantly reduced since 1979 through successive governments' Right to Buy policies. This is reflected in waiting lists for social housing reaching a 10-year high of 1.33 million households (MHCLG 2024b).

This chapter sets out the case for a growing social rented sector in achieving better outcomes for children and families while containing government spending on housing support in the private sector. The social rented sector offers unrivalled stability for tenants.

One of the most significant benefits of the social rented sector is the financial stability it offers tenants, where housing support is guaranteed to meet housing costs. This is in contrast to those in receipt of LHA in the PRS where unpredictable rent rises and levels of housing support are much more uncertain, driven by changing political priorities or budgets. This makes it harder for families to plan for the future and pushes families into poverty.

The social rented sector also provides stability of tenure not possible in the PRS even with the proposed reforms. Social housing provides a guaranteed home for life, which is particularly important for providing the stability that children and young people need in early life. Under the reforms in the renters' rights bill, it will still be possible for landlords to evict tenants for legitimate reasons, for example if they plan to move into the house, sell it or renovate. This stability and predictability is crucial for families.

*“My eldest is eight and I think... in four years we've moved six times... The impact is massive, the kids they're like they asked Santa this year if they could just have a home for Christmas.”*

Further, social housing can support stability through offering a wider safety net of support for tenants, providing other services which reduce poverty and improve lives in the round, such as budgeting support, and social activities which promote social cohesion and reduce isolation.

### INCREASING EFFICIENCIES AND BUILDING STATE CAPACITY

The state currently spends around £32 billion on housing support through the benefit system. Instead of spending increasing amounts on local housing allowances paid directly to landlords, building their wealth, we should instead

seek to build national wealth through increasing the housing stock. Any housing subsidy that is received by social housing tenants will be reinvested by social landlords into improving housing stock or building more homes. This reduces overall government spending, while also building state assets.

As an indication, our modelling suggests that if we could move all families with children on means-tested benefits to the SRS we estimate this would generate an estimated £3 billion per annum savings on housing support, as well as reduce relative poverty for parents and children by 200,000. Much like the sell-off of houses through Right to Buy has driven many of the problems in the rental market today, a concerted investment to reverse these trends would pay significant dividends in the longer term through lower long-term costs to the state, as well as building capacity in the future to support more families to access affordable, stable housing.

### **REDUCING SPENDING ON TEMPORARY ACCOMMODATION**

There are currently over 150,000 children under the age of 16 living in temporary accommodation in England (Shaw 2024), with all of the negative outcomes associated with such housing, including poor-quality housing, overcrowding and instability.

Local authorities have a statutory requirement to prevent homelessness, but the private rented sector does not readily provide temporary accommodation. Where it does, the private sector can claim rates significantly higher than were they letting on the open market. Where the private rental sector cannot provide housing, councils are often required to resort to unsuitable alternatives such as hotels with significantly higher cost. In Greater London, councils spend over £1 billion per year on temporary accommodation alone which could be re-directed to long-term housing solutions. From April 2023 to March 2024, councils' spending on temporary accommodation increased by 29 per cent to almost £2.3 billion, depriving them of funding for other essential services (Crisis 2024).

There are parallel issues in the asylum system, where £8 million per day is being spent on hotels to support urgent housing need due to lack of available housing stock (Wareing and Eckley 2024). Estimates by Wareing and Eckley suggest that it would take only seven months to pay back the cost of providing councils with capital to buy up to 16,000 homes to house asylum seekers (ibid). In the long run, this would reduce spending on asylum accommodation and provide councils with housing that could then be absorbed into their social housing stock as the asylum backlog is cleared.

### **RECOMMENDATIONS**

In light of the significant benefits of social housing expansion, we recommend that the government should have a long-term target to reverse the losses of social housing stock since the introduction of Right to Buy. To achieve this over a 20-year time horizon would require annual increases of around 100,000 social homes.

## 5.

# SUMMARY OF RECOMMENDATIONS

We summarise the report's recommendations below.

### **BOLSTERING HOUSING SUPPORT THROUGH THE BENEFIT SYSTEM**

To ensure the benefit system better supports low-income families in the private rented sector, the government should:

- as a minimum, restore local housing allowances to the 30th percentile of rents in the local area
- ensure that annual increases are 'locked in' through primary legislation as rents rise
- remove the household benefit cap.

In 2025/26 we estimate this would cost £1.2 billion and reduce poverty by 90,000 including 40,000 children.

In addition, to make LHAs fairer, the government should:

- break up those broad rental market areas with significant rent divergence
- use the proposed new property portal to calculate local housing allowances based on all private rented households
- increase local housing allowance to the 50th percentile, costing an additional £800m and reducing poverty by another 60,000 including 30,000 children.

If the government does not increase LHAs to the 50th percentile, then as a minimum it should:

- introduce higher LHAs in those BRMAs where shortfalls are the most prevalent.

Collectively these policies would aim to reduce or eliminate shortfalls experienced by families, reduce child poverty and give families more choice in where to live and reduce overcrowding.

### **STRENGTHENING THE HAND OF PRIVATE RENTERS**

Beyond the renters' rights bill, the government should go further by:

- regulating affordability checks and upfront rent payments to reduce housing discrimination, and
- providing ringfenced support for local authorities to enforce the new Decent Homes Standard in the private rented sector.

To support enforcement of the wider renter rights included in the new bill, the government should:

- establish a new housing tribunal to deal with housing disputes between tenants and landlords, in line with Scotland.

And finally, the government should review the economic and social case for rent stabilisation measures in some areas, for example limiting rises to CPI + 1 per cent.

## **EXPANDING SOCIAL HOUSING**

In light of the significant benefits of social housing, we recommend that the government should have a long-term target to reverse the losses of social housing stock since the introduction of Right to Buy. To achieve this over a 20-year time horizon would require annual increases of around 100,000 homes.

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