

# Understanding Homelessness in Suffolk

November 2021



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# Note on Data

- The objective of this report is to provide an overview of the **local** picture of homelessness.
- We have used the LG Inform 'Understanding Homelessness' data / report as the basis (link to example report / Babergh: [https://lginform.local.gov.uk/reports/view/lga-research/lga-research-report-understanding-homelessness-in-your-area?mod-area=E07000200&mod-group=AllDistrictInRegion\\_East&mod-type=namedComparisonGroup](https://lginform.local.gov.uk/reports/view/lga-research/lga-research-report-understanding-homelessness-in-your-area?mod-area=E07000200&mod-group=AllDistrictInRegion_East&mod-type=namedComparisonGroup).)
- However, we have omitted some data due to the fact that they are too old and other datasets provide a better up-to-date picture. This is mainly true for the first section, where we have left out the IMD data, but added data on in-work poverty, Affordable Housing Stock etc. We have also used more up-to-date data, where this is available.

# Key Findings I

## Local Economic Context

- While job numbers have grown across Suffolk – wages remain below the national averages for all income quintiles. Within Suffolk this is especially true for Eats Suffolk and Ipswich.
- Though unemployment remains below national averages, this has increased in line the with the rest of the country since the COVID pandemic started ion March 2020.
- Based on DWP statistics
  - unemployment increased by 30% between March 2020 and July 2021;
  - while Suffolk UC claimant numbers increased by 82%.
  - In-work poverty (based on numbers of UC claimants that are in employment) has risen by 101% over the same time. This is especially true for West & Mid Suffolk and Ipswich.
  - Since initial lockdown measures were implemented, the number of Suffolk households that are claiming UC have increased by 72%.
- In October 2021 a number of schemes that were brought in during the pandemic ended, including the furlough scheme (CJRS), the £20 uplift to UC, the protections to tenants. The latest SEISS grant also closed at the end of September. We are still awaiting the key data fofr October, but several calculations were published in September to project the impact of these schemes ending.
  - One calculation estimated that 53,300 families (30,400 families with & 22,880 families without children) across Suffolk receiving Universal Credit (UC) or Working Tax Credits (WTC) will lose the annual equivalent of £1,040 when the £20 uplift to UC stops.
  - Another calculation estimated that 5,918 households in Suffolk currently on UC will be unable to meet their essential costs.

## Local Housing Context

- Suffolk's low wages, combined with relatively high house prices mean that housing affordability remains below national averages. Housing affordability has become worse across England, but more so across the East and in Suffolk than the national average: while 10 years ago housing affordability in the East and in Suffolk was in line with England averages, both the median and lower quartile housing affordability are now worse than in England overall. In 2020 housing affordability continued to be particularly low for the lowest earners across the East and in Suffolk.
- In 2020, the vast majority (86%) of rental properties across Suffolk were private sector.
- In 2019/20, 2,872 dwellings were added to Suffolk's housing stock (mainly through new builds).
- In terms of additional affordable housing supply (actual completions) the proportion of social rental properties has declined significantly over the past decade.
- In May 2021, 25,871 of Suffolk's HH were in receipt of Housing Benefits (HB), which equates to 7.8% of all of Suffolk's HH.

# Key Findings II

## Local Homelessness Overview

- In 2020 there were 10,411 HH on the waiting list across Suffolk.
- Social housing applications have fluctuated significantly in Suffolk between Jan 2020 and Oct 2021, with numbers at their peaks being around 1,500 (Jan & Jul 2020 and Mar 2021).
- Across Suffolk, there were 638 HH where a prevention duty was owed and 380 where a relief duty was owed in Q1 2021/22.

## Characteristics of Main Applicants Owed a Homelessness Duty – Q1 2021/22

- The biggest priority need category in all districts is 'HH includes dependent children' (54 HH total across Suffolk).
- Applicants are mainly single male or single female, fall into the 18-34 age group, and are mainly from an white ethnic background.
- Those registered as unemployed make up the highest number of HH owed a prevention / relief duty (35% average across Suffolk). However, 18% are in full-time and a further 13% in part-time work.
- In Q1 2021/22 the most common support needs were 'a history of mental health problems', 'physical ill health / disability' and 'being at risk / experiencing Domestic Abuse'.

## Service Users' Journeys for Households Owed a Prevention or Relief Duty – Q1 2021/22

- Most commonly, HH lost their last settled home due to family / friends no longer being able or willing to accommodate them. The second most common reason was the end of an AST (private).
- 251 HH lived with family and a further 104 with friends at the time of their application. 251 lived in private rental accommodation and 171 came from the social rented sector. (Since Q4 2020, 72 repossessions have taken place across Suffolk.)
- For 1,105 HH prevention or relief duty ended in Q1 2021/22, with 534 of these (48%), having accommodation secured.

# Overarching Context - changes in poverty are most commonly caused by the effect of four drivers...



**Increasing employment** can reduce poverty because more people have additional earnings from work.

**Benefits** increasing faster than earnings can reduce poverty.



A **decrease in housing costs for poorer households**, for example through access to cheaper housing, or a rise in incomes that outpaces the rise in rents, mortgages or other housing costs can reduce poverty.

**High earnings growth** can reduce poverty if those with low incomes see their earnings grow at least as fast as median earners.



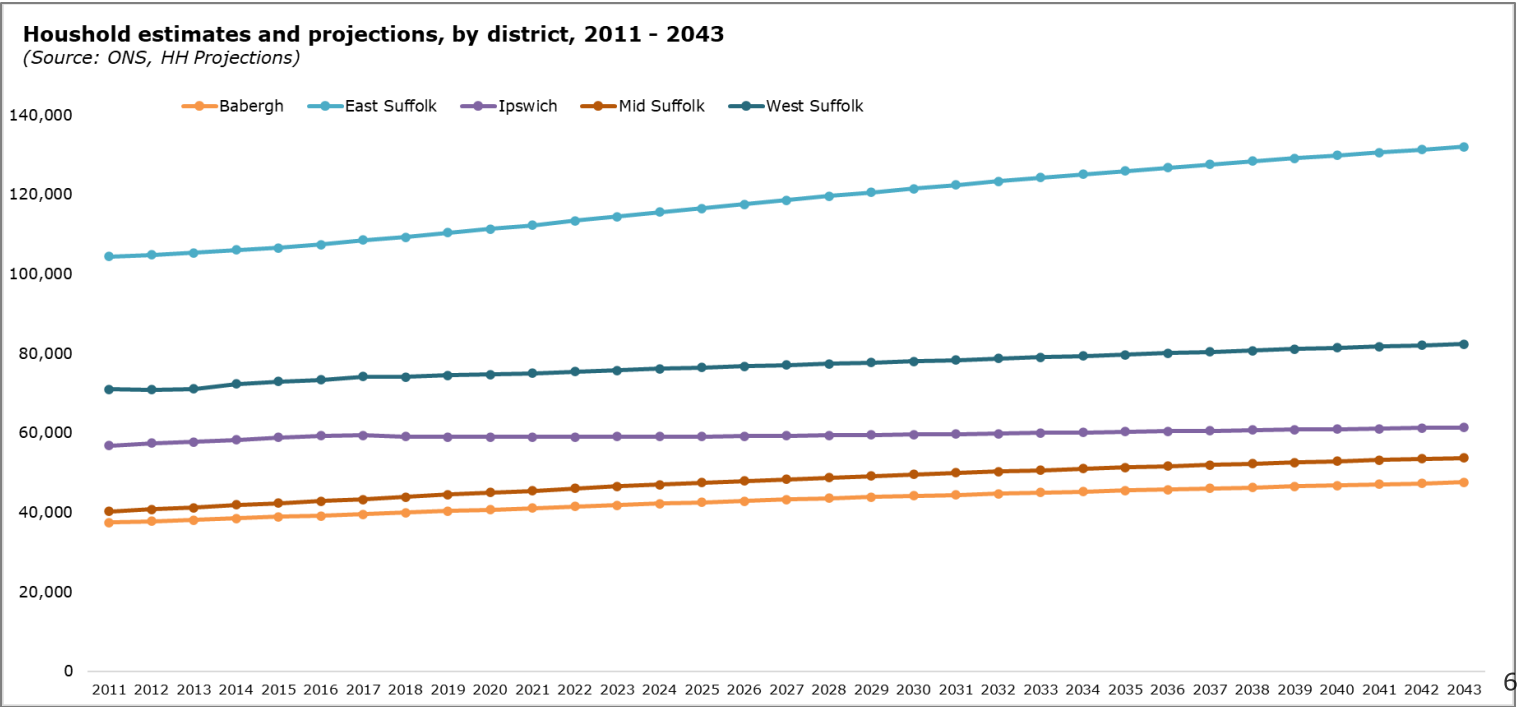
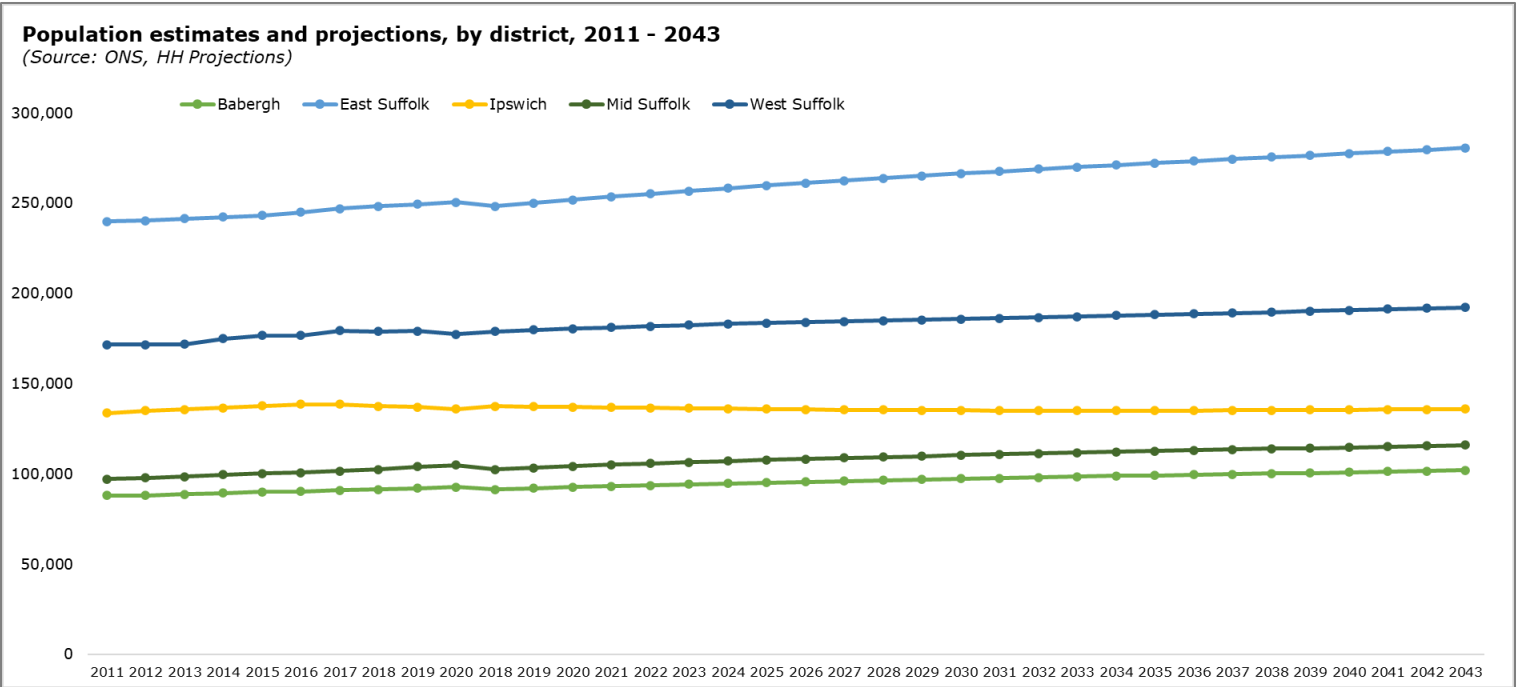
# Other Context – a growing population

Over the past decade, Suffolk’s population increased, from 703,133 to 769,544 (+3.6%) and is expected to rise to 826,481 (+7.4%) by 2043.

In line, the number of households (HH) also increased, though at a faster rate, as there are now more single HH than in the past. HH numbers have risen by 7.4% between 2011 and 2021 (from 309,856 to 332,734). The ONS estimates that HH numbers will increase by a further 13% (to 377,087) by 2043.

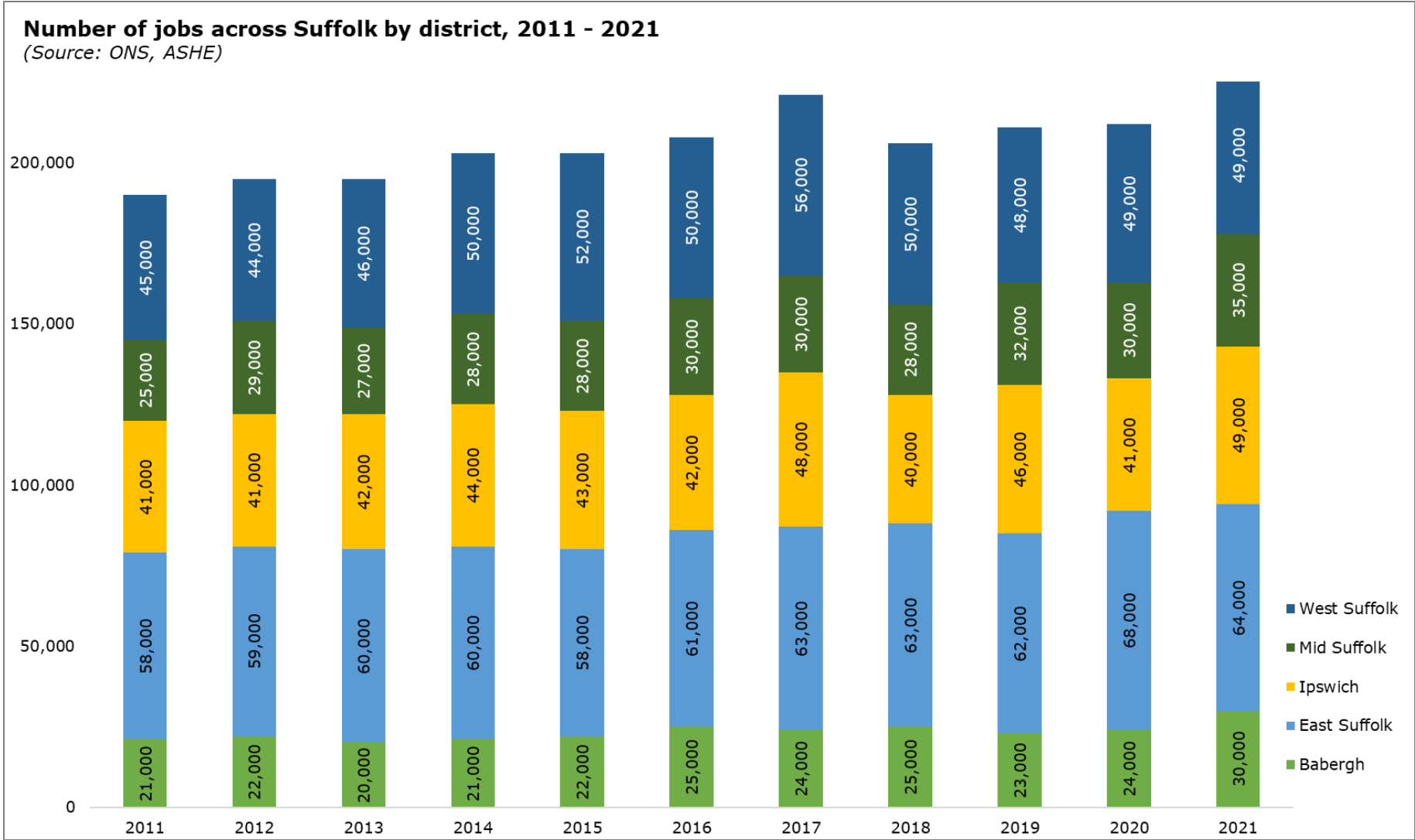
The Suffolk average masks the wide range in growth within the districts:

	% population growth 2001 vs. 2021	% population growth 2021 vs. 2043	% HH growth 2001 vs. 2021	% HH growth 2021 vs. 2043
Babergh	4.1%	9.5%	9.5%	15.9%
East Suffolk	4.7%	10.7%	7.6%	17.6%
Ipswich	0.3%	-0.7%	3.8%	4.0%
Mid Suffolk	5.4%	10.4%	12.9%	18.2%
West Suffolk	3.6%	6.1%	5.7%	9.9%
<b>Suffolk</b>	<b>3.6%</b>	<b>7.4%</b>	<b>7.4%</b>	<b>13.3%</b>



# **Local Economic Context**

The number of jobs across the country has steadily increased over the past decade (e.g. 18% for Suffolk, 12% for England). **In 2021 the number of jobs in Suffolk increased by 6.6% compared to 2020 (+5.7% national average).** Within Suffolk, the number of jobs went down in East Suffolk, remained unchanged in West Suffolk and increased across the other three LAs.



	% change 2020 vs. 2021
Babergh	25.0%
East Suffolk	-5.9%
Ipswich	19.5%
Mid Suffolk	16.7%
West Suffolk	0.0%



Pay across Suffolk has consistently been below national averages – in 2021, the **median weekly full-time pay gap was £40**. However, between 2020 and 2021 pay grew at a faster rate across Suffolk than the national average in all quintiles, except the highest one.

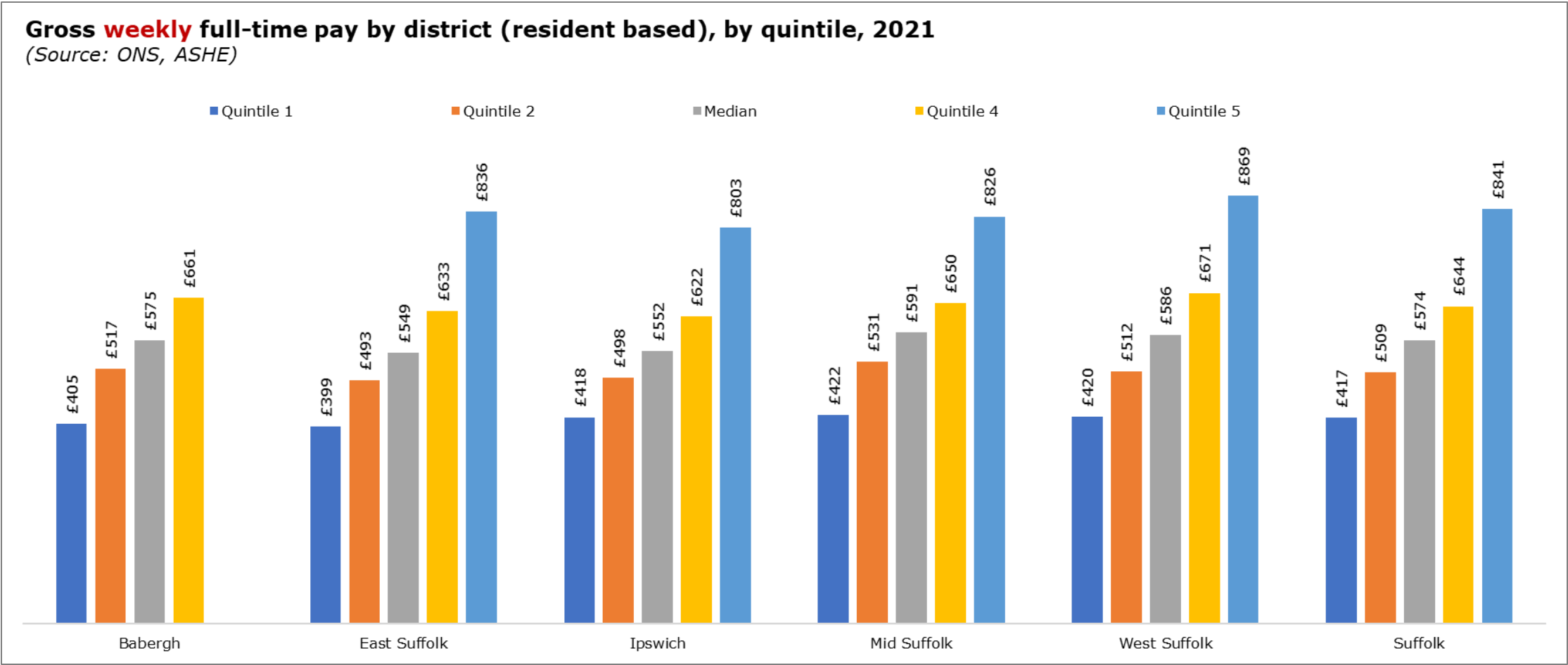
**Gross weekly full-time pay by quintile, Suffolk residents vs. England, 2021**  
(Source: ONS, ASHE)

■ Suffolk ■ England



Source: ONS, Annual Survey of Hours and Earnings, Oct 2021. (Note – we focus on weekly pay rather than annual pay, as the latter relates to employees who have been in the same job for more than a year. Therefore, the weekly pay data provides a better idea of differences and changes than the annual pay data would.)

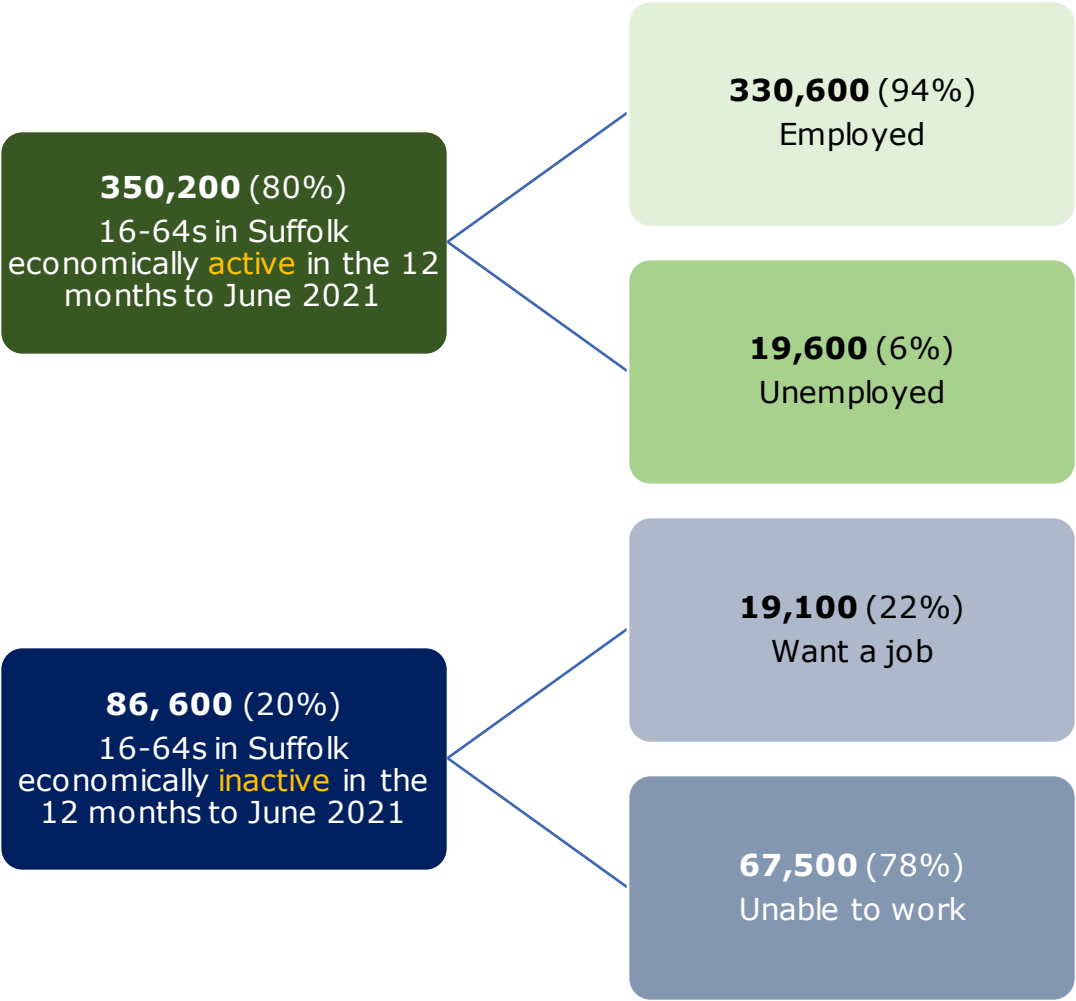
Within Suffolk, pay tends to be lowest for East Suffolk across most quintiles, while pay tends to be highest in Mid and West Suffolk across the quintiles. The biggest gaps between the highest earners (quintile 5) and lowest earners (quintile 1) are in West Suffolk (£449) and East Suffolk (£437).



The **official statistic on employment** is the ONS Annual Population / Labour Force Survey (APS / LFS)

- Residence based labour market survey. The APS divides the total 16-64 population into two groups: economic active vs. economic inactive ('economic active' are those that have actively looked for a job in the past two months). Each of these groups is then further divided into two groups. Therefore, the official unemployment rate is based on a subset of 16-64s.*
- Updated quarterly; each quarter's update relates to a rolling 12 months period; the latest data released includes data for the 12 month ending June 2021.*

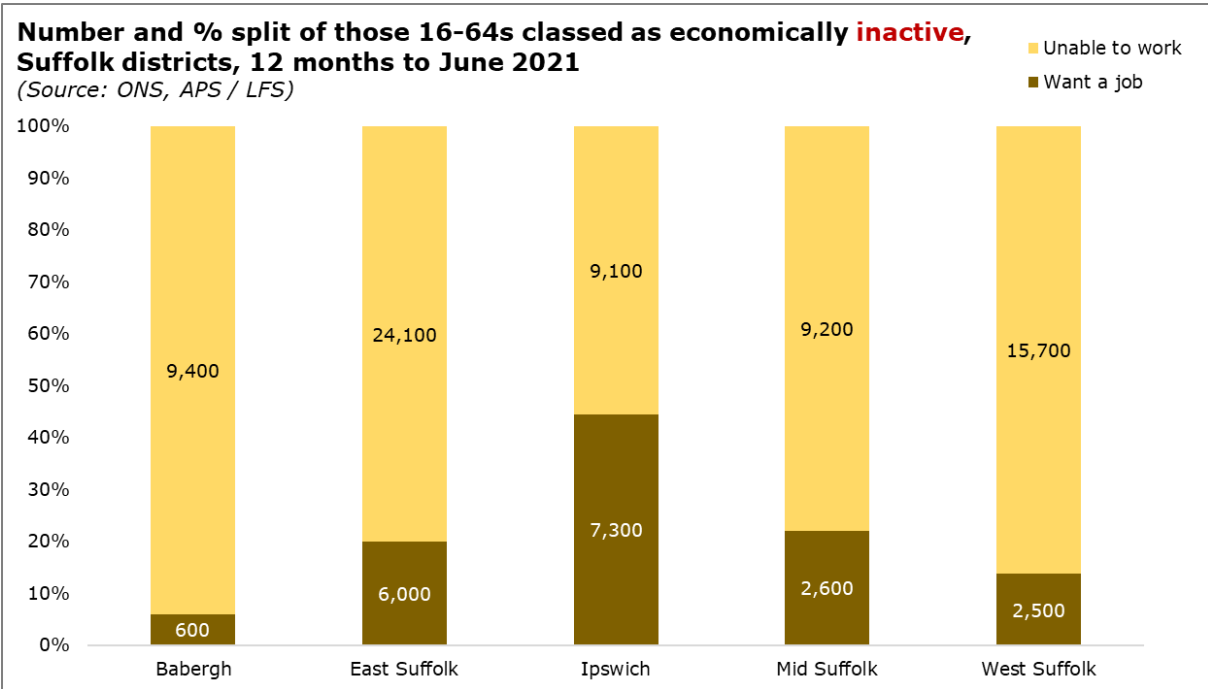
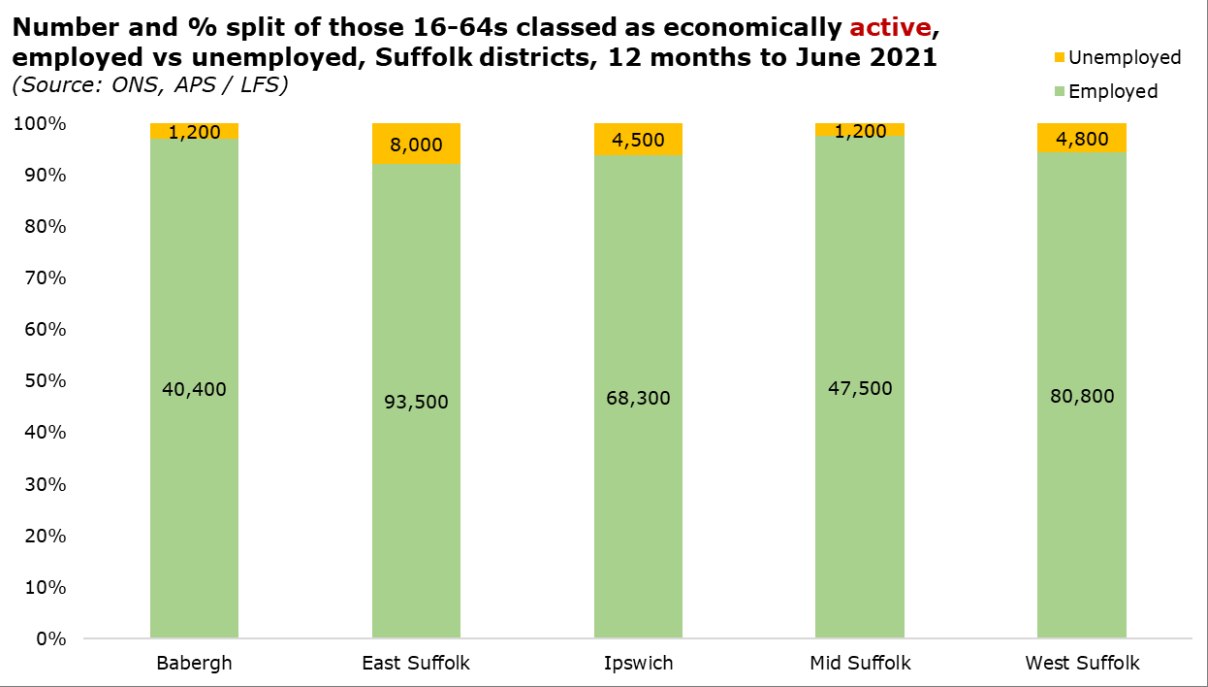
The APS data shows that between July 2020 and June 2021, the unemployment rate in Suffolk was 6%. It also highlights the large number (19,100) 16-64s who were economically inactive but would like a job.



Within Suffolk, East Suffolk has the highest proportion of economically **inactive** 16-64s (23%).

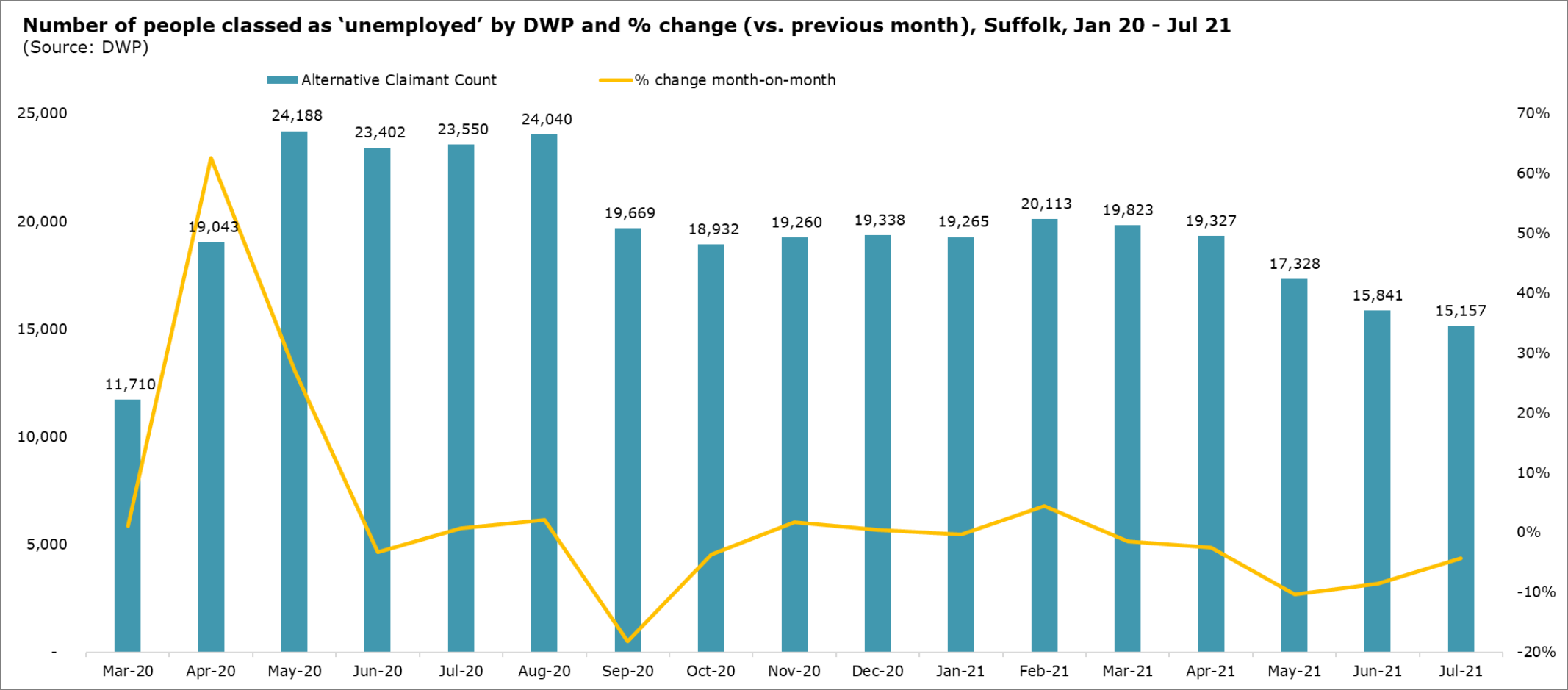
Unemployment amongst those 16-64s that are economically **active** is also highest in East Suffolk (7.9%), with Ipswich (6.2%) also being higher than the Suffolk average.

In Ipswich, almost half (45%) of those classed as economically inactive in the 12 months to June 2021, were looking for a job.



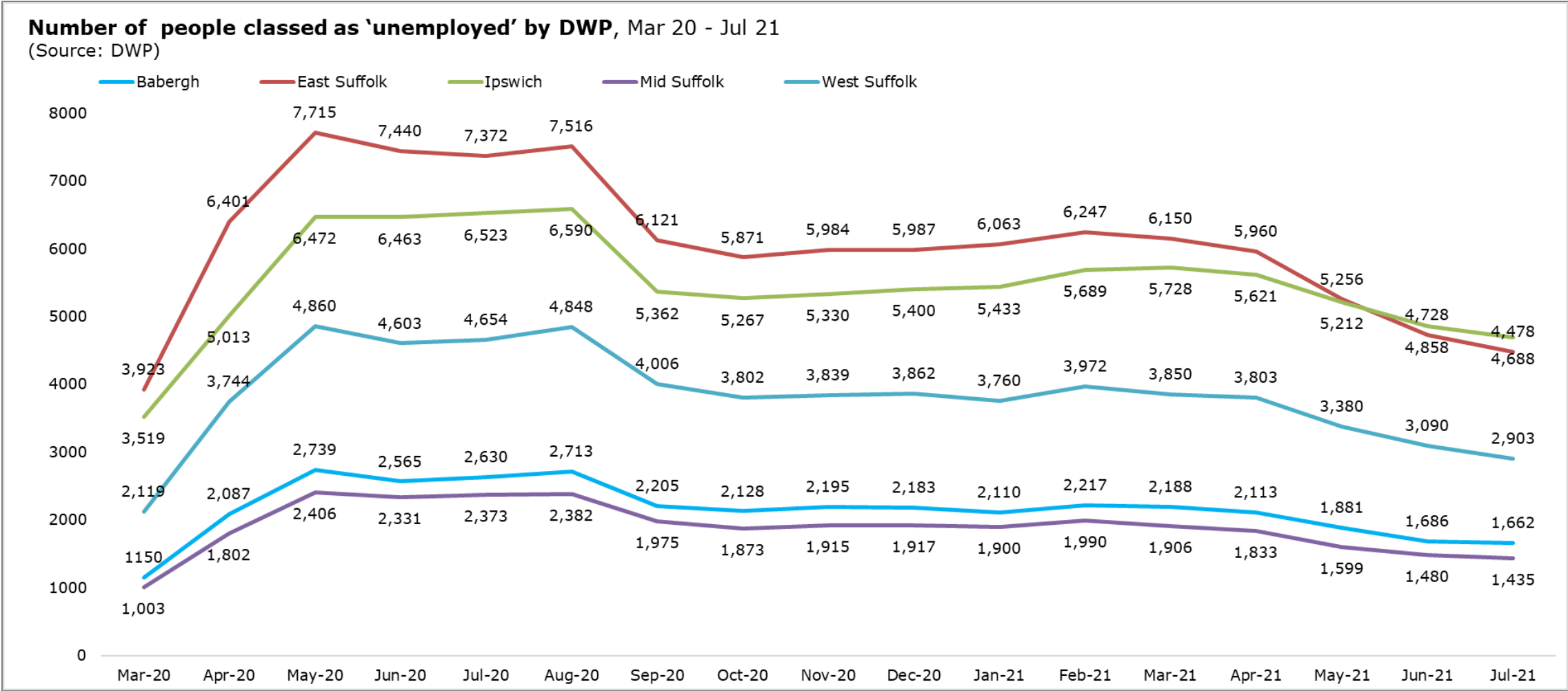
To understand the impact of COVID on employment numbers in a more granular way, there are other statistics that count the number of people claiming benefit due to unemployment, which we can use as **another indicator of unemployment**. Based on this DWP statistic\* **unemployment increased by 30% between March 2020 and July 2021**.

- This means that there were 15,157 16-64s classed as unemployed by DWP, which equates to 3.4% of Suffolk's total 16-64 population.



Source: DWP, Alternative Claimant Count, Sep 2021.  
\* DWP's Alternative Claimant Count is currently under evaluation by the UK Statistics Authority and therefore published as Experimental Official Statistics. Provides detailed information about the number of people classed as "unemployed", under the new Universal Credit regime while also still including anyone on relevant JSA legacy benefits.

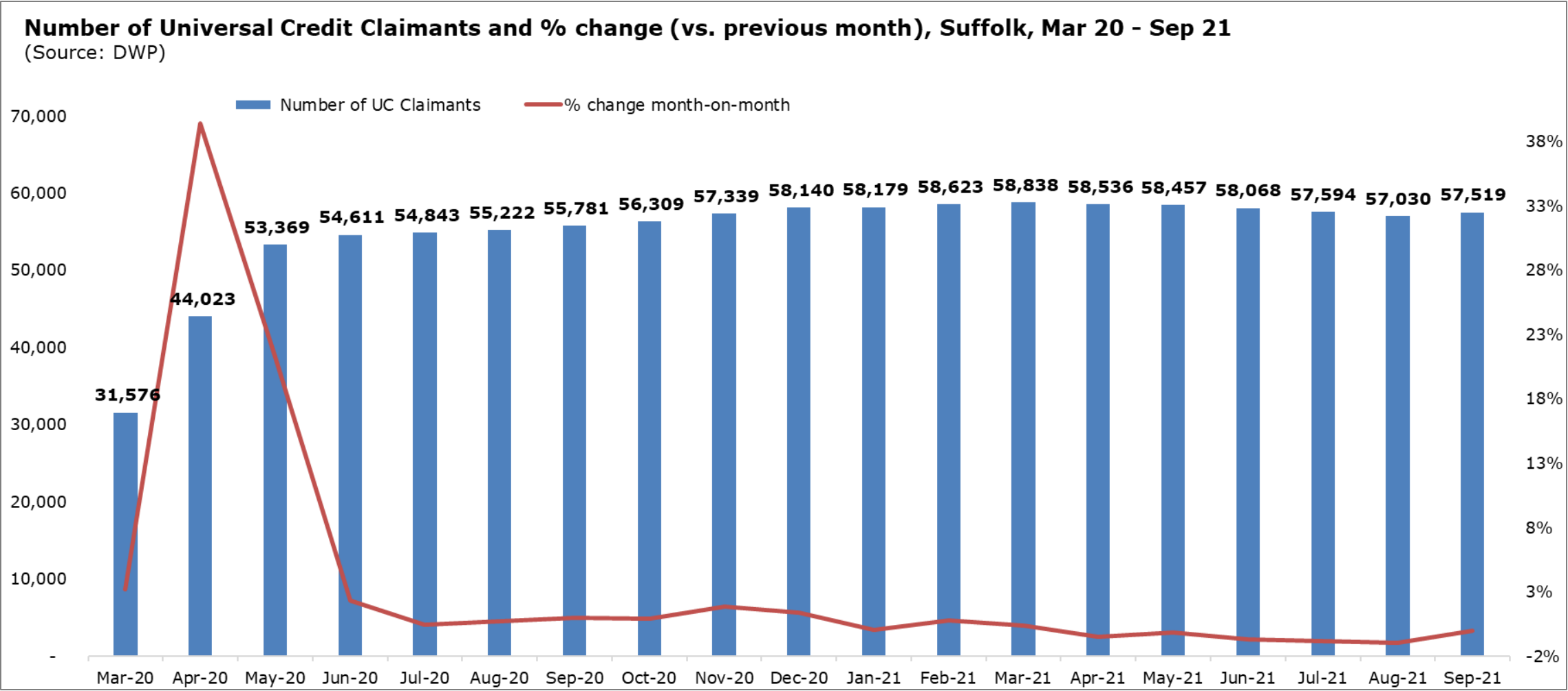
Babergh saw an increase of 45% in those classified as unemployed by DWP, with Mid Suffolk seeing an increase of 43%, West Suffolk of 37%, Ipswich of 33% and East Suffolk of 14%.



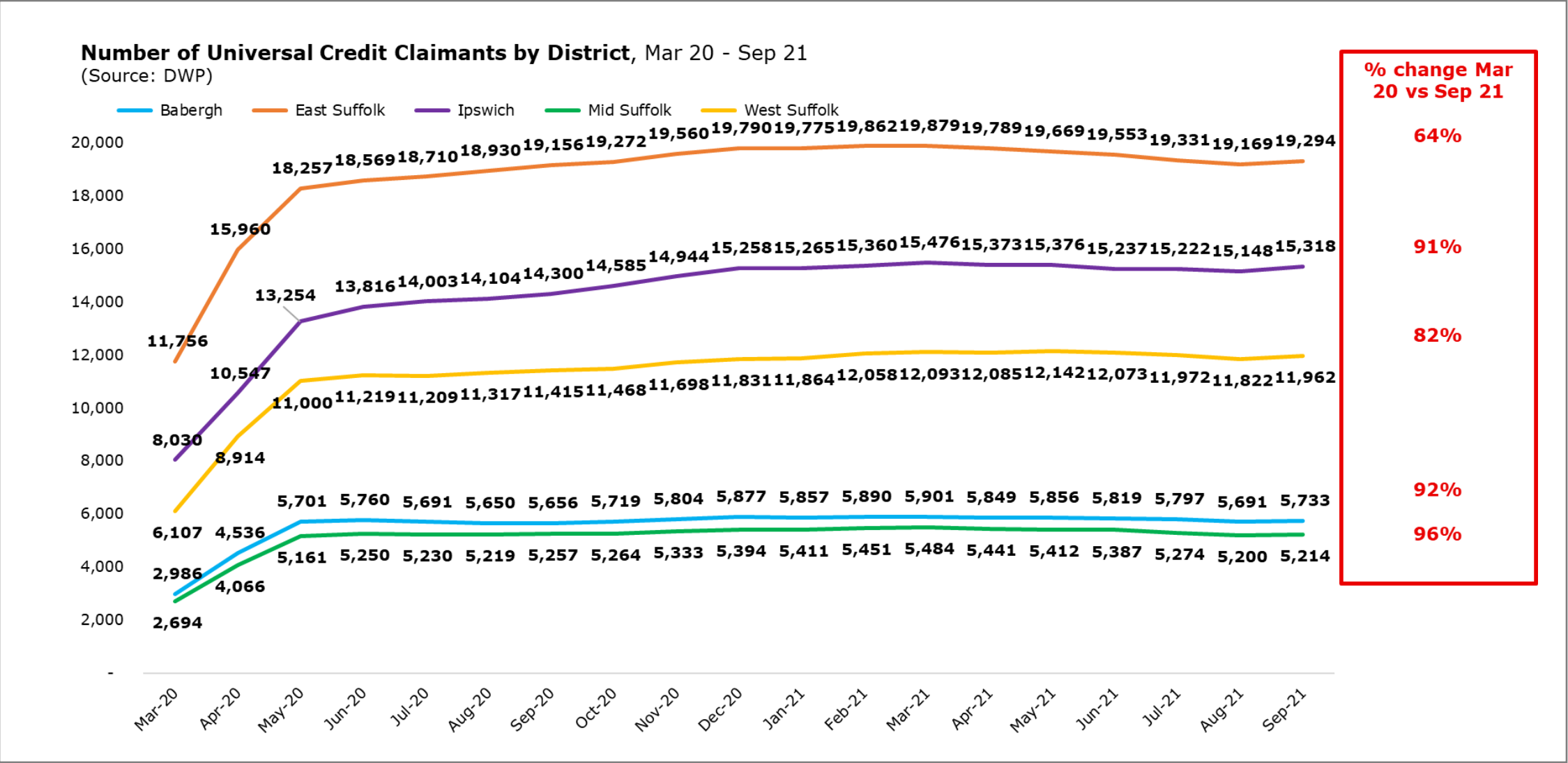
Source: DWP, Alternative Claimant Count, Sep 2021.  
\* DWP's Alternative Claimant Count is currently under evaluation by the UK Statistics Authority and therefore published as Experimental Official Statistics. Provides detailed information about the number of people classed as "unemployed", under the new Universal Credit regime while also still including anyone on relevant JSA legacy benefits.

In Sep 2021 there were **57,519 Universal Credit (UC) claimants** across Suffolk. This means that since lockdown measures were implemented in March 2020, Suffolk UC claimant numbers have increased by **82%**.

- In terms of Suffolk’s working age population (16-64s) **13%** are now claiming UC.

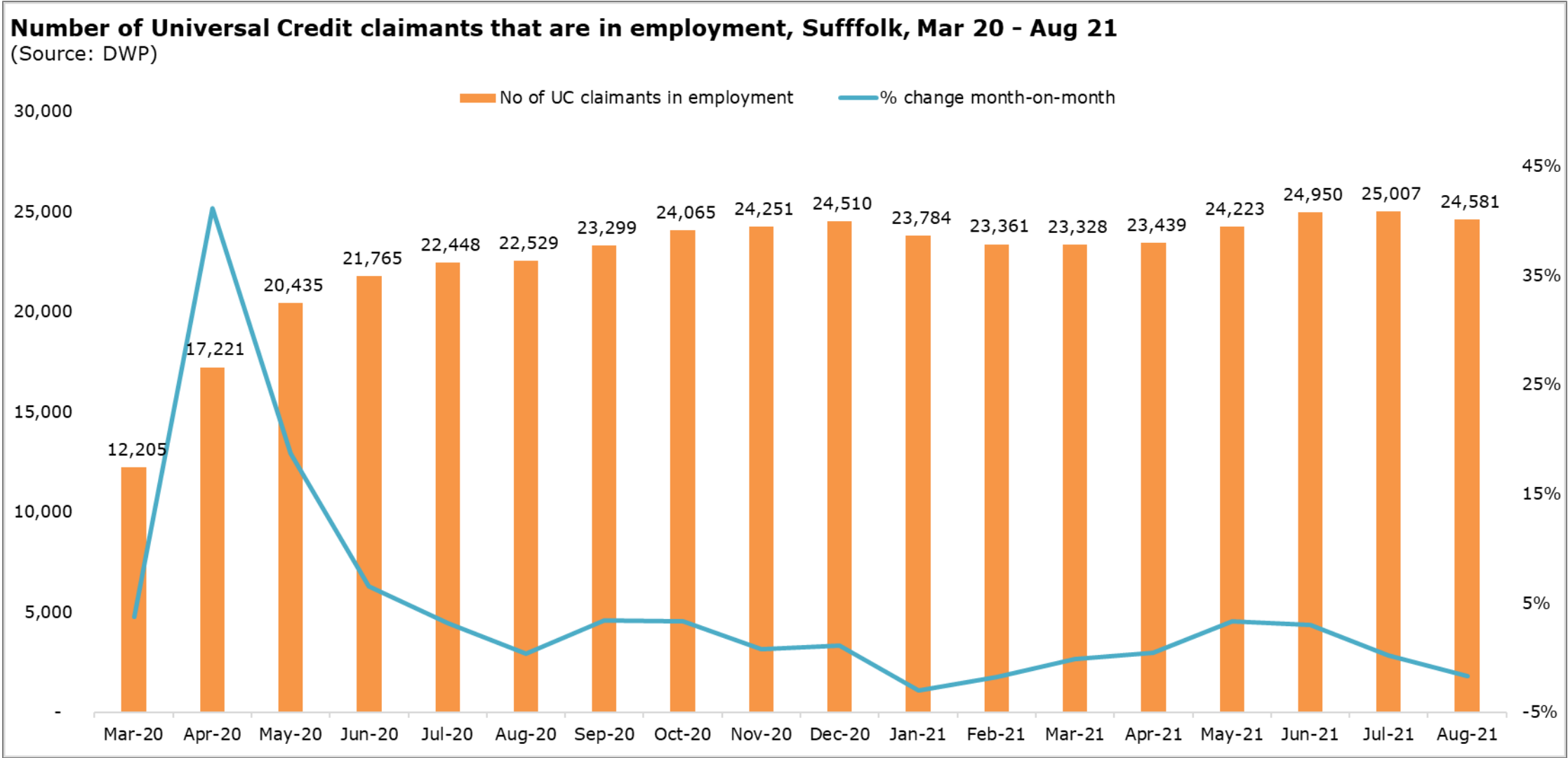


Within Suffolk, the highest increases of UC claimants have been in **Mid Suffolk (96%)**, **Babergh (92%)** and **Ipswich (91%)**. In absolute terms, East Suffolk and Ipswich continue to have the largest numbers of UC claimants.

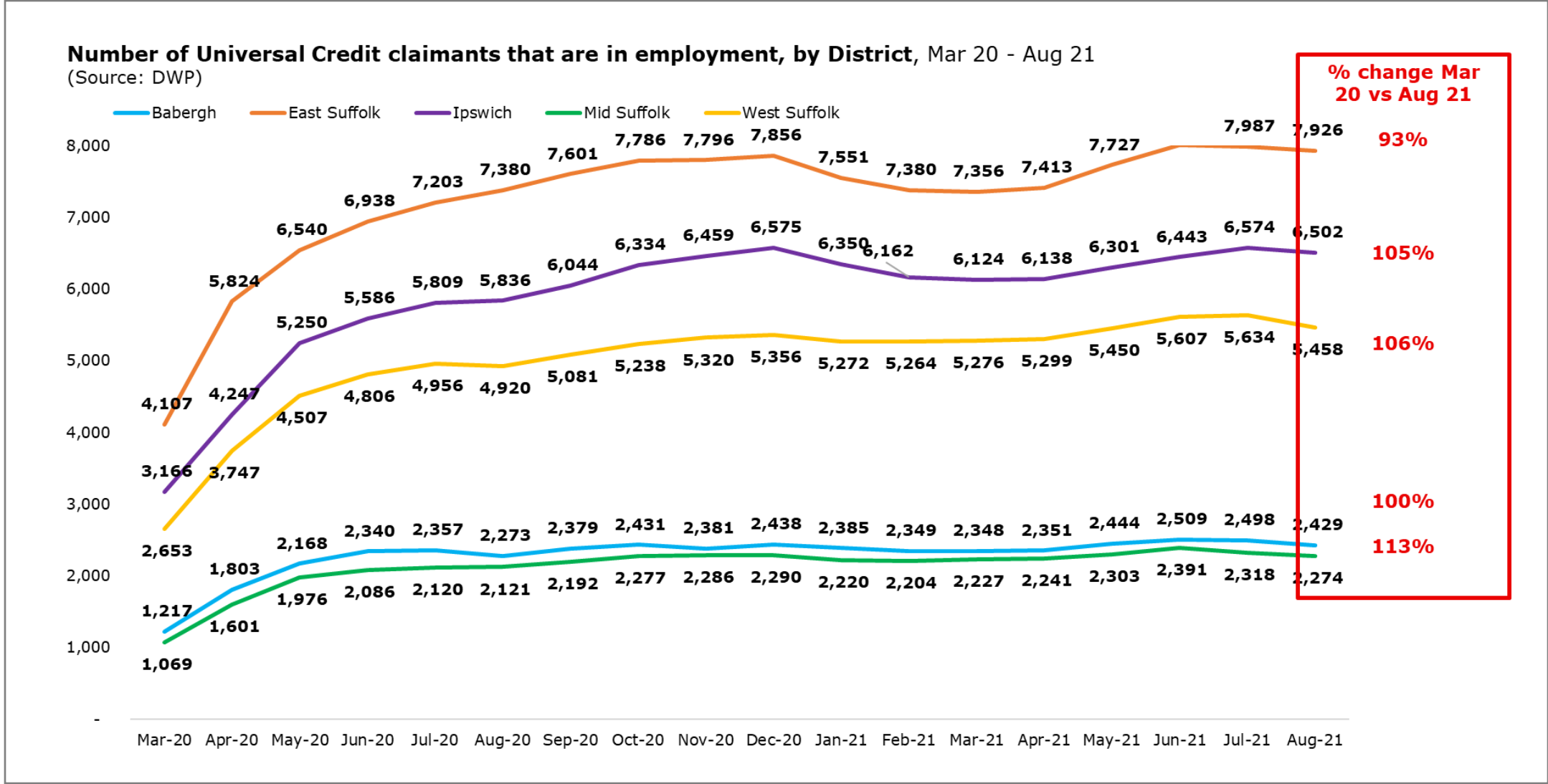




In-work poverty has increased by 101% since March 2020, which means that there are now 24,581 (5.5% of Suffolk's 16-64s) that are on UC while in employment.

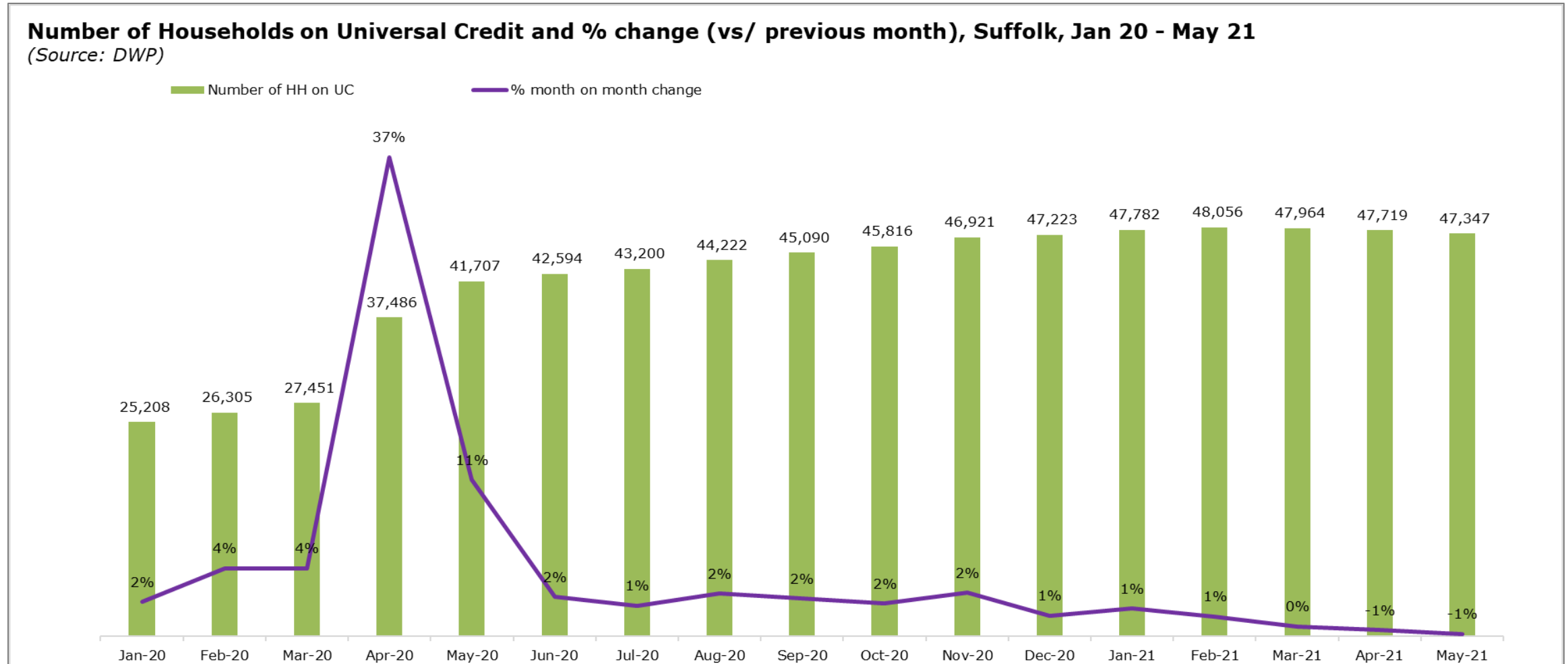


In-work poverty has increased most in Mid Suffolk (+113%) since March 2020, followed by West Suffolk (106%) and Ipswich (105%). East Suffolk and Ipswich continue to have the highest number of 16-64s claiming UC while in work.



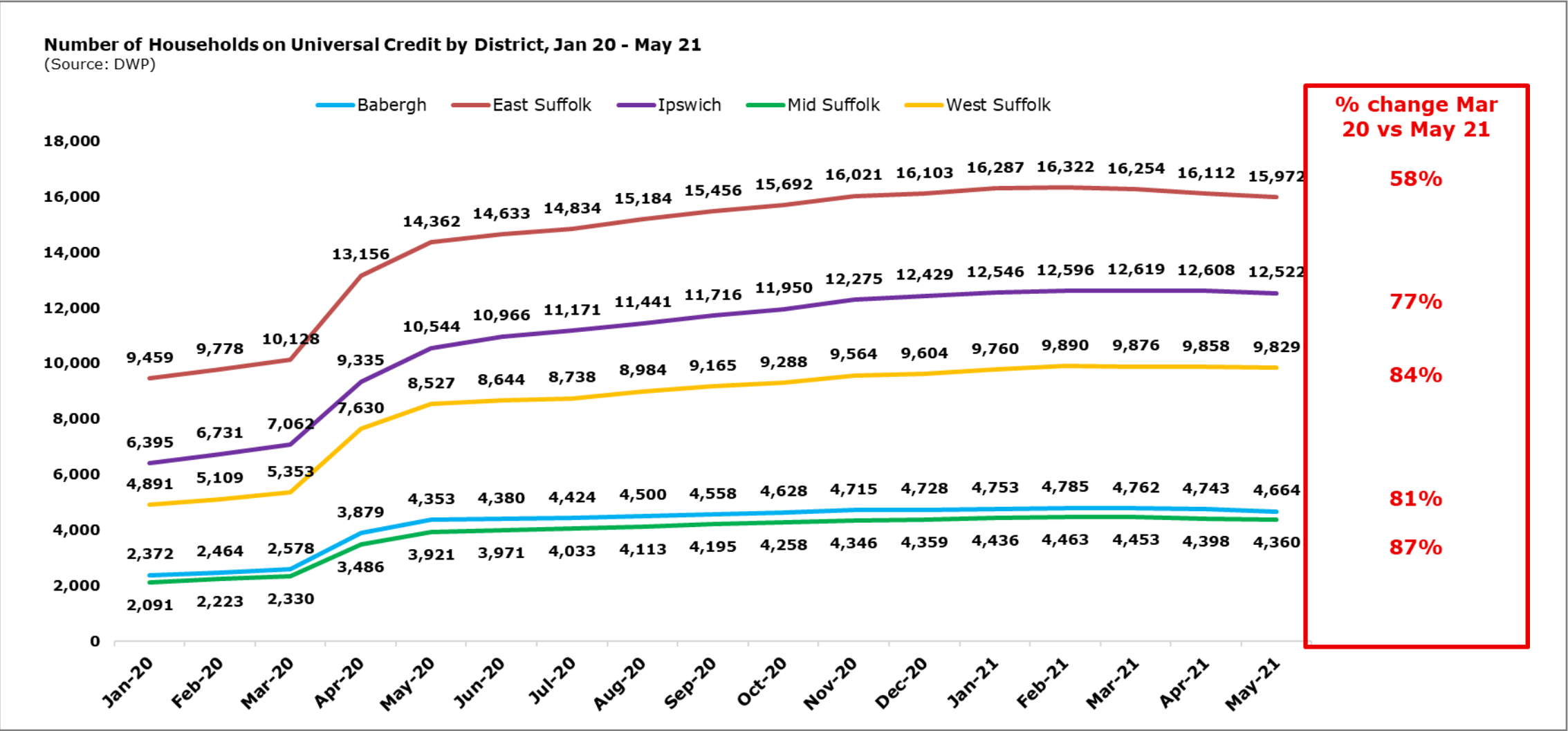
In May 2021 there were **47,341 Households on UC** across Suffolk

- Since initial lockdown measures were implemented, the number of Suffolk households that are claiming UC have increased by **72%**.
- Overall, **14%** of all Households in Suffolk were on Universal Credit.



The highest increases of Households on UC between March 2020 and May 2021, have been in **Mid Suffolk (87%)** and **West Suffolk (84%)**.

In terms of the number of households on UC by district, East Suffolk and Ipswich continue to have the largest numbers (15,972 and 12,522 respectively).



## Recent calculations and estimates have been trying to understand the potential impact of the end of / changes to CJRS, SEISS and the £20 uplift to UC.

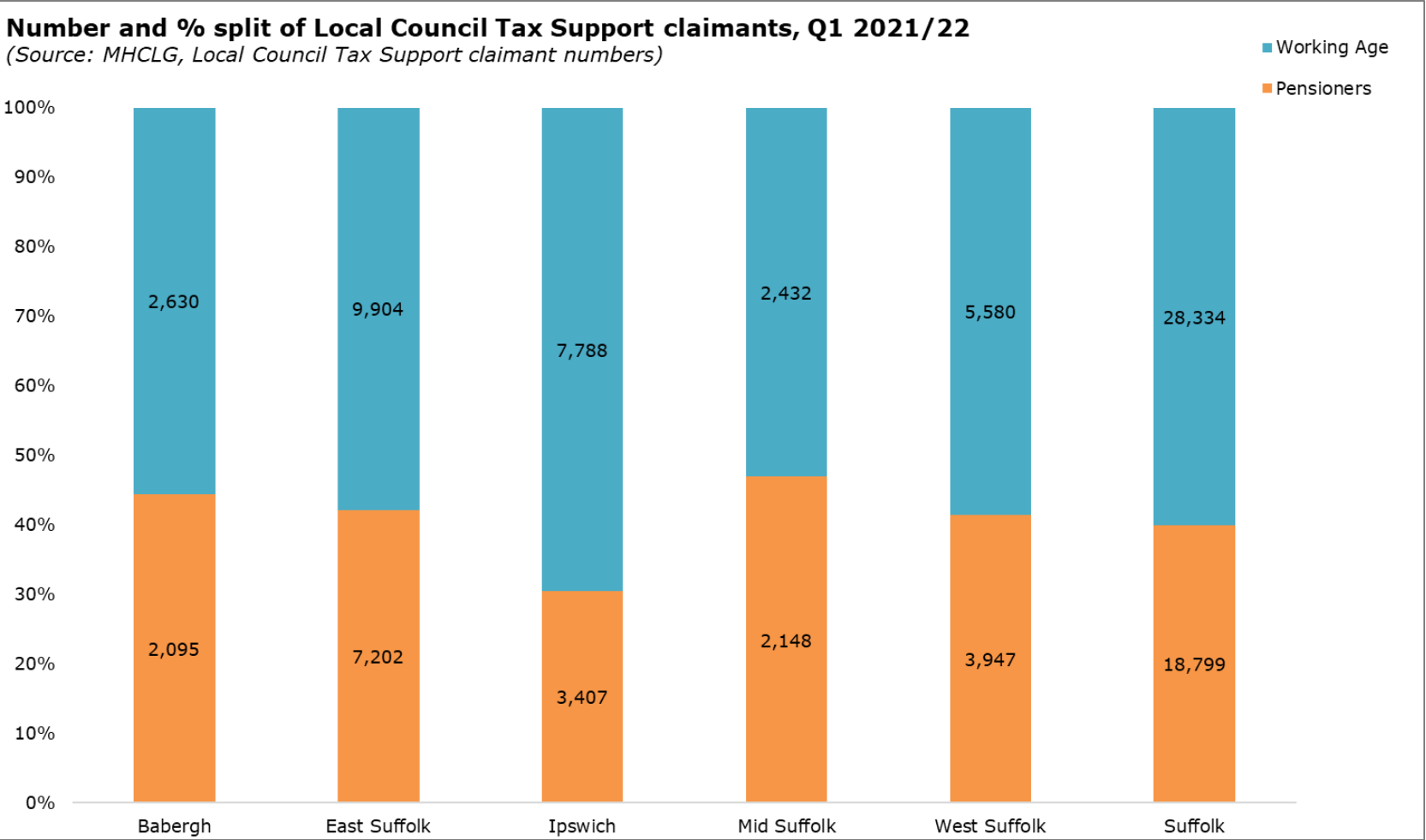
- Analysis by the Joseph Rowntree Foundation (JRF) shows that around **53,300 families** across Suffolk receiving Universal Credit (UC) or Working Tax Credits (WTC) will **lose the annual equivalent of £1,040** from 1<sup>st</sup> October when the £20 uplift to UC stops. This includes 30,400 families with children and 22,880 families without children. JRF also provide a breakdown by constituencies, which shows that Ipswich and Waveney over-index compared to Suffolk and GB averages.

Constituency name	Est. no of working-age families	Est. no of working-age families w. children	Est. no of working-age families w/o children	Families in receipt of UC or WTC	Families w. children in receipt of UC or WTC	Families w/o children in receipt of UC or WTC	% of families in receipt of UC or WTC	% of families w. children in receipt of UC or WTC	% of families w/o children in receipt of UC or WTC
Bury St Edmunds	45,870	13,340	32,530	6,720	3,910	2,810	15%	29%	9%
Central Suffolk & North Ipswich	38,130	11,800	26,330	5,570	3,430	2,140	15%	29%	8%
Ipswich	50,220	14,630	35,590	12,200	7,080	5,120	24%	48%	14%
South Suffolk	36,460	10,270	26,190	5,340	3,120	2,220	15%	30%	8%
Suffolk Coastal	38,860	10,290	28,570	5,900	3,400	2,500	15%	33%	9%
Waveney	40,630	11,770	28,860	10,400	5,270	5,130	26%	45%	18%
West Suffolk	48,230	15,580	32,650	7,150	4,190	2,960	15%	27%	9%
<b>Suffolk</b>	<b>298,400</b>	<b>87,680</b>	<b>210,720</b>	<b>53,280</b>	<b>30,400</b>	<b>22,880</b>	<b>18%</b>	<b>35%</b>	<b>11%</b>
<b>Great Britain</b>	<b>26,896,710</b>	<b>7,624,470</b>	<b>19,272,240</b>	<b>5,591,120</b>	<b>3,002,470</b>	<b>2,588,650</b>	<b>21%</b>	<b>39%</b>	<b>13%</b>

- Another calculation, by Policy in Practice, estimates that 1 in 8 households (HH) currently on UC will be **unable to meet their essential\* costs – this would equate to 5,918 HH in Suffolk** (see page 30). Policy in Practice also highlight that
  - the impact will be exacerbated by families switching from furlough support to UC. The **difference could be as much as £2,304 a month for a couple who had both been furloughed.**
  - changes are also being made to UC that will affect people who are self-employed. The **reintroduction of the Minimum Income Floor could see some households lose £771 a month.**

*\* Only represents essential outgoings such as rent, council tax, utility payments and estimates for essential groceries; They do not take into account other regular payments many households receiving UC may face, such as debts, advance repayments and payments for rent-to-own household goods*

Council Tax (CTX) collection rates across Suffolk are above national averages, with the exception of Ipswich. The highest numbers of CTX claimants are in East Suffolk, Ipswich and West Suffolk, in all cases there are proportionally more working age CTX claimants than those of pensioner age.



**Overall Council Tax Collection rates, 2020/21** (Source: MHCLG, QUARTERLY RETURN OF COUNCIL TAXES)

	Collection Rate
Babergh	97.7%
East Suffolk	97.6%
Ipswich	94.9%
Mid Suffolk	97.8%
West Suffolk	97.0%
East of England	96.6%
England	95.7%

# **Local Housing Context**

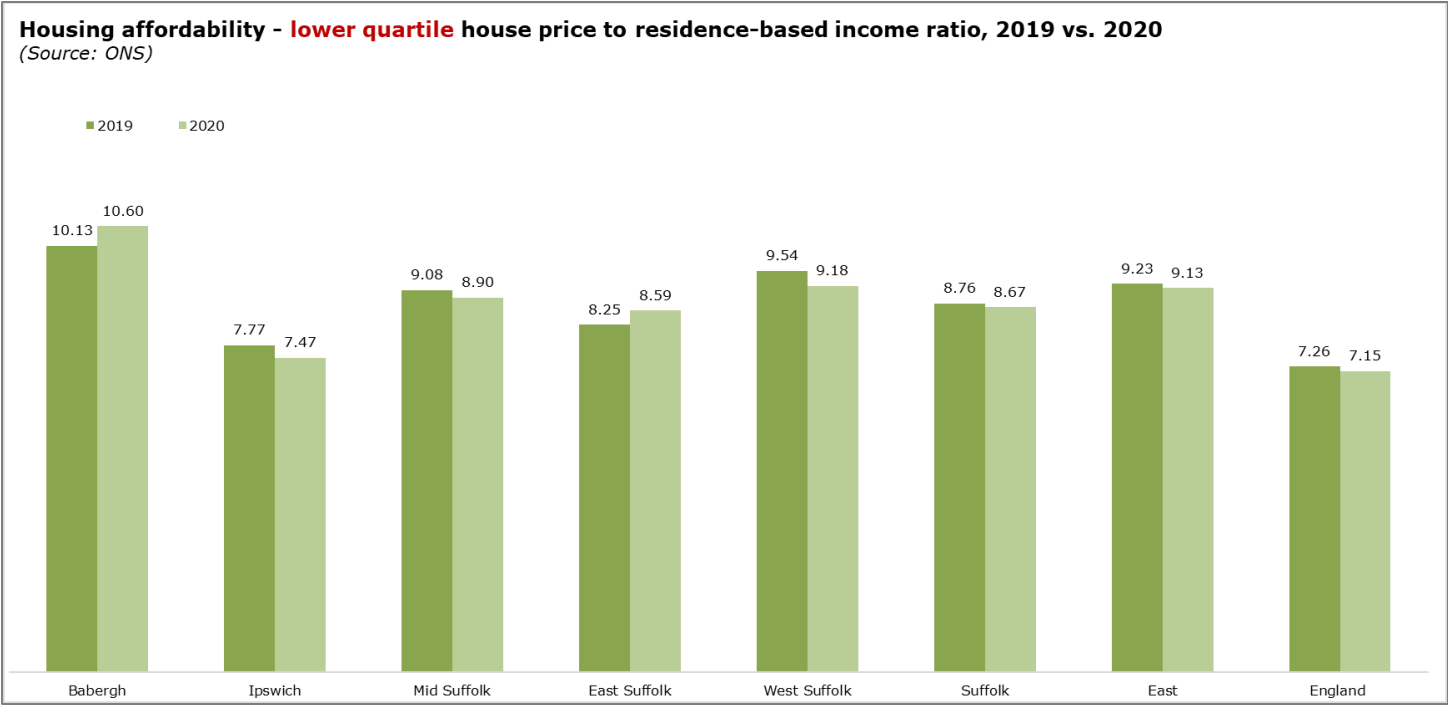
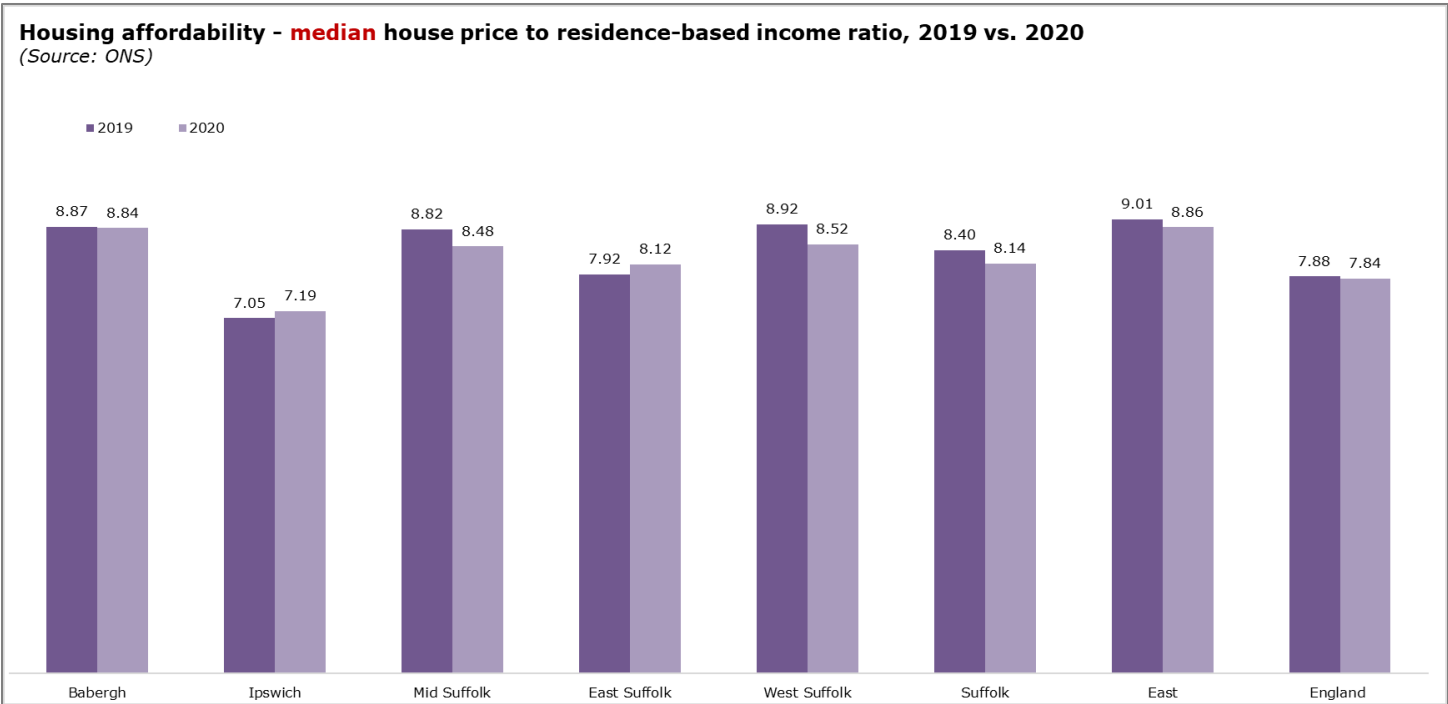
In 2020, the national trend over the past decade of decreasing housing affordability was halted, with housing affordability ratios\* improving slightly on 2019.

Housing affordability has become worse across England, but more so across the East and in Suffolk than the national average: while 10 years ago housing affordability in the East and in Suffolk was in line with England averages, both the median and lower quartile housing affordability are now worse than in England overall. This is due to a combination of low incomes and relatively high house prices and rents in Suffolk.

In 2020 housing affordability continued to be particularly low for the lowest earners across the East and in Suffolk.

The lower quartile house price to lower quartile income ratios are worse than the median ratios, which is in contrast to the national picture, where the lower quartile ratios are better than the median ratios. Therefore, housing in the East and in Suffolk is least affordable for those residents in the lowest 25% income bracket.

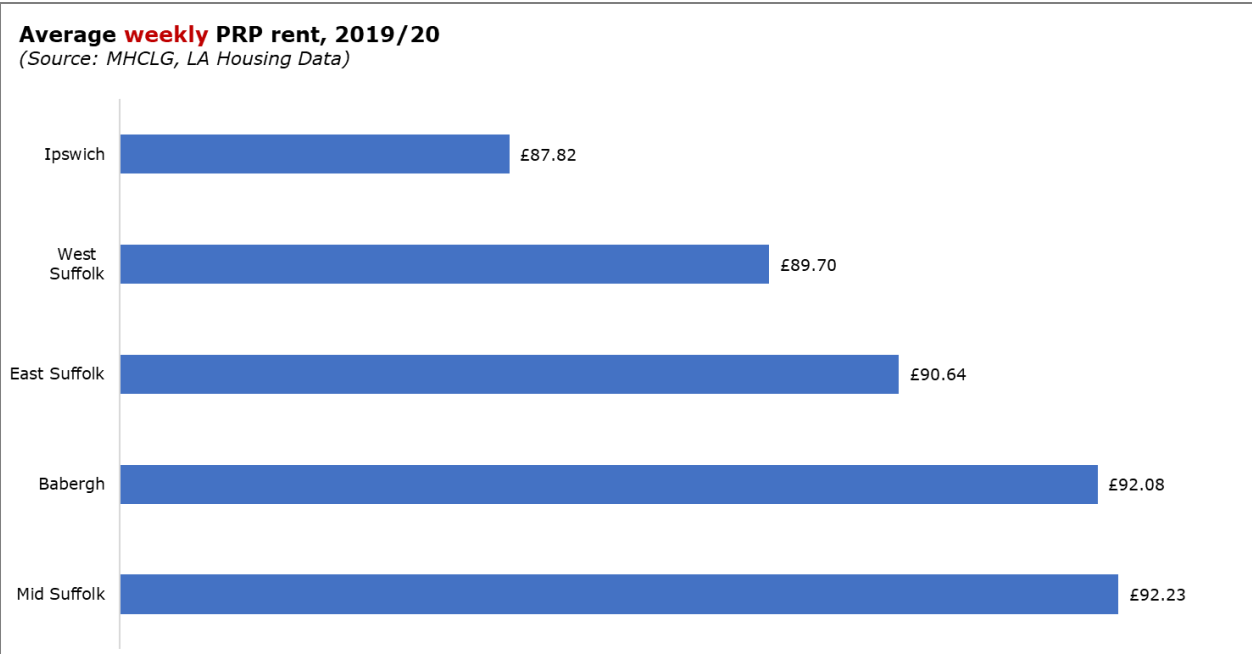
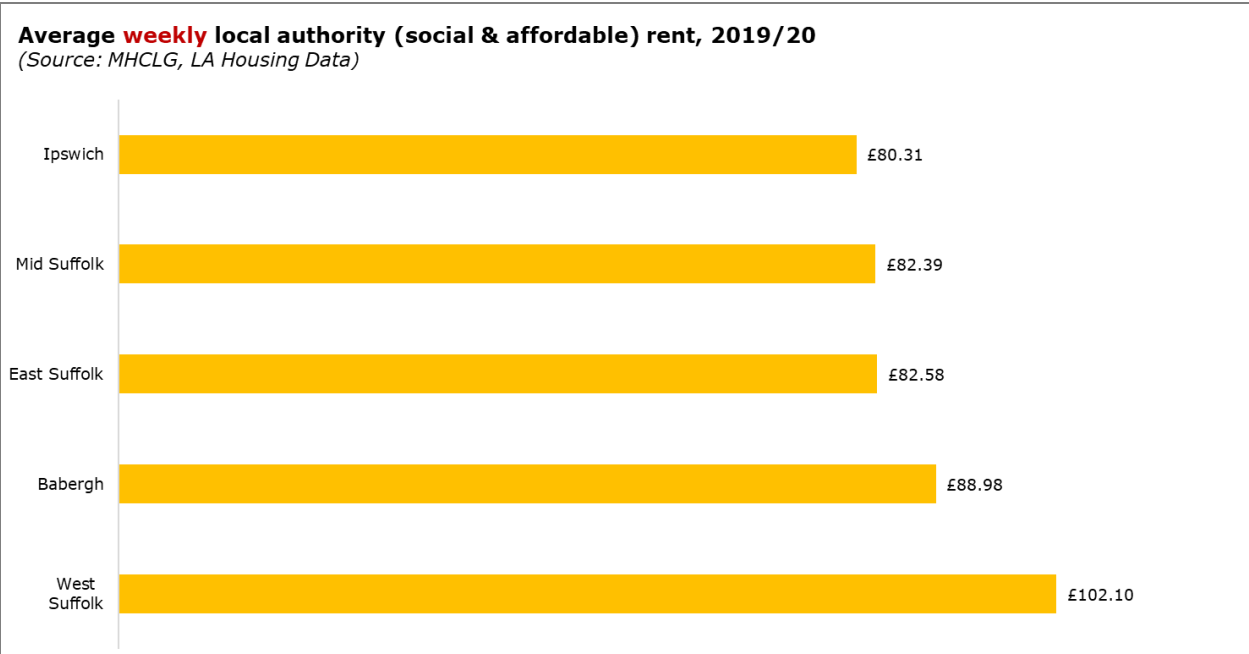
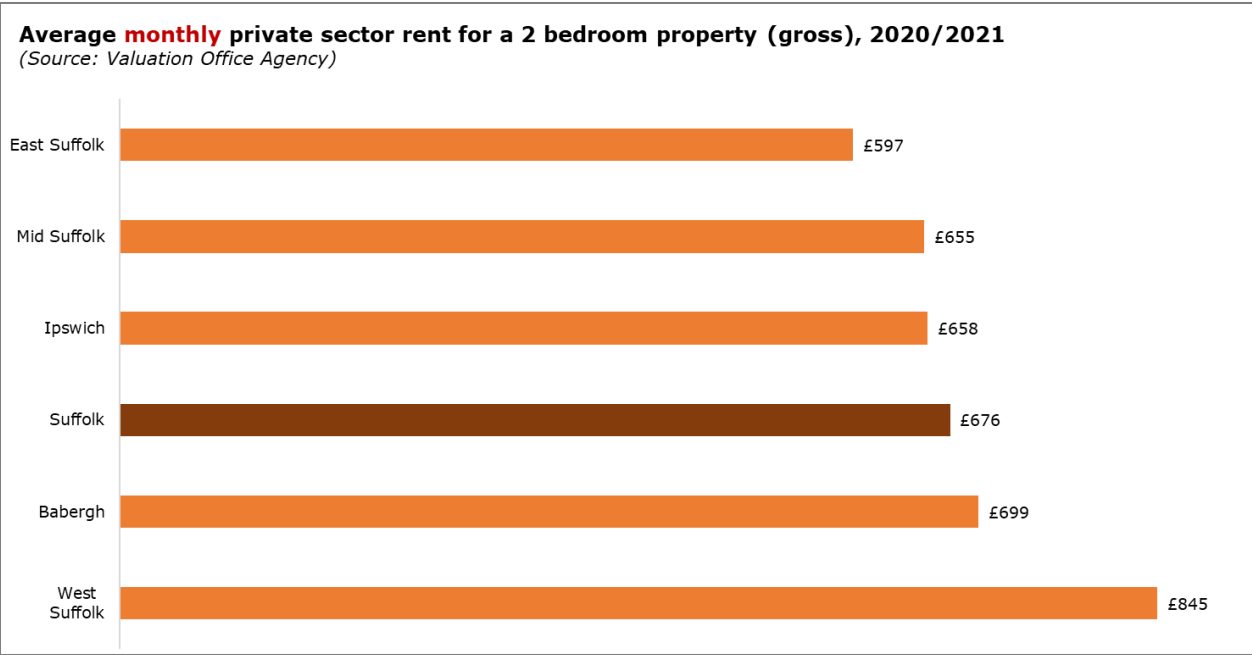
\* higher ratio = less affordable  
Sources: ONS, Housing Statistics, March 2021.





The rental market has been strong across Suffolk and private sector monthly rent for a 2 bed property in 2020/21 was £676 on average across the county. Within the average the rental cost ranged from £597 in East Suffolk, to £845 in West Suffolk.

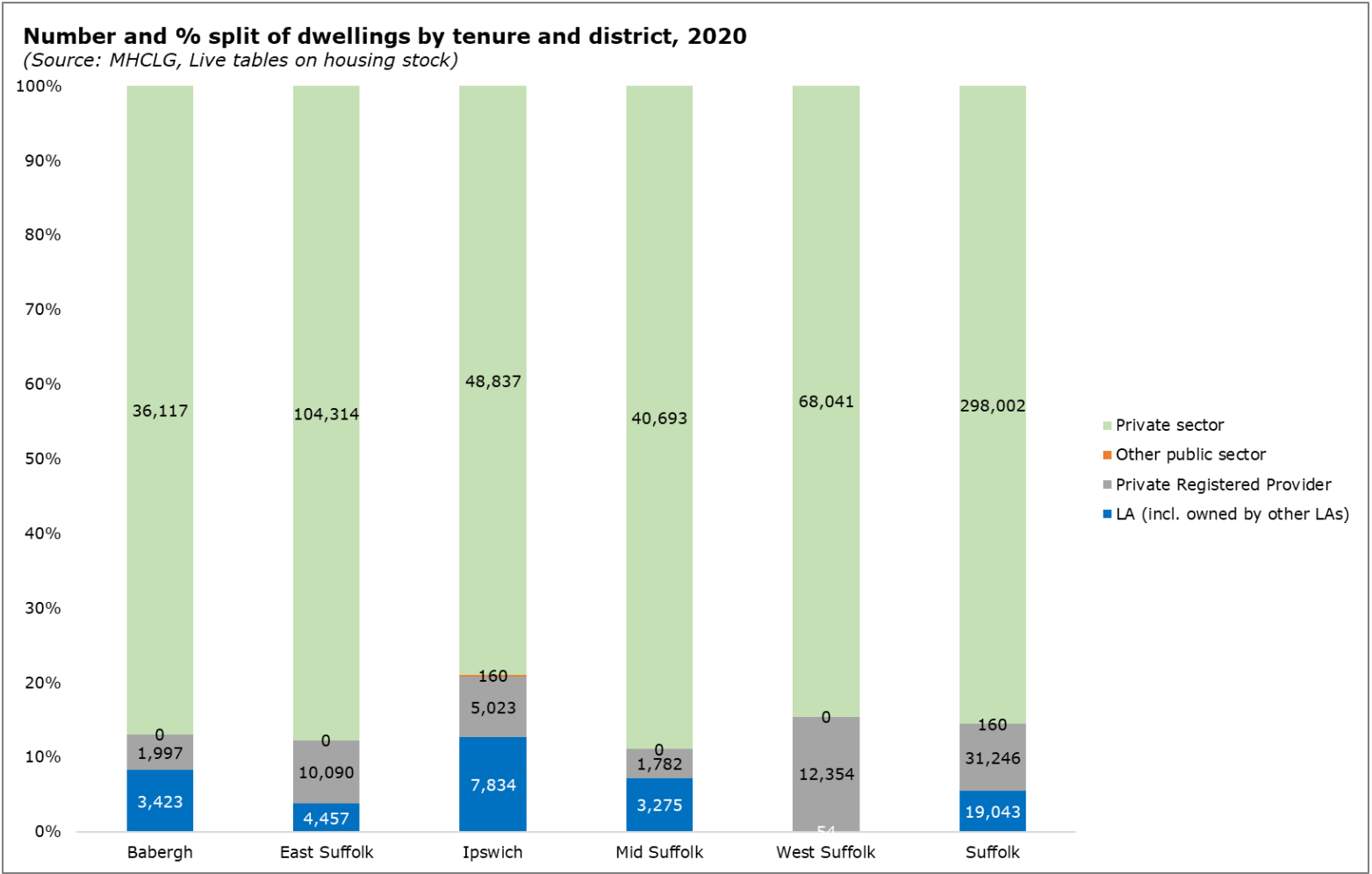
Weekly LA (social & affordable) rent was between £80 and £102 in 2019/20, while the weekly rent of private registered providers ranged between £88 and £92) in 2019/20.



Sources: Valuation Office Agency. MHCLG Local Authority Housing data.

In 2020, the vast majority (86%) of rental properties across Suffolk were private sector.

In 2019/20, 2,872 dwellings were added to Suffolk’s housing stock (mainly through new builds).

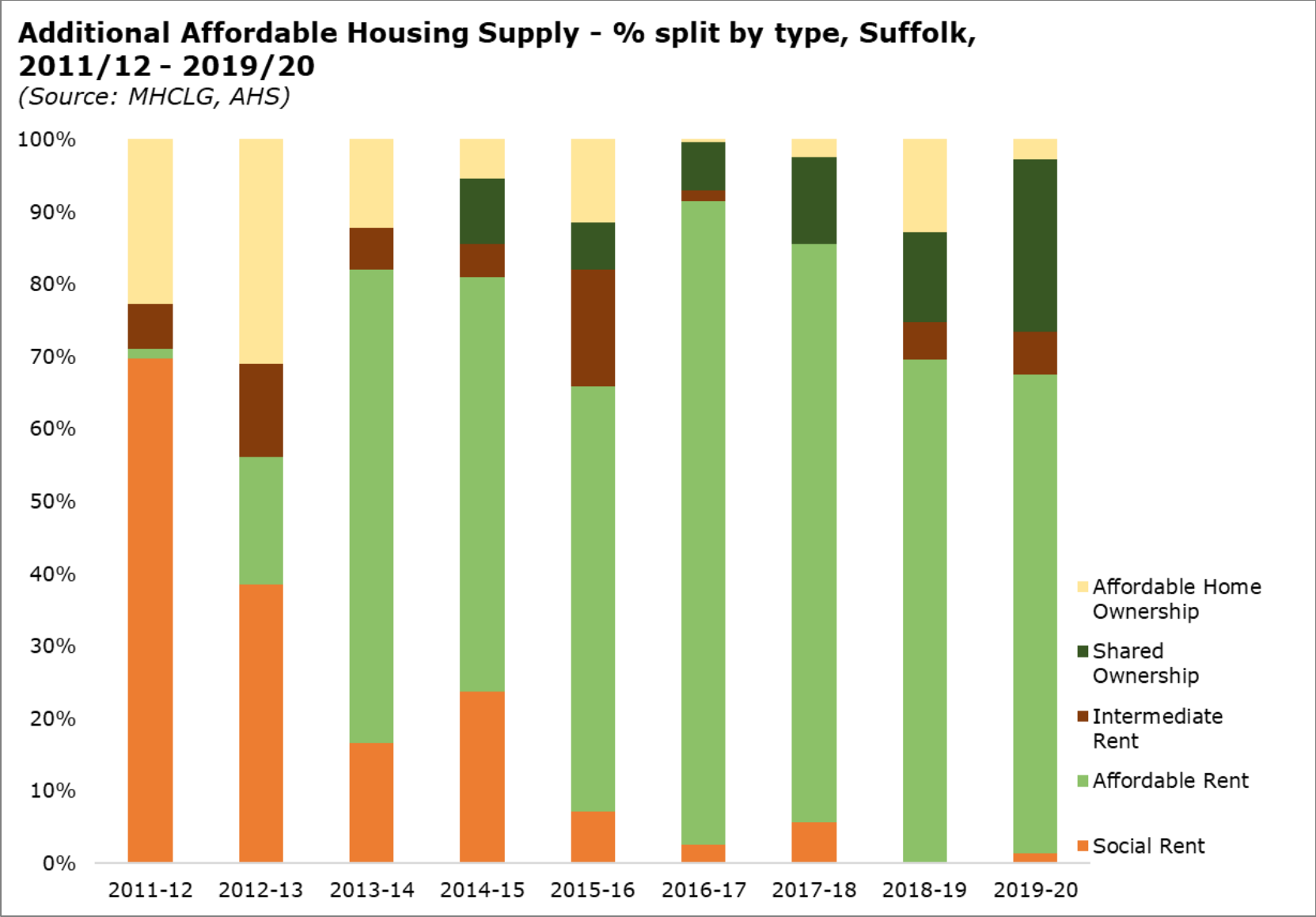


Housing supply - net additional dwellings, component flows of, 2019-20

	New build	Net conversions	Change of use - to residential	Change of use - not to residential	Net other gains and losses	Demolitions	Net Additions
Babergh	269	4			26	-6	293
East Suffolk	735	4	19	60	2	-1	819
Ipswich	337	3	34	48	-1	0	421
Mid Suffolk	403	7		50		-9	451
West Suffolk	816	4	70	5		-7	888
Suffolk	2,560	22	123	189	1	-23	2,872

Sources: MHCLG Live tables on housing stock.

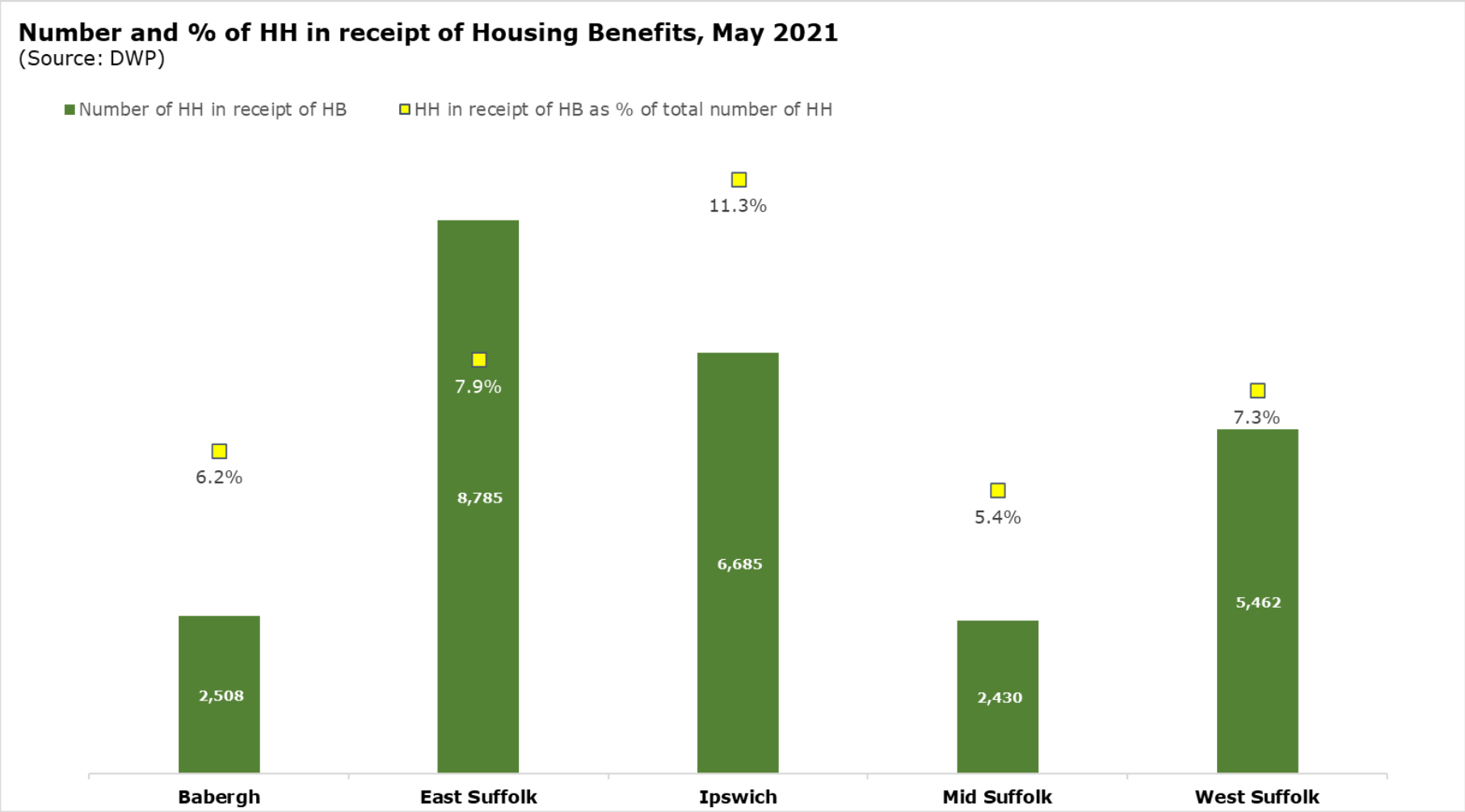
In terms of additional affordable housing supply (actual completions) the proportion of social rental properties has declined significantly over the past decade.



## Detail on Additional Affordable Housing Supply, completions, Suffolk, FY 2011/12 to 2019/20

	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
<b>Social Rent</b>	<b>386</b>	<b>190</b>	<b>78</b>	<b>148</b>	<b>23</b>	<b>15</b>	<b>36</b>		<b>10</b>
Private Registered Provider HE/GLA funded	303	157	41	124	2	15	21		10
Private Registered Provider other funding	46	21	17				8		
Affordable Homes Guarantees				5	21				
Local Authority other funding	1		9	10			7		
s106 nil grant	36	12	10						
Other			1	9					
<b>Affordable Rent</b>	<b>7</b>	<b>87</b>	<b>305</b>	<b>358</b>	<b>189</b>	<b>509</b>	<b>509</b>	<b>469</b>	<b>482</b>
Private Registered Provider HE/GLA funded	7	37	152	300	124	332	231	69	40
Affordable Homes Guarantees				3	17			28	6
Local Authority HE/GLA funded				1					
Local Authority other funding			4	3	11	31	20	34	38
Right to Buy recycled receipts									17
s106 nil grant		50	149	51	37	146	258	338	381
<b>Intermediate Rent</b>	<b>34</b>	<b>64</b>	<b>27</b>	<b>29</b>	<b>52</b>	<b>9</b>		<b>35</b>	<b>43</b>
Private Registered Provider HE/GLA funded	15		6						
Private Registered Provider other funding		49		7		3		14	
s106 nil grant	10	15	8	22	52	5		21	43
Other	9		13			1			
<b>Shared Ownership</b>				<b>56</b>	<b>21</b>	<b>38</b>	<b>76</b>	<b>84</b>	<b>173</b>
Private Registered Provider HE/GLA funded				53	9	38	38	9	68
Non-Registered Provider HE funded								17	
s106 nil grant				3	12		38	58	105
<b>Affordable Home Ownership</b>	<b>126</b>	<b>153</b>	<b>57</b>	<b>34</b>	<b>37</b>	<b>2</b>	<b>16</b>	<b>86</b>	<b>20</b>
Private Registered Provider HE/GLA funded	113	138	31	6					
Private Registered Provider other funding		1	8					3	
Affordable Homes Guarantees								67	
s106 nil grant	13	14	14	5	37	2	16	8	19
Other			4	23				8	1
<b>Grand Total</b>	<b>553</b>	<b>494</b>	<b>467</b>	<b>625</b>	<b>322</b>	<b>573</b>	<b>637</b>	<b>674</b>	<b>728</b>

In May 2021, 25,871 of Suffolk’s HH were in receipt of Housing Benefits (HB), which equates to 7.8% of all of Suffolk’s HH.

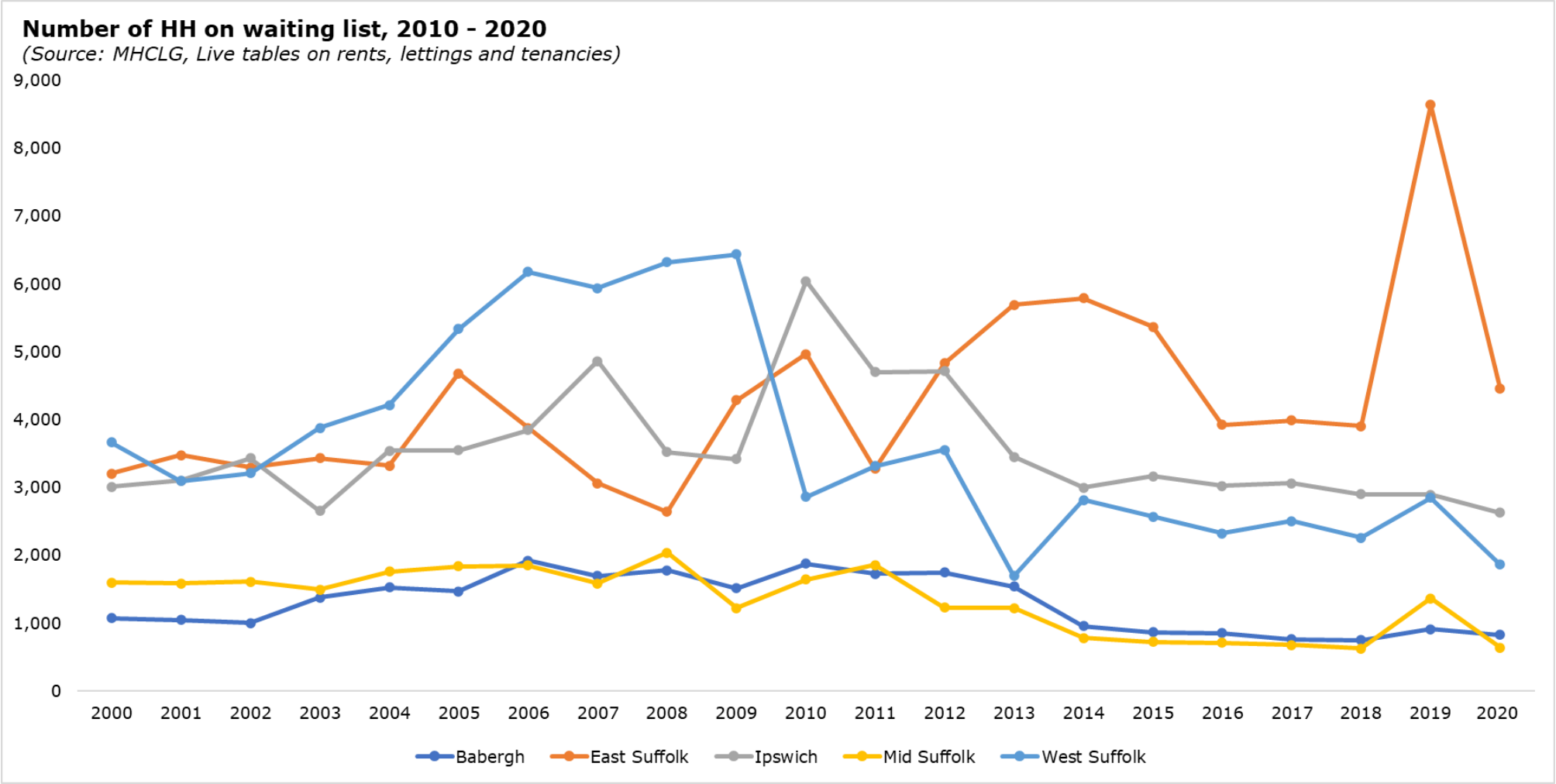


Within Suffolk, Ipswich had the highest proportion of HH on HB with 11.3% of all Ipswich’s HH.

While East Suffolk had the highest number of HH on HB (8,785).

# **Local Homelessness Overview**

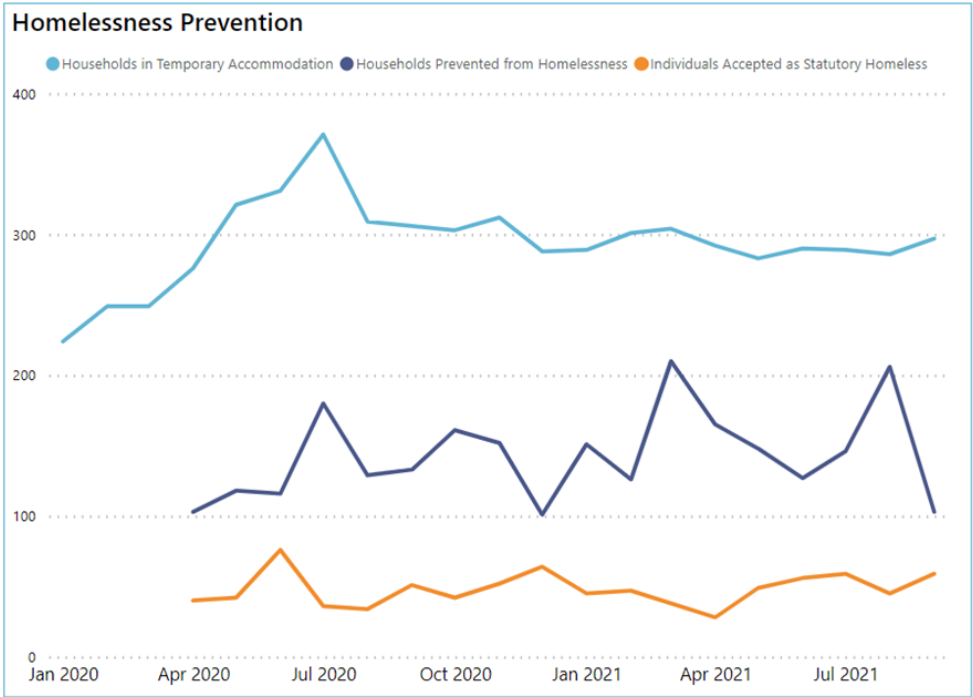
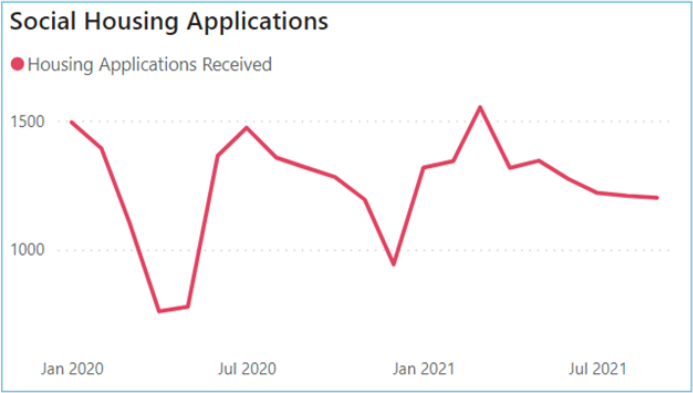
The number of HH on the housing waiting lists across Suffolk has fluctuated significantly over the past two decades. Between 2009 and 2019 the number of HH on the housing waiting list declined by -1.3% and between 2019 and 2020 by a further -2.6%. This means, that in 2020 there were 10,411 HH on the waiting list across Suffolk.



Social housing applications have fluctuated significantly in Suffolk between Jan 2020 and Oct 2021, with numbers at their peaks being around 1,500 (Jan & Jul 2020 and Mar 2021).

East Suffolk, Ipswich and West Suffolk received the highest number of applications. The proportion of HH in temporary accommodation, HH prevented from being homeless and individuals accepted as statutory homeless are highest in Ipswich.

- Across Suffolk, there were 294 households (HH) in temporary accommodation in October 2021.
- Numbers of HH prevented from homelessness stood at 148.
- While 65 individuals were accepted as statutory homeless.



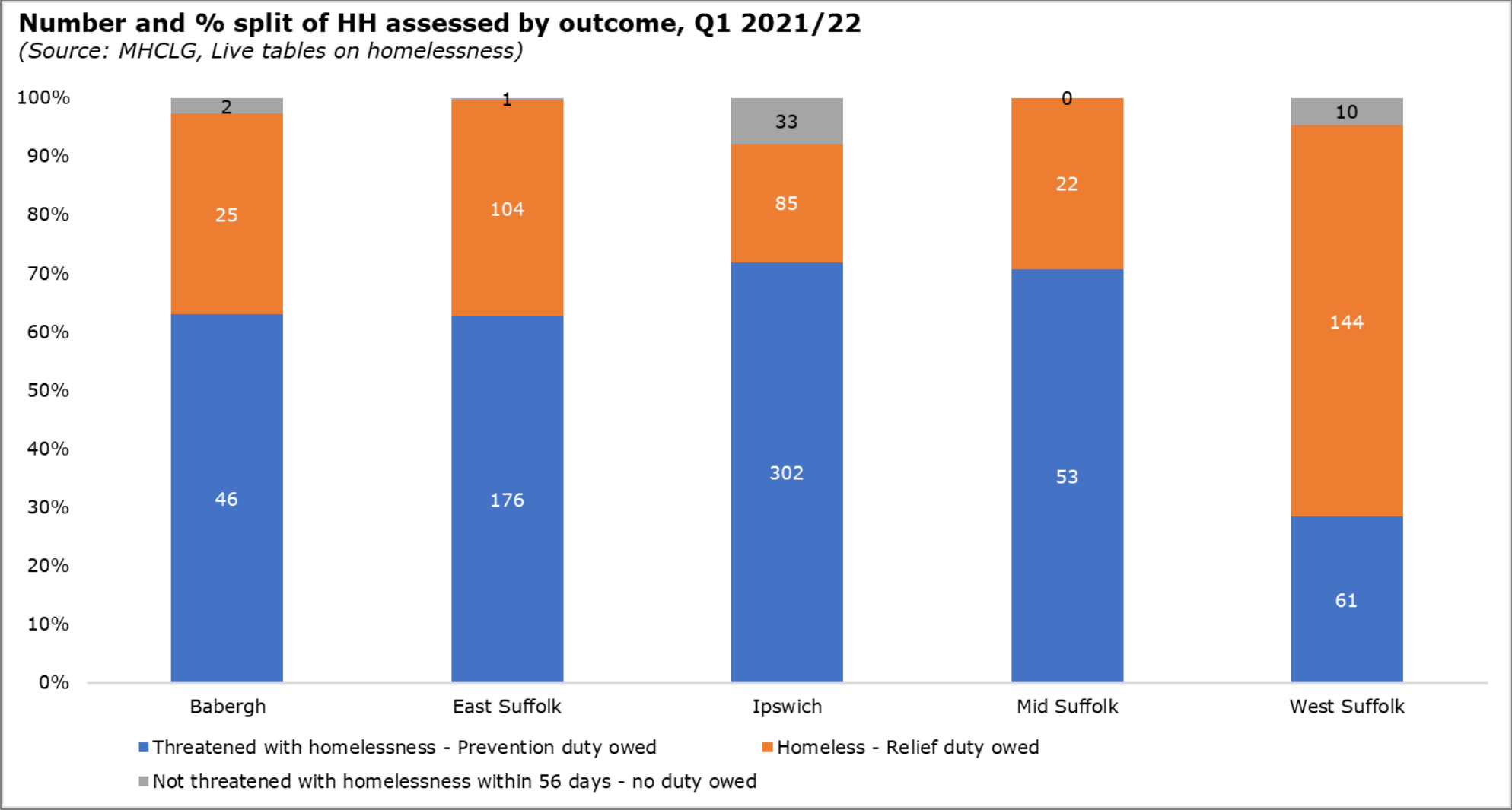
Data Source: Suffolk Districts and Boroughs

	Babergh	East Suffolk	Ipswich	Mid Suffolk	West Suffolk
No of housing applications received	117	330	316	102	304
No of households in temporary accommodation	44	71	78	28	73
No of households prevented from being homeless	13	29	81	21	4
No of individuals accepted as statutory homeless	3	8	8	3	43
No of households in bands A and B	219	606	622	186	883

The London School of Economics (LSE) recently estimated that under the current predicted unemployment rate, 420,000 UK tenant households might be in arrears by the end of 2021. With the protections to renters, brought in during the COVID pandemic, ending on 1<sup>st</sup> October, it is thought that there will be a significantly impact on social housing applications and individuals and HH presenting as homeless.

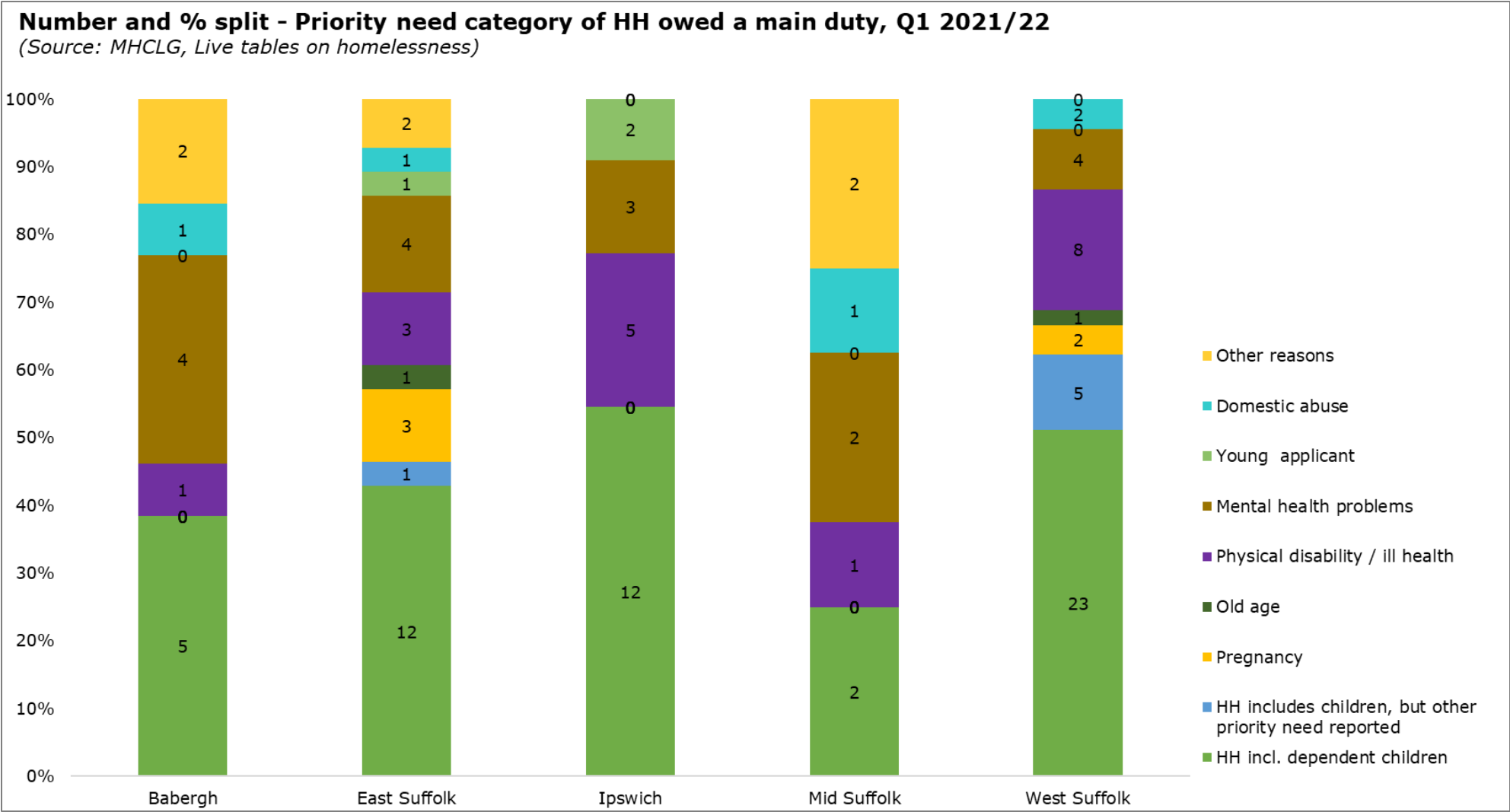


Across Suffolk, there were 638 HH where a prevention duty was and 380 where a relief duty was owed in Q1 2021/22. While Ipswich had the highest number of those where a prevention duty was owed, West and East Suffolk dealt with the most cases where a relief duty was owed.

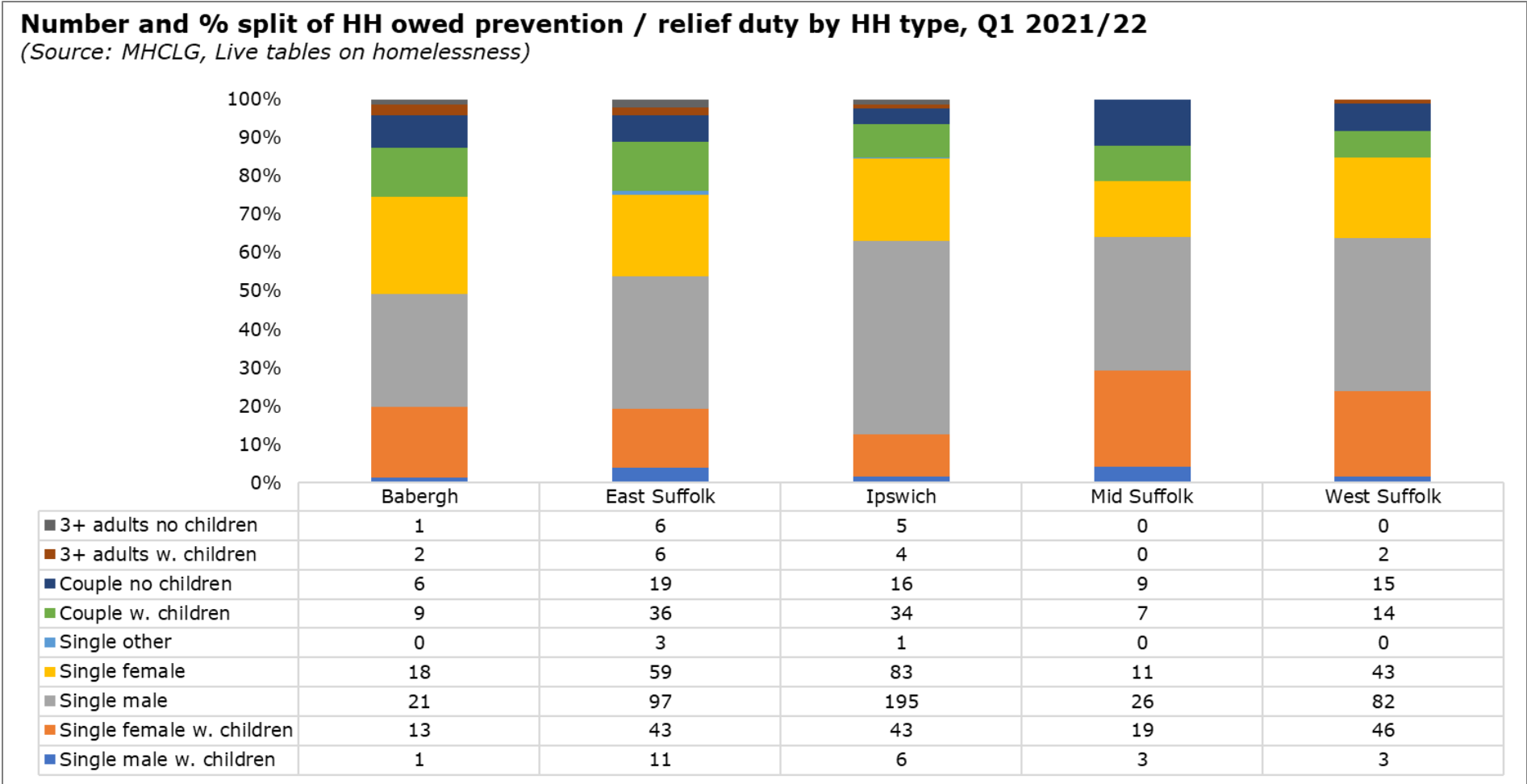


# **Characteristics of Main Applicants Owed a Homelessness Duty**

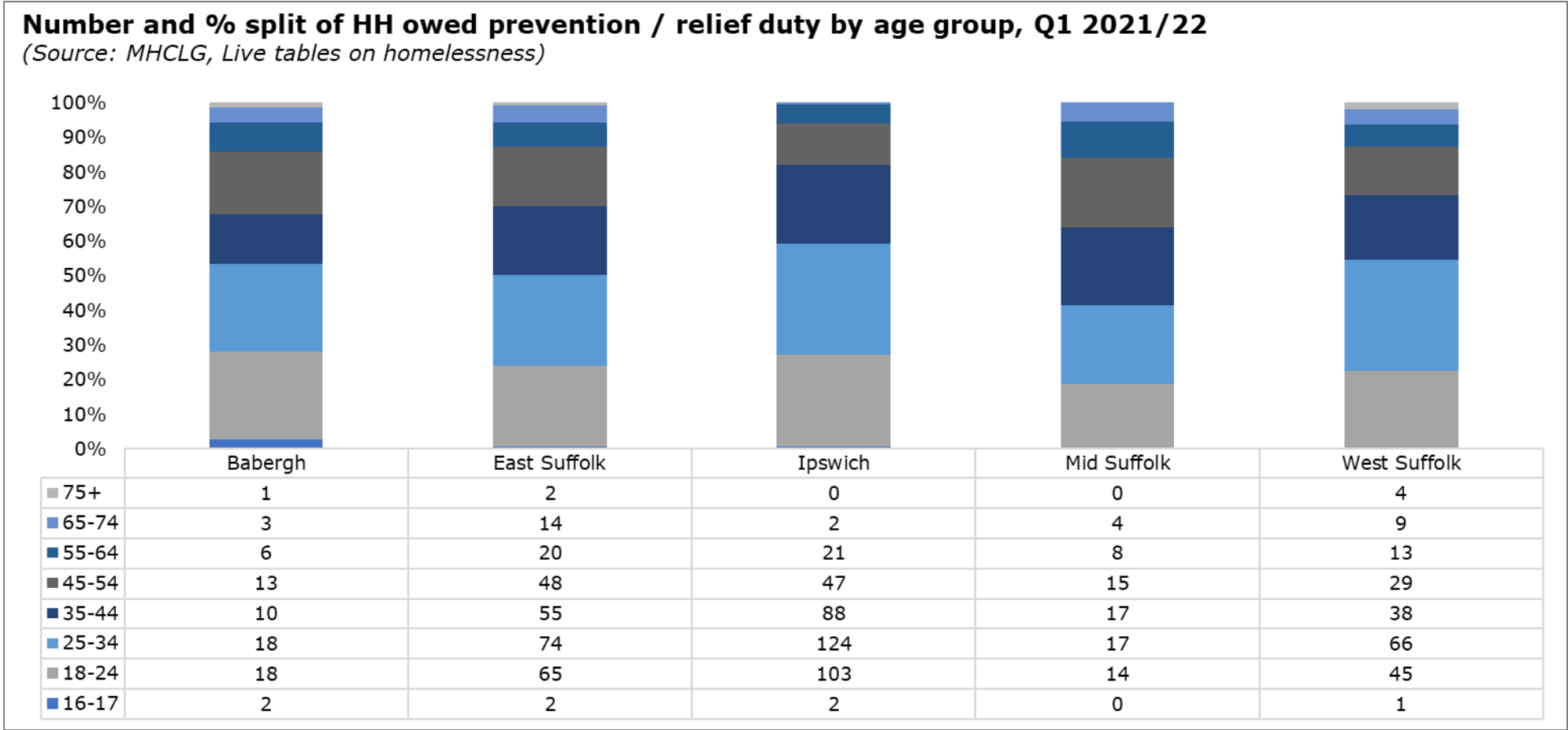
The biggest priority need category in all districts is 'HH includes dependent children' (54 HH total across Suffolk). With the second category being 'physical disability / ill health' (18 cases) and mental health problems (17 cases).



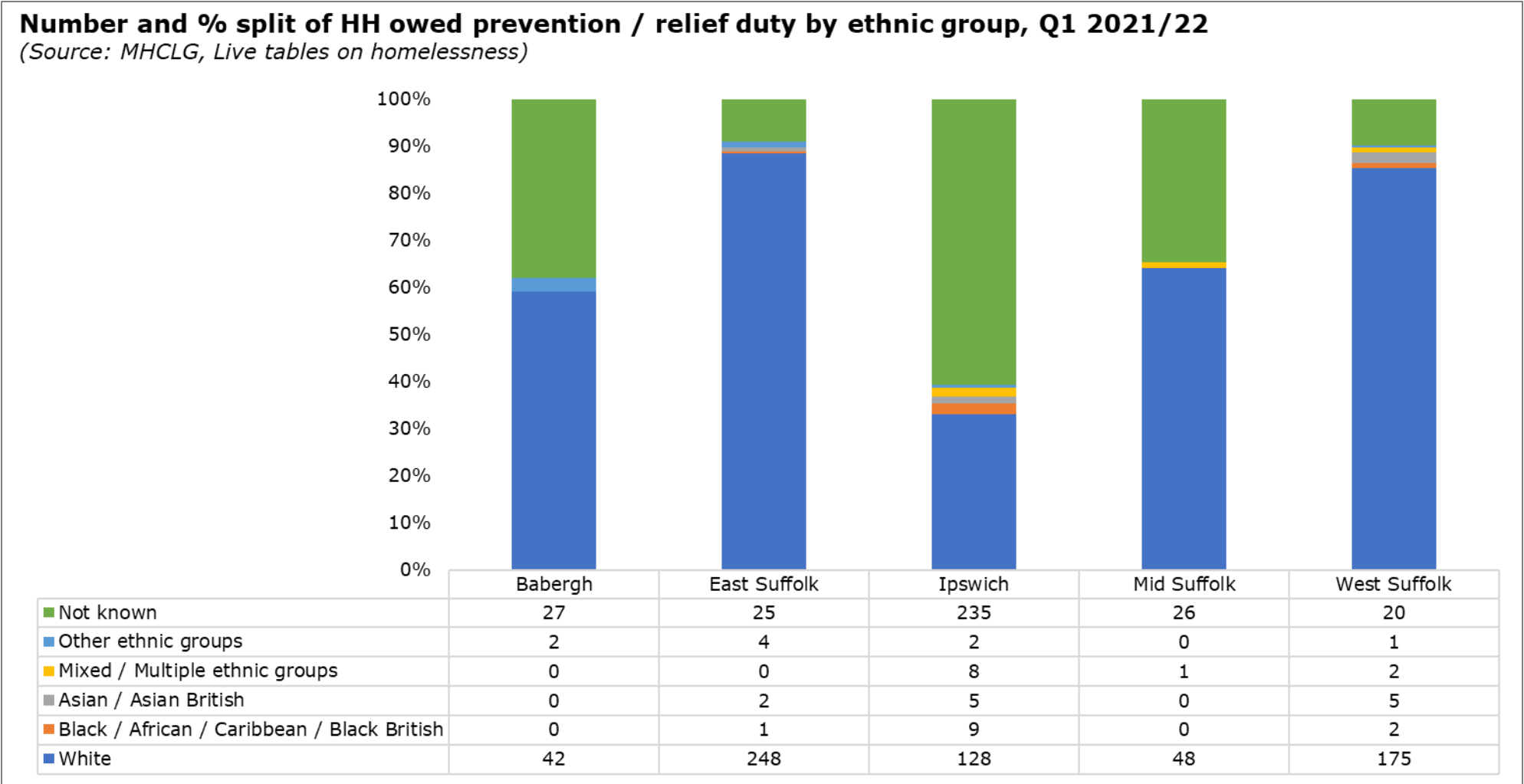
In Q1 2021/22, the highest proportion of HH types owed a prevention or relief duty were single male and single female HH. Single female with children HH were the third highest category followed by Couples with children.



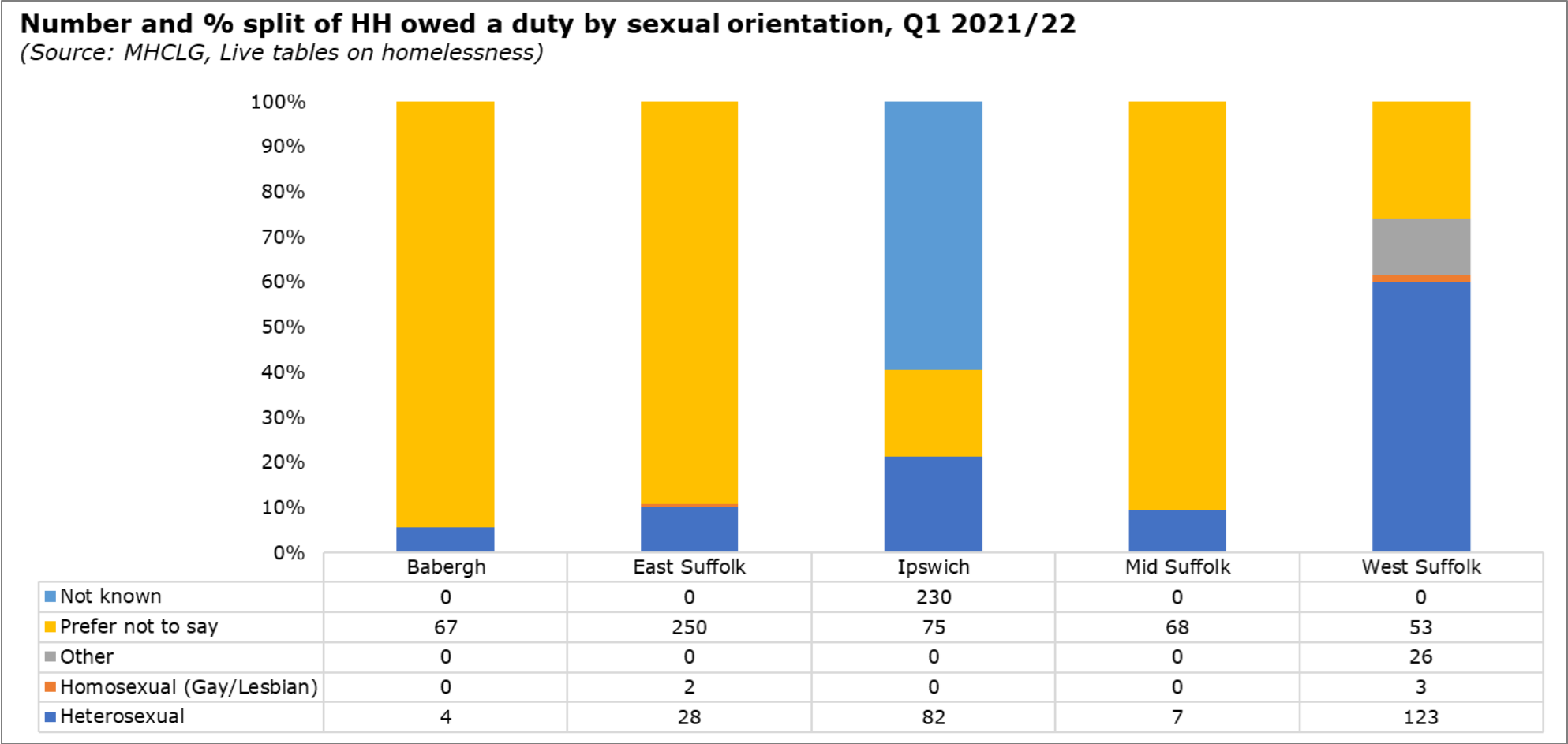
Almost 1 in 3 of HH owed a prevention or relief duty were in the 25-34 age group in Q1 2021/22. With a further 1 in 4 being in the 18-24 group.



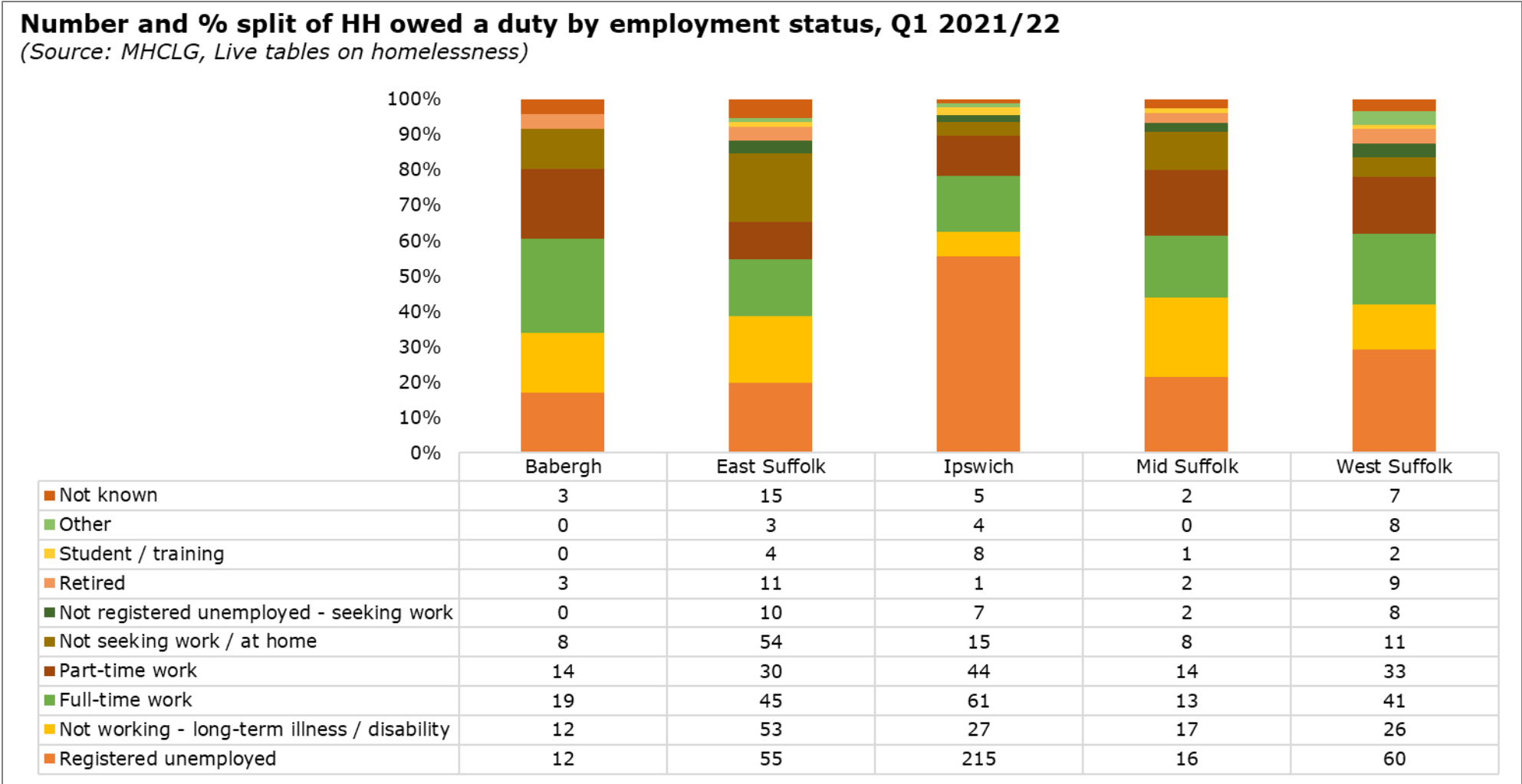
With regards to ethnicity, the vast majority of HH were of white ethnic background – though a large proportion of HH was unclassified in Ipswich.



A large proportion of HH prefer not to indicate their sexual orientation, however where it has been recorded applicants tend to be heterosexual.



Those registered as unemployed make up the highest number of HH owed a prevention / relief duty (35% average across Suffolk). However, 18% are in full-time and a further 13% in part-time work.





In Q1 2021/22 the most common support needs were 'a history of mental health problems', 'physical ill health / disability' and 'being at risk / experiencing Domestic Abuse'.

Support needs of households owed a prevention or relief duty (Q1 2021/22)

	Babergh	East Suffolk	Ipswich	Mid Suffolk	West Suffolk	Suffolk
History of mental health problems	22	41	50	23	129	265
Physical ill health and disability	14	26	17	14	76	147
At risk of / has experienced domestic abuse	14	24	16	11	65	130
Offending history	8	15	23	5	48	99
History of repeat homelessness	5	4	21	6	59	95
Access to education, employment or training	12	0	4	10	46	72
Drug dependency needs	3	12	11	4	28	58
History of rough sleeping	7	2	5	2	38	54
18-25 year old requiring support to manage independently	5	14	10	3	19	51
Learning disability	5	6	4	0	24	39
Alcohol dependency needs	5	9	5	3	16	38
At risk of / has experienced sexual abuse / exploitation	4	1	4	4	16	29
At risk of / has experienced abuse (non-domestic abuse)	2	1	7	0	18	28
Care leaver aged 18-20 years	2	2	9	1	5	19
Young parent requiring support to manage independently	3	3	1	3	6	16
Old age	1	5	0	0	7	13
Served in HM Forces	0	0	0	5	4	9
Former asylum seeker	0	2	6	0	0	8
Care leaver aged 21+ years	3	0	2	0	2	7
Young person aged 16-17 years	2	2	1	0	2	7

# **Service Users' Journeys for Households Owed a Prevention or Relief Duty**

In Q1 2021/22, most commonly, HH lost their last settled home due to family / friends no longer being able or willing to accommodate them. The second most common reason was the end of an AST (private).

Reason for loss of last settled home for households owed a prevention / relief duty (Q1 2021/22)

	Babergh	East Suffolk	Ipswich	Mid Suffolk	West Suffolk	Suffolk
Family or friends no longer willing or able to accommodate	23	56	129	21	49	278
End of private rented tenancy - assured shorthold	19	65	68	16	17	185
Other reasons / not known	2	24	35	10	39	110
Non-violent relationship breakdown with partner	6	24	37	7	30	104
Domestic abuse	8	26	21	13	35	103
End of social rented tenancy	5	51	19	6	2	83
Eviction from supported housing	2	7	36	1	8	54
Other violence or harrassment	3	13	12	1	14	43
End of private rented tenancy - not assured shorthold	1	7	20	0	7	35
Left institution with no accommodation available	2	6	9	0	4	21
Required to leave accommodation provided by Home Office as asylum support	0	1	1	0	0	2

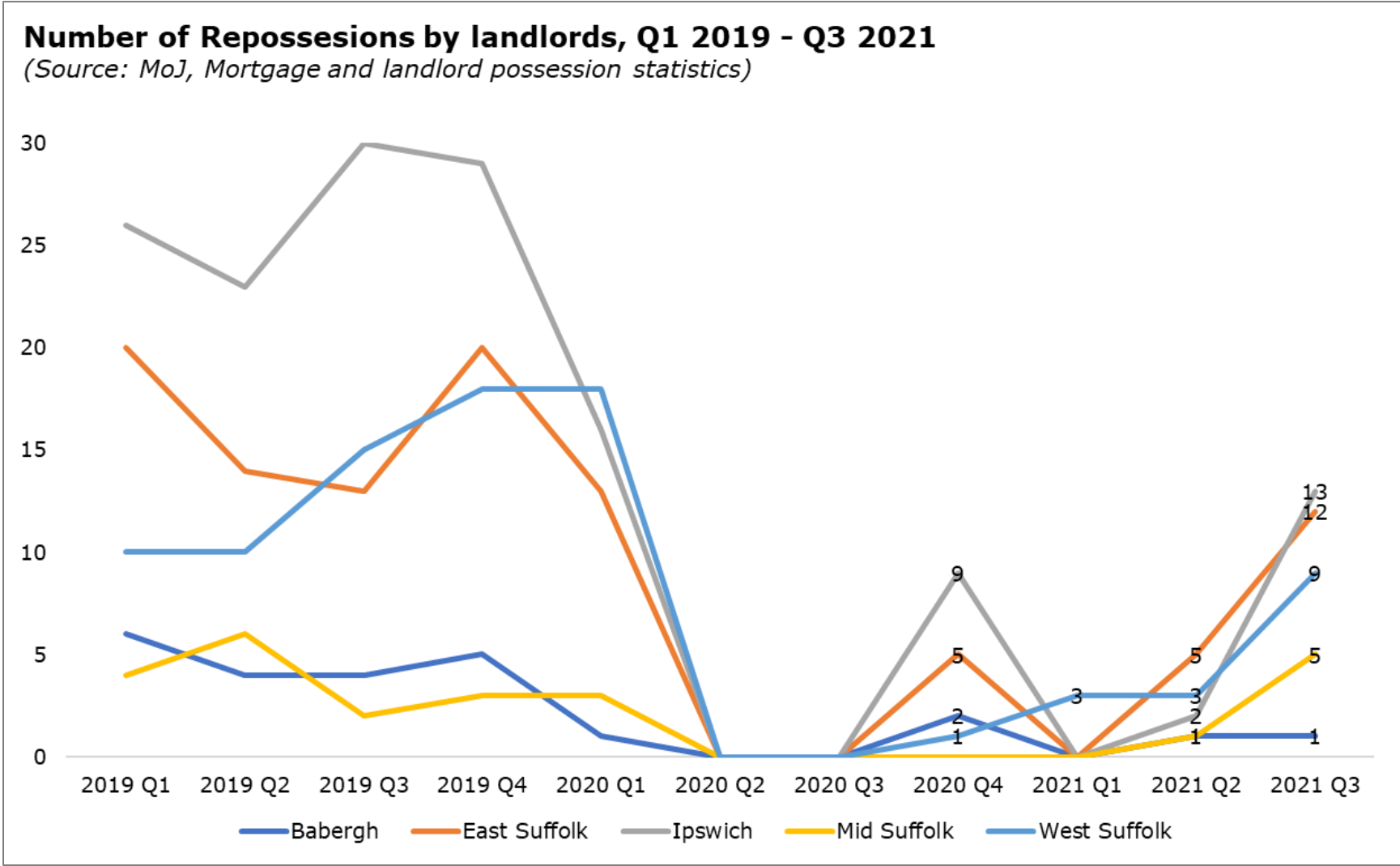
Source: MHCLG, Live Tables on homelessness, Nov 2021.

251 HH lived with family and a further 104 with friends at the time of their application. 251 lived in private rental accommodation and 171 came from the social rented sector.

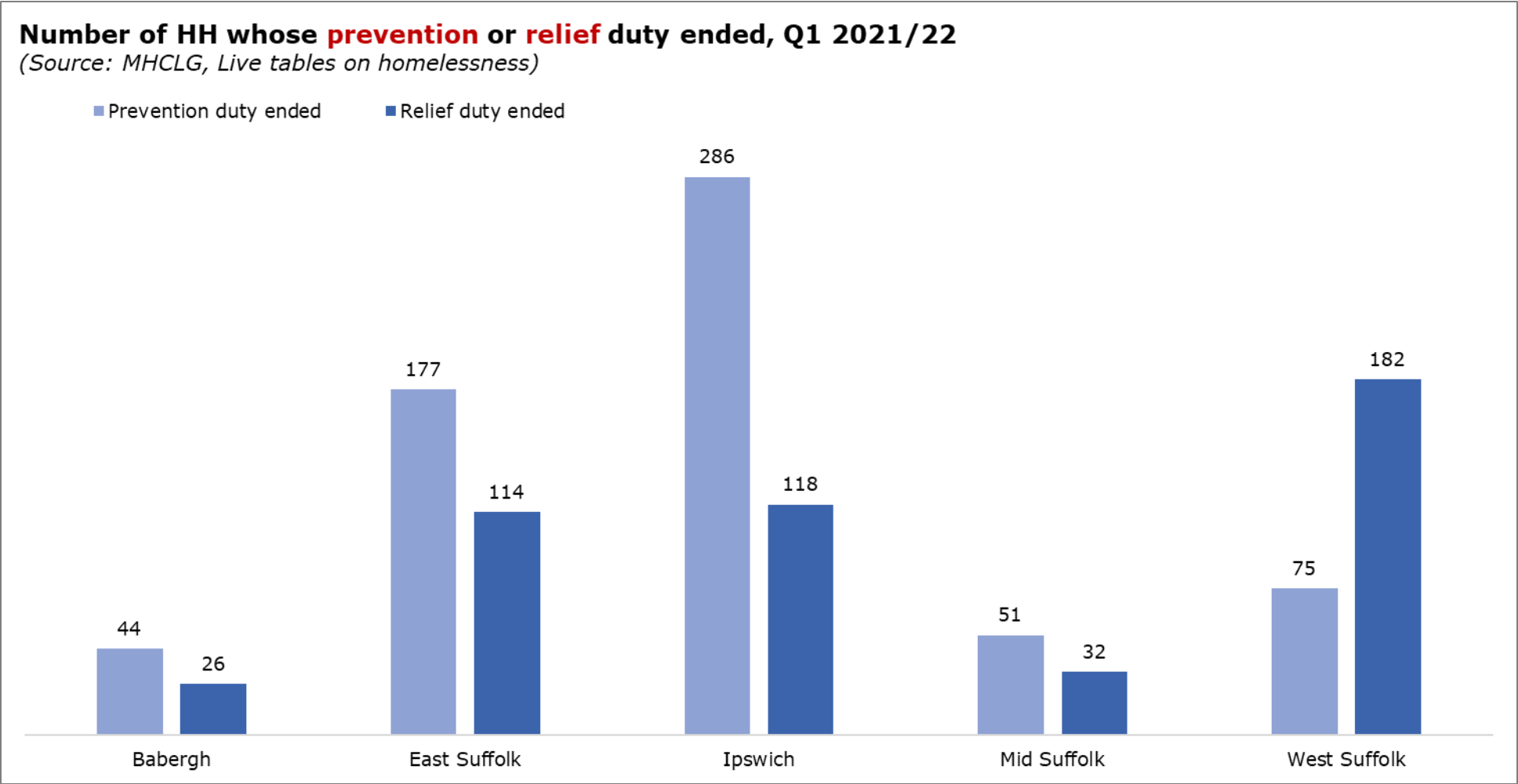
Accommodation at time of application for those owed a prevention / relief duty (Q1 2021/22)

	Babergh	East Suffolk	Ipswich	Mid Suffolk	West Suffolk	Suffolk
Private rented sector	17	73	94	18	49	251
Living with family	27	45	106	25	48	251
Social rented sector	7	60	68	8	28	171
Living with friends	8	24	51	4	17	104
No fixed abode	4	38	22	6	26	96
Homeless on departure from institution	1	9	25	1	6	42
Other / unknown	1	9	9	4	10	33
Rough sleeping	5	12	4	3	4	28
Temporary accommodation	1	7	5	3	4	20
Owner-occupier / shared ownership	0	1	1	2	8	12
Refuge	0	2	1	1	5	9

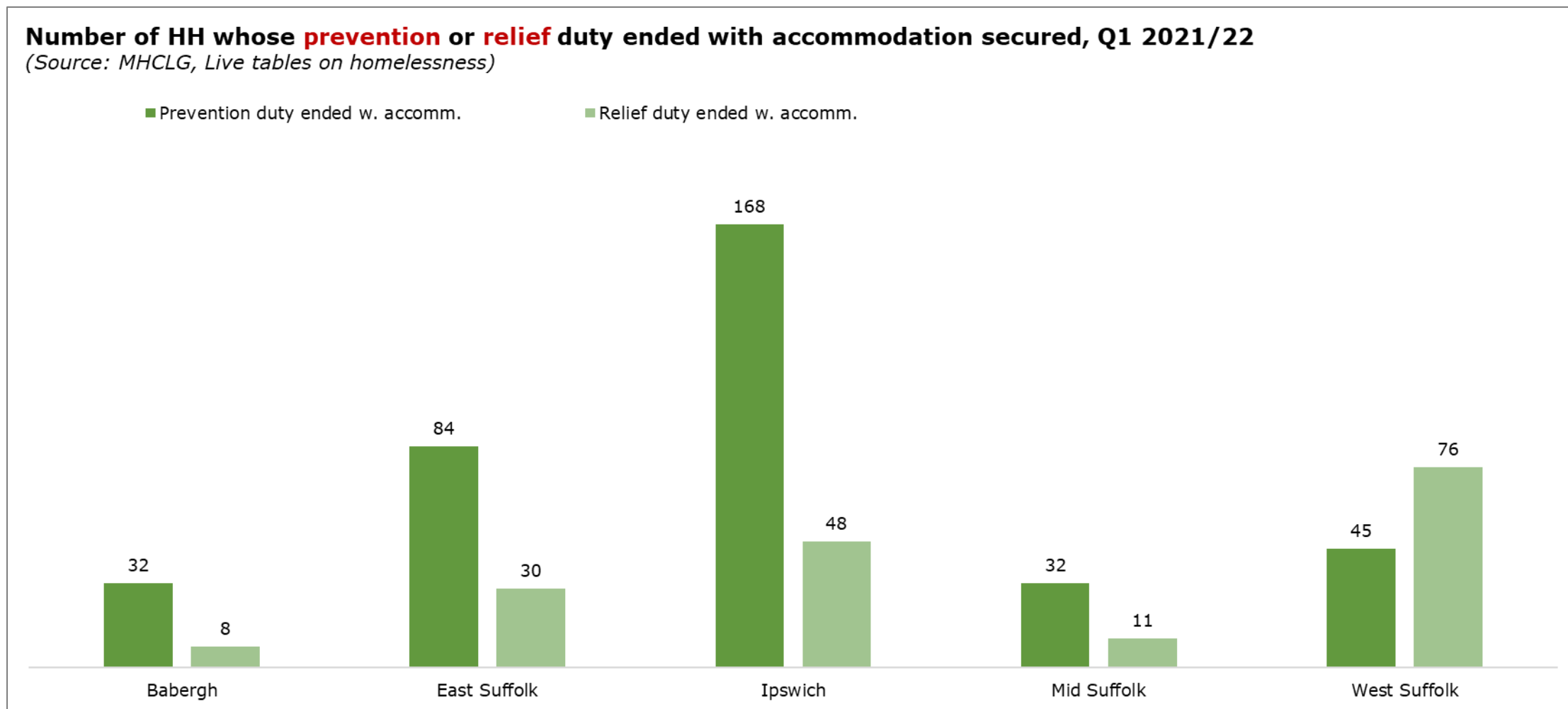
Across 2019 there were 262 repossessions by landlords in Suffolk, driven by higher numbers in Ipswich, East & West Suffolk. Due to the amnesty during COVID, repossession numbers dropped in Q2 & Q3 2020. Since the end of the amnesty, 72 repossessions have taken place across Suffolk.



For 1,105 HH prevention or relief duty ended in Q1 2021/22...

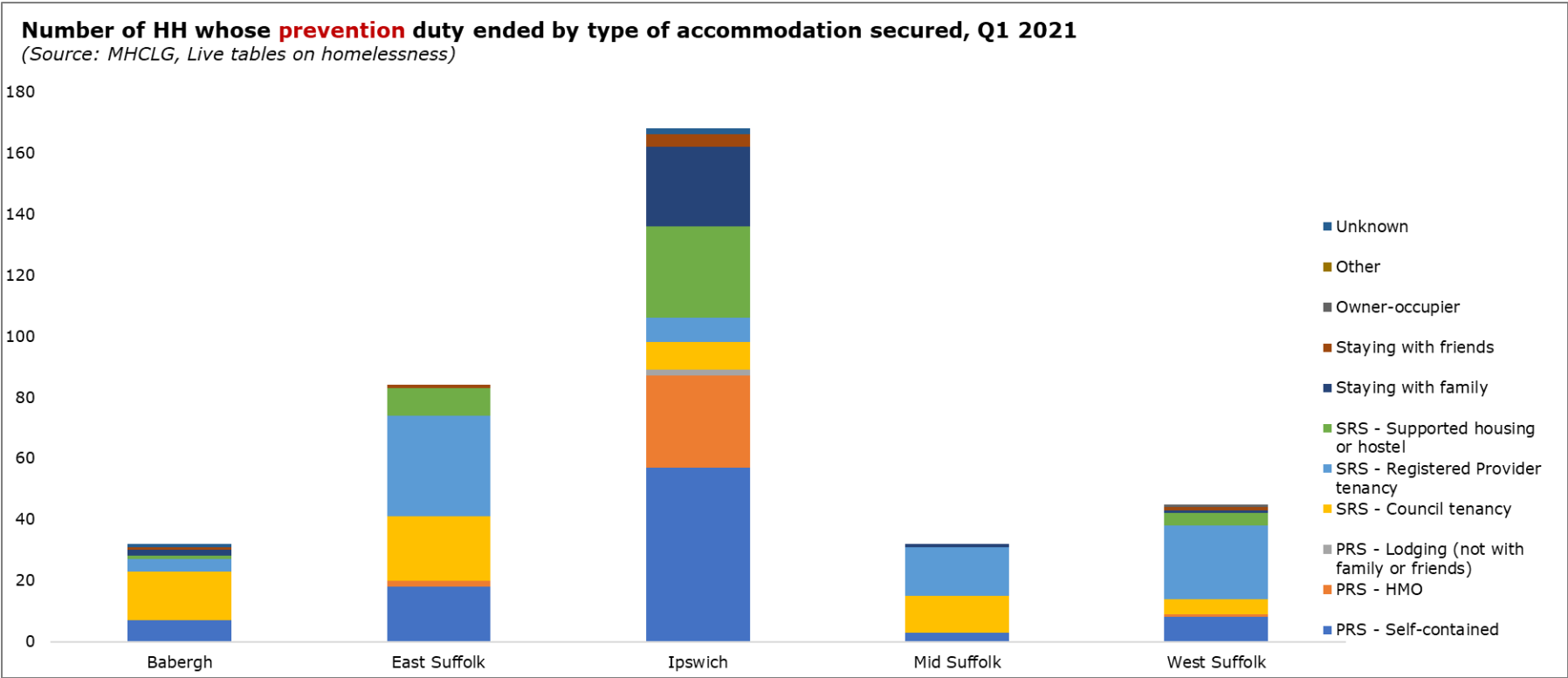


...for 534 of these HH (48%), the prevention or relief duty ended with accommodation secured. This was highest in Babergh (57%) and lowest in East Suffolk (39%).



In most cases HH whose prevention duty ended secured a self-contained tenancy with a private landlord, or social tenancies with LA or RPRs.

The main support provided (138 cases) by LAs was through securing the accommodation itself. Negotiation / mediation / advocacy work to prevent eviction / repossession was also applied in 35 cases, and in 33 cases the LA helped to secure accommodation found by applicant, without financial payment.



Main relief activity that resulted in accommodation secured for HH at end of prevention duty by LA

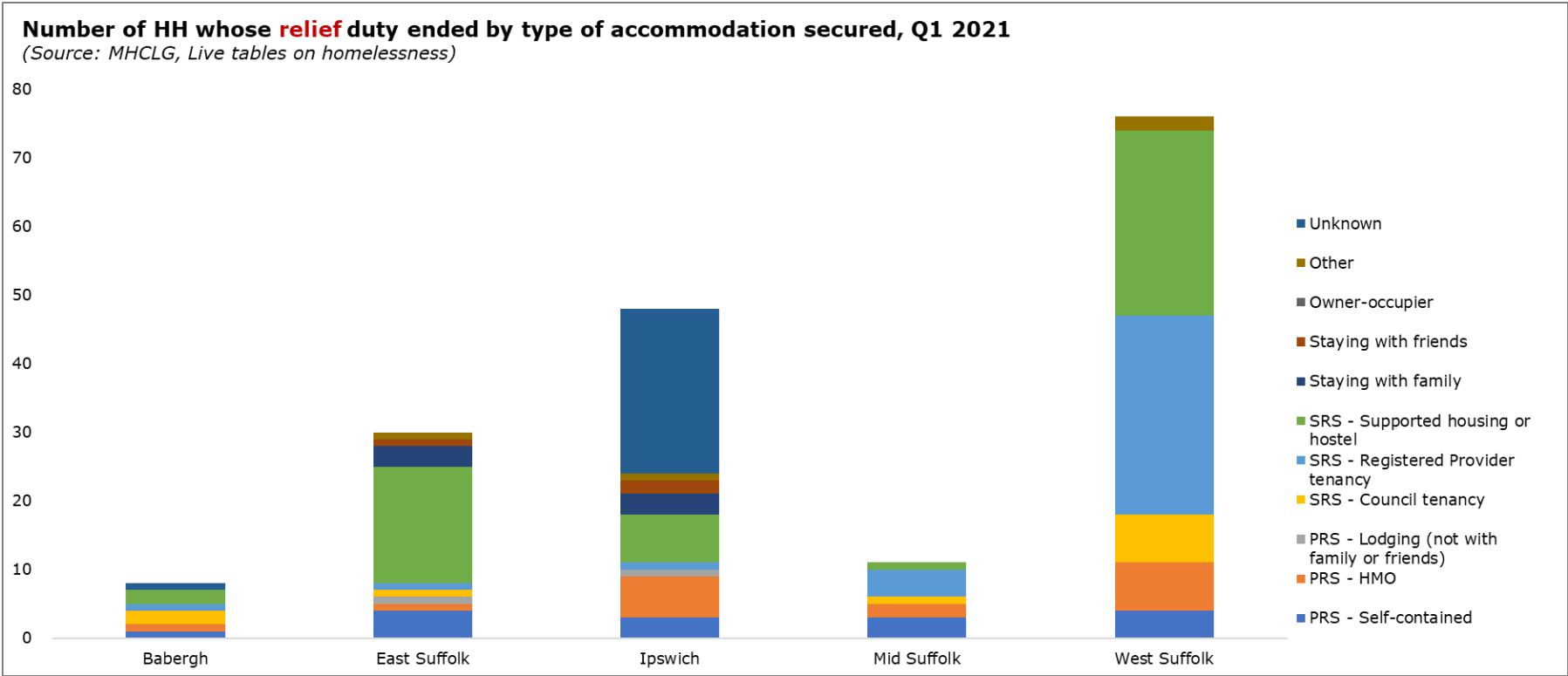
	Accommodation secured by LA / org. delivering housing options service	Helped to secure accommodation found by applicant, with financial payment	Helped to secure accommodation found by applicant, without financial payment	Supported housing provided	Negotiation / mediation work to secure return to family or friend	Negotiation / mediation / advocacy work to prevent eviction / repossession	DHP to reduce shortfall	Other financial payments (e.g. to reduce arrears)	Other	No activity – advice and information provided
Babergh	14	2	3	0	3	1	1	0	2	6
East Suffolk	30	5	12	3	1	9	1	3	4	16
Ipswich	46	18	15	5	14	23	1	1	12	33
Mid Suffolk	23	0	1	0	1	1	1	0	3	2
West Suffolk	25	1	2	4	0	1	4	0	7	1

Source: MHCLG, Live Tables on homelessness, Nov 2021.



Where a HH whose relief duty ended was secured accommodation, it was mainly social tenancies with RPRs or in Supported housing or hostel. In Ipswich, there was also a number of cases where this was unclassified / unknown.

In the vast majority (100 cases) LAs provided support by securing the accommodation itself.



Main relief activity that resulted in accommodation secured for HH at end of relief duty by LA

	Accommodation secured by LA / org. delivering housing options service	Helped to secure accommodation found by applicant, with financial payment	Helped to secure accommodation found by applicant, without financial payment	Supported housing provided	Negotiation / mediation work to secure return to family or friend	Negotiation / mediation / advocacy work to prevent eviction / repossession	DHP to reduce shortfall	Other financial payments (e.g. to reduce arrears)	Other	No activity – advice and information provided
Babergh	4	1	0	2	0	1	4	1	0	2
East Suffolk	5	4	0	14	4	3	5	4	0	14
Ipswich	22	8	2	10	6	0	22	8	2	10
Mid Suffolk	5	1	0	1	0	4	5	1	0	1
West Suffolk	64	3	2	6	1	0	64	3	2	6

Source: MHCLG, Live Tables on homelessness, Nov 2021.





# **APPENDIX**

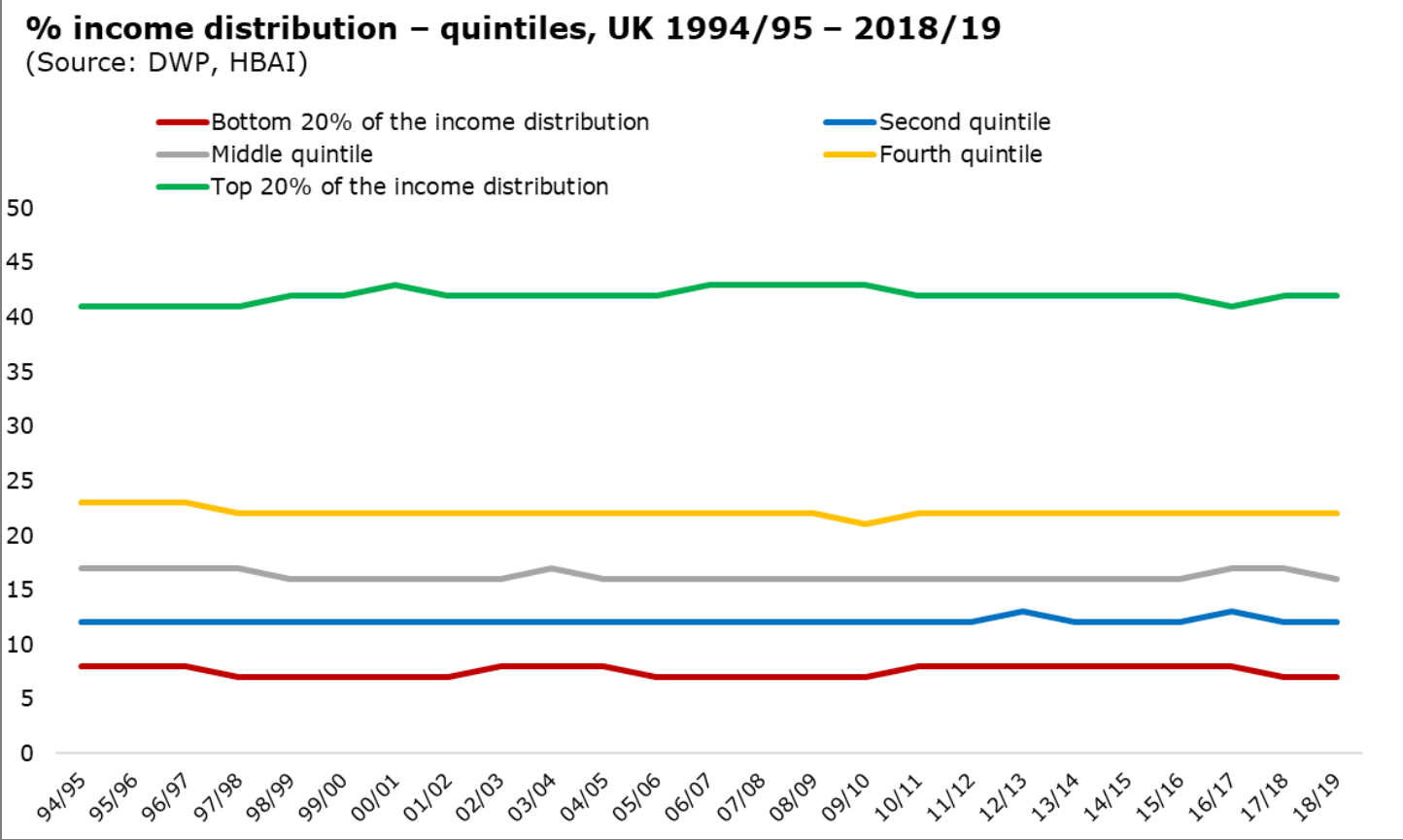
## **Extract from SODA's Suffolk Poverty report from June 2020**



INCOME, SOCIAL SECURITY AND  
BUDGET NEEDS.

Income distribution has remained fairly consistent across the UK over the past 25 years.

- In 2019, 67% of lone parent HH fell into two lowest quintiles **before housing costs** this rises to 71% **after housing costs**.
- While 44% of HH containing couples with children were in the two lowest earning groups (BHC and AHC).



Quintile distribution of income **BHC** by family type

(UK, each row = 100%; Source: DWP, HBAI)

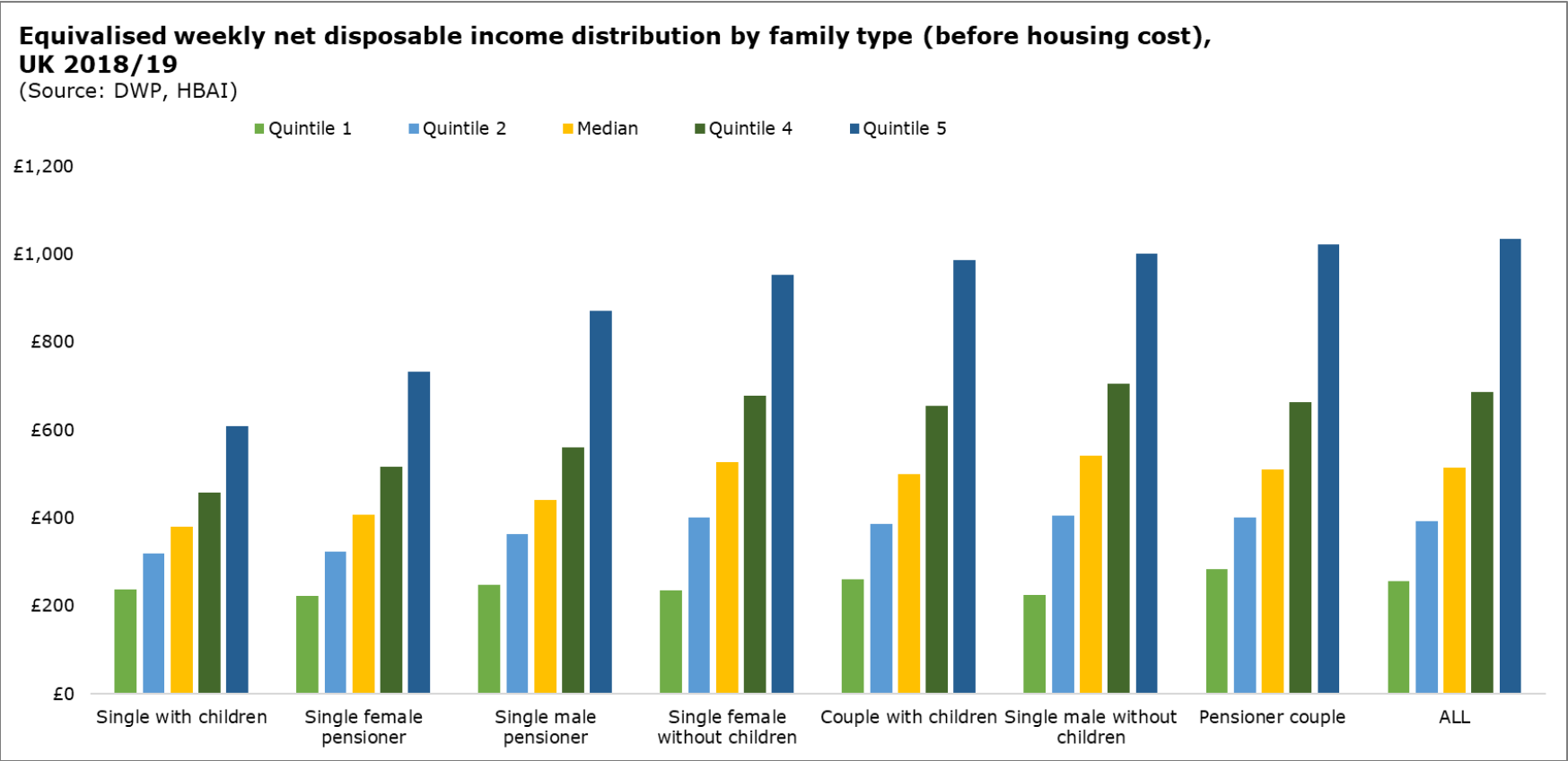
	Quintile 1	Quintile 2	Median	Quintile 4	Quintile 5
Single with children	33%	34%	22%	8%	3%
Single pensioner - Female	32%	28%	21%	13%	7%
Single pensioner - Male	23%	29%	21%	14%	13%
Single without children - Male	22%	15%	21%	21%	21%
Couple with children	20%	22%	21%	19%	18%
Single without children - Female	20%	17%	22%	21%	19%
Pensioner couple	17%	22%	22%	20%	19%
Couple without children	12%	10%	15%	27%	35%

Quintile distribution of income **AHC** by family type

(UK, each row = 100%; Source: DWP, HBAI)

	Quintile 1	Quintile 2	Median	Quintile 4	Quintile 5
Single with children	39%	32%	18%	8%	4%
Single pensioner - Female	19%	30%	22%	17%	11%
Single pensioner - Male	17%	28%	21%	16%	17%
Couple with children	22%	22%	21%	19%	17%
Single without children - Female	23%	19%	21%	20%	18%
Single without children - Male	25%	16%	19%	21%	19%
Pensioner couple	11%	21%	24%	22%	22%
Couple without children	12%	11%	16%	27%	34%

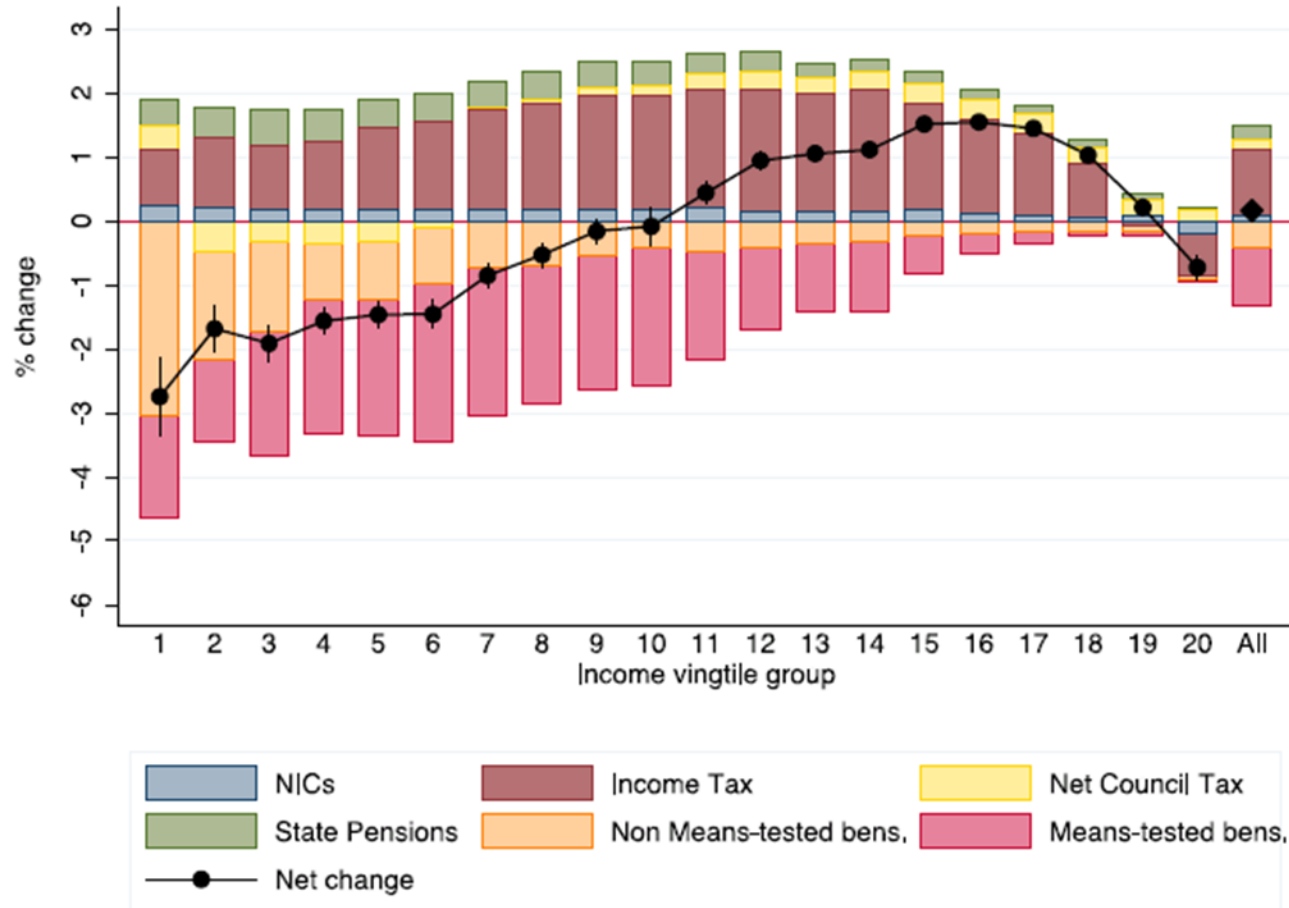
Within the national averages often stark differences amongst sub-groups are hidden: median pay for households with children is consistently lower, with lone parents being the lowest earners across the board. We expect that this national picture plays out across Suffolk too.



- Median pay for lone parent households is £134 below the weekly median UK average, this difference has grown over the past two years.
- Couples with children have £15 per week less than the average UK household.
- The difference between single parent households and couples without children is £308 per week; while couples with children earn £189 per week less than their childless counterparts.
- Differences within each of these types of households are even more pronounced:
  - Lone parents in the fifth quintile earn £371 more per week than those single parents in the poorest quintile
  - While the poorest couples with children earn £725 per week less than couples with children in the fifth quintile
- *Given the below national average incomes in Suffolk in general, we can assume that incomes for lone parents and couples with children in Suffolk is also lower than the picture presented on this page.*

The welfare system in place at the time of the 2008 economic crash was more generous than in 2014/15. Welfare reforms nationally had the effect of making an income transfer from the poorer half of households (and some of the very richest) to most of the richer half, with no net effect on public finances.

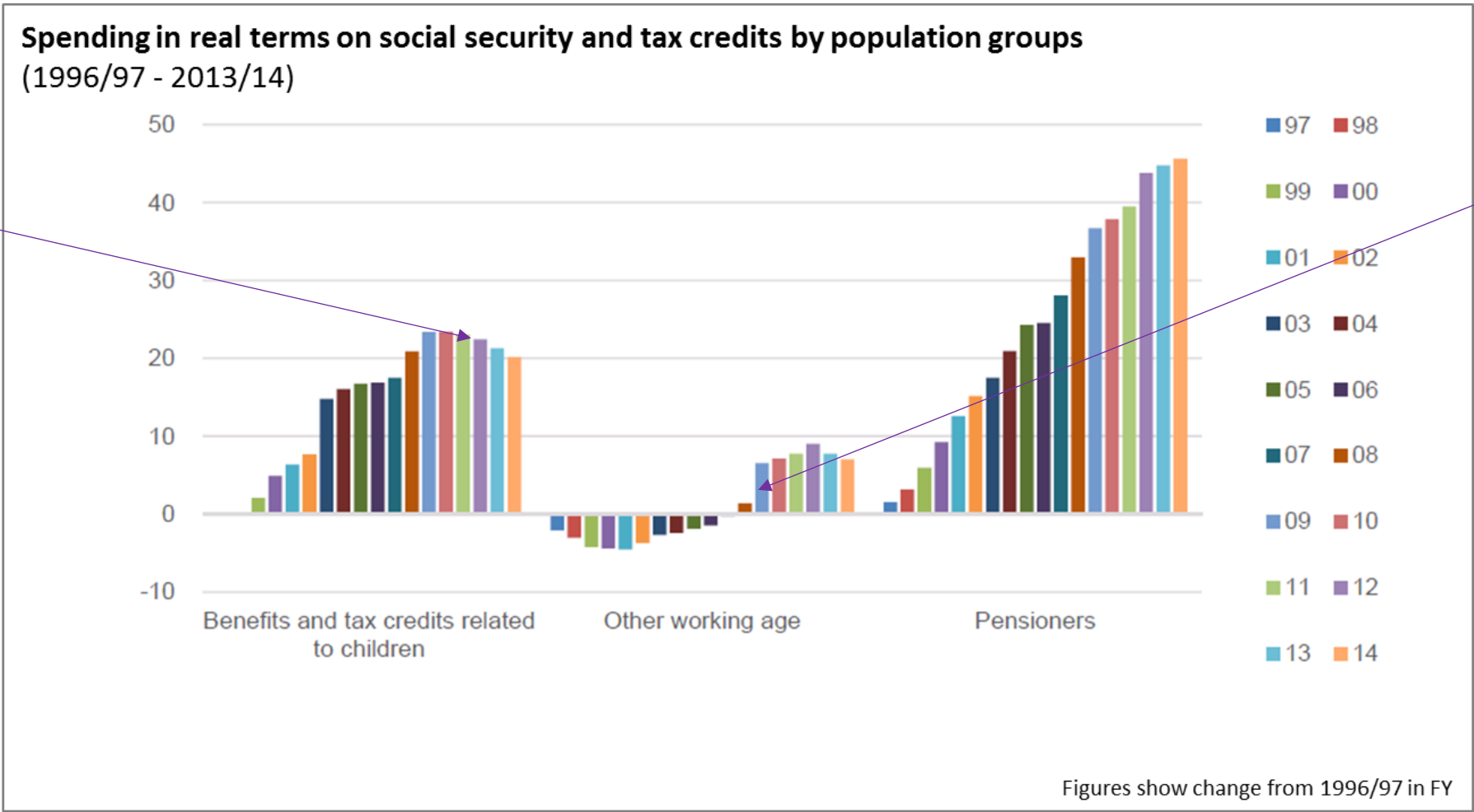
Percentage change in household disposable income by income vingtile group due to policy changes (2010 to 2014/15; using CPI)



- Overall, the poorest twentieth lost nearly 3% of their incomes and the next five-twentieths approaching 2%
- Benefit reductions were greater for the bottom half than their gains from lower Income Tax
- With the exception of the top twentieth, the income groups in the top half of the distribution were net gainers
- As we have seen in the previous section, **households with children** over-index in the lowest income groups – and hence have been **disproportionally at the receiving end of this income transfer**

When the new welfare reforms were implemented (2010 – 14), national spending on pensioner benefits had risen continuously since 1996/97. Dependant on policy, this will continue to rise as the older proportion of the population increases, potentially squeezing spending on other groups including children and families.

Transfers related to children increased until 2010/11, but then fell. In 2017/18 less than 1.5% of DWP expenditure is for children

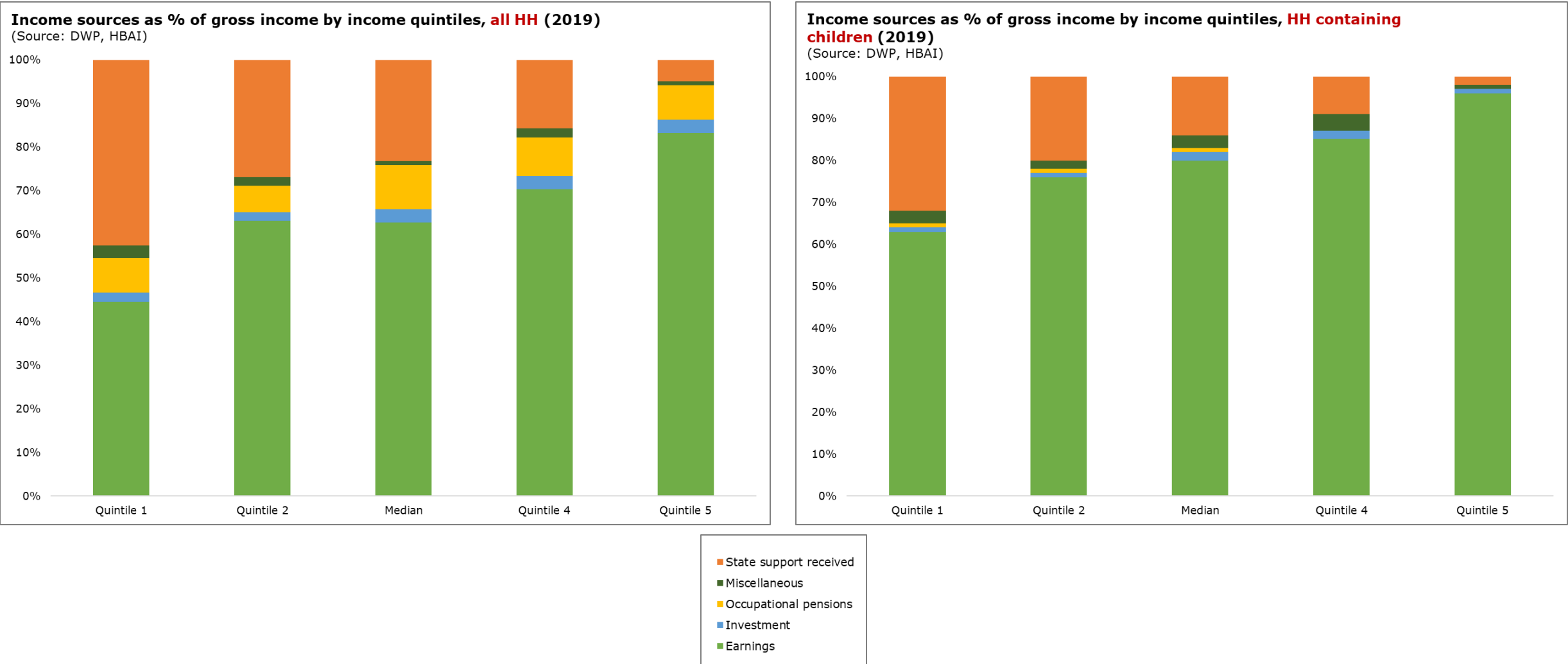


Spending on other working-age benefits and tax credits was lower in 2007/08 than in 1996/97, but then grew as the recession took hold. 31% of DWP expenditure on benefits and tax credits for 2017/18 is for people of working age

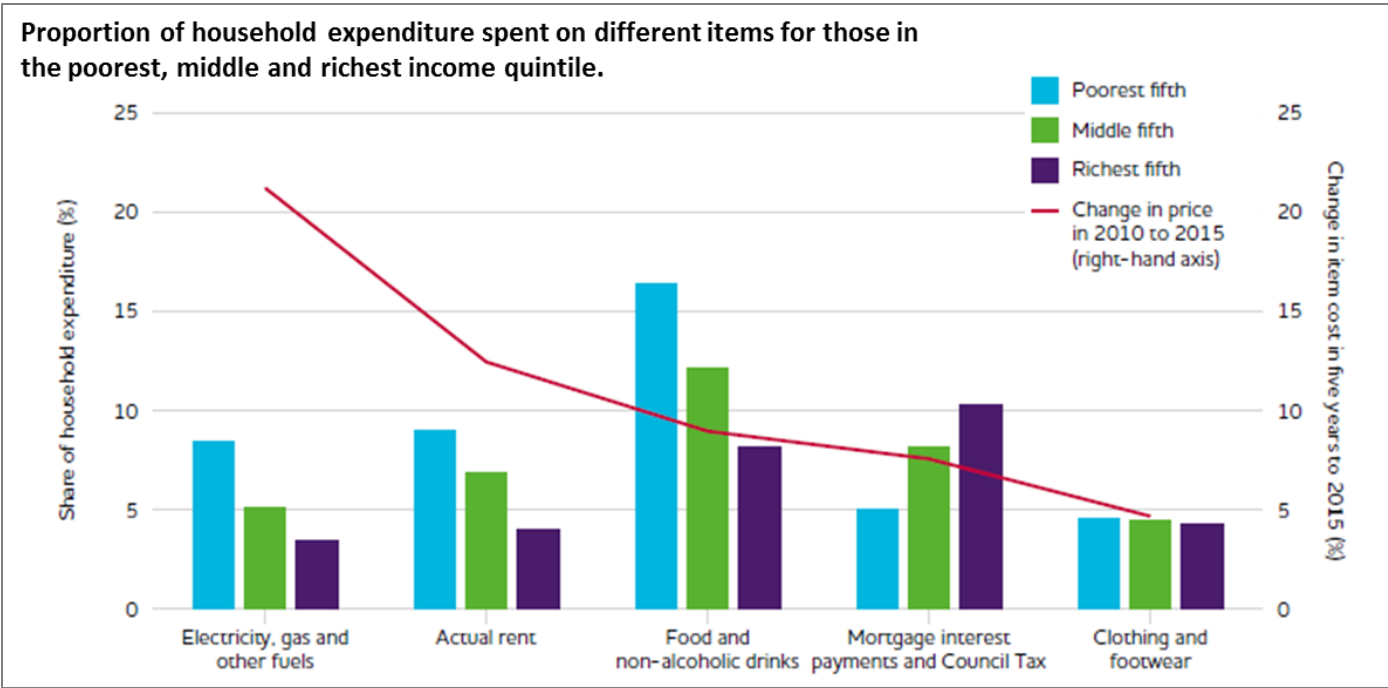
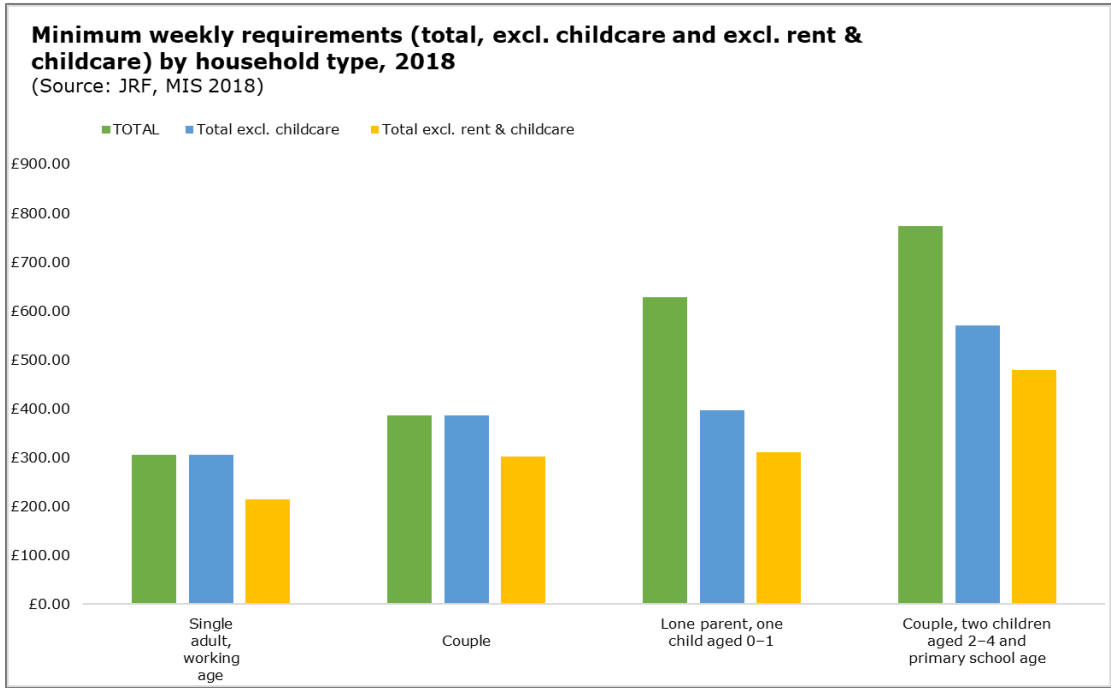


**Social security matters:** for those in the lowest quintile of the income distribution, benefit payments make up on average 43% of gross income, while payments to HH with children in the lowest income quintile make up 33% of total income.

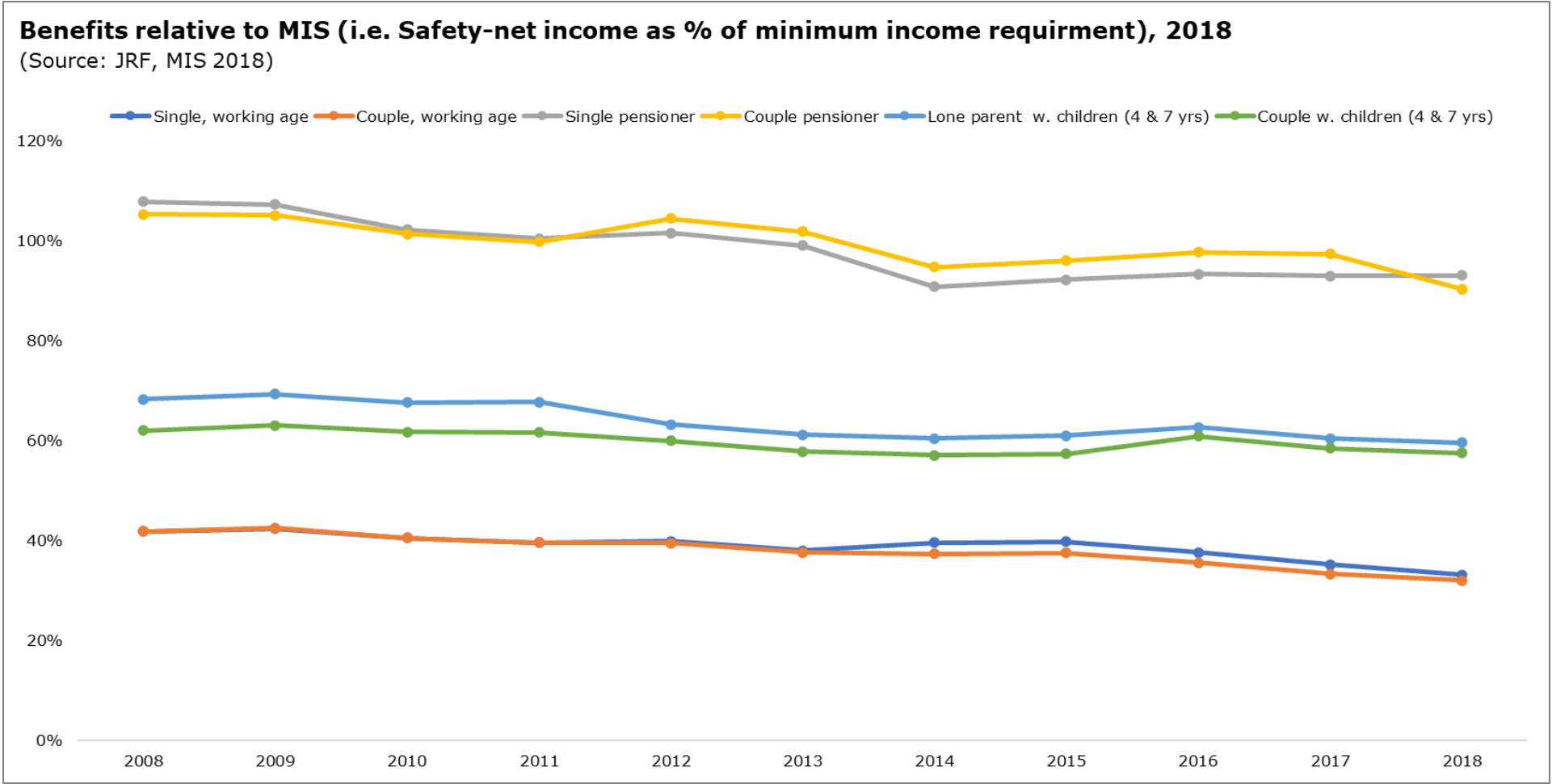
For example, for many, having an affordable and stable home is often dependent on the support they receive from the state.



Every year since 2008 the Minimum Income Standard (MIS) has been calculated by the Joseph Rowntree Foundation to show the incomes different family types require to achieve a socially acceptable standard of living (*this is based on what members of the public think people need*).

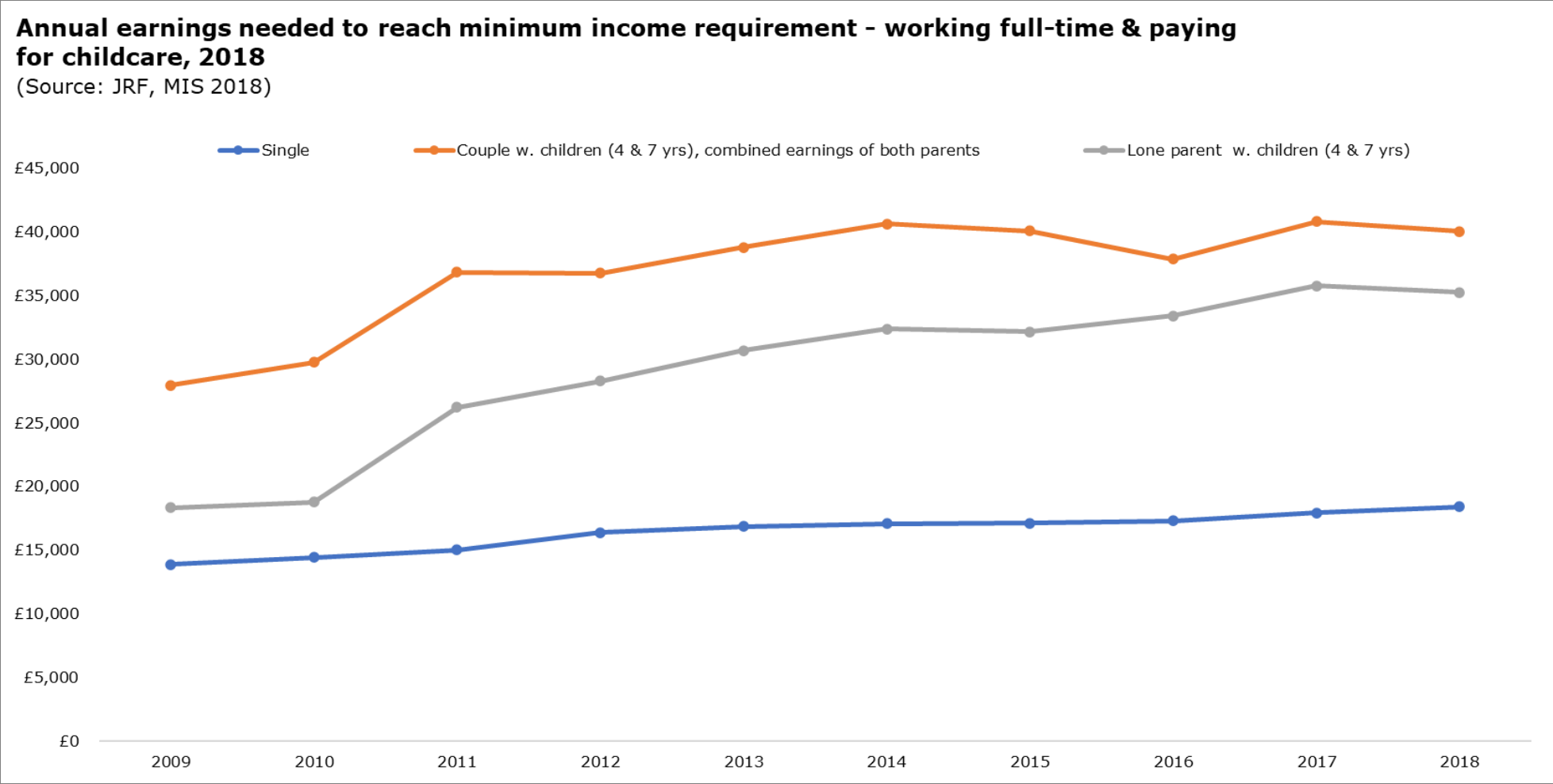


Over time welfare benefit payments are covering less and less of the minimum required budget. For example, in 2008, 68% of the minimum budget of a lone parent was covered by benefits, in 2018 this had dropped to 60%. For couples with children the decline was 4% (62% vs. 58%) over the same time period.



Annual earnings needed to cover the minimum income requirements have continually increased since 2008. For example, for lone parents earnings would have had to increase by 92% and for couples w. children by 43%.

In comparison, annual gross earnings only rose by 21% on average across the UK between 2008 and 2018.



WHAT DOES IT TAKE TO LIFT  
SOMEONE OUT OF POVERTY OR  
STOP SOMEONE FROM FALLING  
INTO POVERTY?

## **Changes in poverty are most commonly caused by the effect of four drivers**

- The employment rate – increasing employment can reduce poverty because more people have additional earnings from work.
- How earnings for low-income families change compared with middle-income families – high earnings growth can reduce poverty if those with low incomes see their earnings grow at least as fast as earners around the median.
- How benefits and other income sources change compared with average earnings – benefits increasing faster than earnings can reduce poverty.
- How housing costs for poorer households change compared with income – a decrease in housing costs for poorer households, for example through access to cheaper housing, or a rise in incomes that outpaces the rise in rents, mortgages or other housing costs can reduce poverty.

## **Solutions to in-work poverty may not only be found within the workplace. Looking at local availability of childcare and transport would help with both accessing jobs and increasing hours of work.**

- Full-time workers and workers who can increase their working hours or earn a promotion are more likely to progress out of poverty.
- People working part-time are least likely to move out of poverty.
- In-work poverty differs by sector – the highest levels are in accommodation (for example, working in hotels) and catering, followed by retail and residential care.
- Low-income workers are limited to working fewer hours on average than they used to, as they cannot find more hours to work.
  - Around 18% of workers in the bottom fifth of hourly pay rates say they would like to work more hours but those are not available, compared with 8% for all other workers.
  - Lack of affordable, flexible childcare and the cost and availability of transport often restrict the hours they can work.
  - The inflexibility and cost of childcare means they rely on informal care to bridge the gap between their hours and formal childcare options.
  - Low-paid workers are more likely to work non-standard hours, such as evenings, weekends or irregular shift patterns than other workers. Finding formal childcare to fit in with these work patterns is much more difficult. For example, more than four in five women working in service sectors such as retail, social care and hospitality work at least some weekends, with more than half working most weekends.
  - Low-income workers commute much smaller distances to work than higher income workers, and often have to drive to work so they can pick up their child on time from childcare.

**Progressing out of poverty is easier for certain groups of workers than others, but increasingly difficult the longer they are in poverty.**

***Statistically significant characteristics* supporting or stopping progression out of poverty**

(Source: JRF)

<b>Characteristics making someone more likely to:</b>	<b>Progress out of poverty</b>	<b>Get stuck in or cycle in and out of poverty</b>
Family type	Being a single person, without any children in the household	Being a single mother
Individual characteristics	Not previously being in poverty Having a qualification	Previously being in poverty in the last eight years
Sector	Working in the civil service or other professional services	Working in the accommodation and retail sectors, currently or in the previous eight years
Where people work and live	Scotland or Northern Ireland	London or the North East
Work status	Working full-time, or increasing work hours Earning a promotion	Working part-time

**Housing costs have risen since 2000/01 for households on low incomes who rent in the private and social rented sectors, while average housing costs have remained at similar levels for people paying a mortgage and outright owners.**

- Home-ownership across the UK peaked around the year 2000, but steadily decreased to 2016/17, partly because lower-income households had worse access to mortgage finance following the recession.
- The UK private rented sector doubled in size between 2001/02 and 2017/18.

Different regions have been affected by these changes to different extents:

- Housing is least affordable for households in poverty in London, the South East and **the East of England**, and is most affordable in Northern Ireland.
- Private renters have the highest poverty rates in Wales and the North East.
- Social renters have the highest poverty rates in Wales, East Midlands, West Midlands and London.
- High rates of poverty are caused by a mix of high rents, low income, and how many families receive Housing Benefit and how much of the rent it covers, which will vary region by region.
- Growing number of HH, especially families with children, in private rented sector is part of the picture of rising poverty levels.
- Despite LA having to reduce rents by 1% a year between 2016 to 2019 – social sector rents have still become less affordable over the longer term, rising faster than inflation, taking up an increasingly high proportion of income.



**If a HH has an income below the poverty line they are counted as being in poverty, however, the actual poverty line a household faces is dependent on the size and composition of the HH.**

- It takes more money to reach the same living standard for a larger family than it does for a smaller family. In 2017/18, for example, a HH with two adults and two children (under 14) with an income of less than £366 a week would be in poverty, while a HH with a single adult and no children would only need an income of £152 a week or more to not be in poverty.

**Poverty line for HH, equivalised, net disposable income AHC (2017/18)**

Source: DWP, HBAI)

Household type	£ per week
Single with no children	152
Single with one child (under 14 years old)	204
Couple with no children	262
Couple with two children (under 14 years old)	366
Couple with three children (two under 14 years old, one aged 14 or over)	476
Couple, four children (two under 14 years old, two aged 14 or over)	586