



The debt trap

**Women's stories of navigating
family homelessness and
temporary accommodation
in Greater Manchester**

Katherine Brickell & Mel Nowicki

Research findings report

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Contents

	Foreword	5
01	Executive summary	6
	Structural dimensions of family homelessness and debt	10
	Research methodology	16
02	Debt as a cause of family homelessness	17
	Debt and rent arrears	18
	Domestic violence as a cause of homelessness and debt	21
03	Burdens of life in temporary accommodation	24
	Debt and costs of life in temporary accommodation	25
	The price of life on the move	26
04	Debt outlives family homelessness	34
	Debt accrual in the welfare and housing system	35
	Women's support seeking	39
05	Recommendations	43
	References	46
	Endnotes	48

Foreword

Shared Health Foundation is a clinically-led and evidence-based non-profit, working to reduce the impact poverty has on health. Good health should be shared with all. It should not be damaged by social or economic disadvantage.

We exist to mitigate the effects of the inverse care law, adding capacity to systems which are otherwise overwhelmed by complex needs. We conduct on-the-ground work to identify challenges, pilot solutions, build an evidence base and then work alongside local and national organisations and policy makers to implement system change.

Debt is a major contributing factor in why families become homeless, how it worsens during their journey, and continues to impact on the families once their homelessness eventually ends. As co-secretariats of the All Party Parliamentary Group for Households in Temporary Accommodation, we are working hard at a national level to ensure that the homeless journey is as short, safe and healthy as possible. The case studies in this report give strong evidence of the negative impact of debt and homelessness on the health and wellbeing of the whole family. Many of the APPG recommendations for system change are reflected in this report.

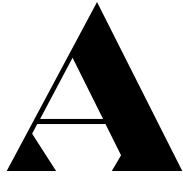
sharedhealthfoundation.org.uk



01

Executive summary

Executive summary



As the housing crisis in England deepens and the number of private rental evictions rise, family homelessness has become an urgent national challenge. In England, almost 100,000 households, including over 125,000 children, reside in temporary accommodation (Shelter 2023a). Described as the ‘hidden homeless’ in England’s housing crisis (Maciver 2018), it is mainly single women raising children who live in these typically insecure, confined, and substandard forms of accommodation.

The COVID-19 pandemic has exacerbated a rent-arrears crisis, particularly in towns and cities of Northern England, as households face threats to their incomes and private debt-taking (e.g. personal loans and credit cards) has exploded (Centre for Cities 2021). Combined with the ensuing cost-of-living crisis, charities describe the ‘relentless pressure’ to meet monthly food and energy payments (Inman 2022) and debt having become ‘unavoidable’ for millions (Citizens Advice 2021; Clark 2023). In this context, the report aims to amplify the stories of single women with children who have experienced homelessness, living in temporary accommodation, and navigating rent-arrears and other forms of private debt.

The report builds from original research conducted working in partnership with the Shared Health Foundation in Oldham, Greater Manchester.¹ The latter is a metropolitan county where more than three thousand children reside in ‘temporary’ accommodation for an average stay of two years (Shared Health Foundation 2019). The report reveals how rental, council tax, and other personal debts are shaping families’ housing journeys into and on from homelessness and temporary accommodation. It demonstrates how debt not only causes, lengthens, but also outlives family homelessness.

The report aims to amplify the stories of single women with children who have experienced homelessness, living in temporary accommodation, and navigating rent-arrears and other forms of private debt.

Debt as a cause of family homelessness

Debt is intimately tied to women's experiences of housing precarity in the background of austerity-driven welfare roll-back, the rising costs of private renting, the energy poverty crisis, and persistent gender inequalities in the labour market. Rent arrears are a leading cause of family homelessness. Women and children's entry into homelessness is also often the result of domestic violence, during which women can be economically controlled, are forced to rely on credit for everyday expenses, and in some cases are enrolled into coerced debt.

Evicted on account of rent arrears, or made homeless through leaving a violent partner, women and their children typically move into temporary accommodation: hotels, B&Bs, private hostels, short-stay Houses of Multiple Occupation (HMO), and other emerging forms of provision such as modular developments, shipping containers, and converted office blocks. Stays in temporary accommodation need to be as short, safe, and healthy as possible given the damage to health they can do (Nowicki et al 2019; Rosenthal et al 2020), yet the research shows that a key barrier to this are the rent-arrears which preclude families' transition to a permanent Council or social housing tenancy. Dependent on local authority, applicants who are in arrears can become ineligible to bid for homes, or are deprioritised in the allocation system. They remain in limbo in temporary accommodation until they can reduce or clear their arrears, or in some cases, prove their intent to pay. Rent arrears are a type of 'priority debt' given the serious problems that can arise when action is not taken to remedy them.²

The debt burdens of life in temporary accommodation

Life in temporary accommodation also contributes to the debt burden including the high costs of transport to take children to existing schools now often long distances away, reliance on eating out given the lack of cooking facilities (even a microwave) in hotels, credit used to pay for the removal, storing, and re-buying of furniture and household items upon each move, and repeated errors in Universal Credit and council tax calculations made as families transition between tenure types.

Debt outlives family homelessness

But even when permanent housing is provided, these issues remain, and its often poor and substandard quality often means that debts accrue still further. The standard lack of carpet, poor insulation, cracks, and sometimes vermin, can require borrowing to make possible the so longed for home. Debt is also necessitated just to 'get by' in daily life given the rising costs of food and other basics, the habitual non-payment of child maintenance by ex-partners, the need to service existing loans, and insufficient Universal Credit. According to the Joseph Rowntree Foundation (2023a), 90% of low-income households receiving Universal Credit are currently reporting going without essentials. This is a void which credit is filling. While private debts are generally small and negligible in pure financial terms, this report shows the huge and disproportionate negative impact they are having on families' lives and futures. As Citizens Advice (2023a) explain, they 'try to help people come up with sustainable ways to get out of problem debt, but for more than half the people we now see, advisers just can't make the sums add up. Someone in a negative budget simply has nothing left to cut back on'. The average debt client (after paying for essentials) now has an average shortfall of £36 per month in comparison to

While private debts are generally small and negligible in pure financial terms, this report shows the huge and disproportionate negative impact they are having on families' lives and futures.

before the cost of living crisis when they would have had £33 left (Citizens Advice 2023a).

Given that borrowing in the present is facilitated through a repayment in the future, even when permanent housing is secured, debt and its punitive impacts still remain. Moreover, the potential for future repayment is further curtailed by multiple gendered and racial inequalities which women in this study were affected by. First, single mothers experience comparatively high risks of poverty and lower rates of employment in comparison compared to both men and coupled mothers (Rafferty 2014). Tied to this issue is the lack of affordable and flexible childcare. Nationally, women are being priced out of work because of a gender pay gap and lack of affordable childcare (PWC 2023). The average annual cost of a full-time nursery place for a child under two in Great Britain is now £14,836 (Coram 2023).

Second, nationally, Black and minority ethnic people are also disproportionately affected by homelessness. According to a Shelter (2023a) survey of 1,112 people in temporary accommodation, people who identify as Black, Asian, Mixed or other ethnicity, make up half (50%) of household heads in temporary accommodation. Structural racism in housing is a national problem (Joseph Rowntree Foundation 2021), and in Greater Manchester research shows that Black and ethnic minority residents are more likely to encounter poverty and economic hardship as a consequence of both macro-level changes in the economy and policy reforms (Rhodes et al 2019).

The debt trap which homeless families are encountering is structural and is not one of their own making. It needs to be tackled as a systemic rather than individualised problem linked to gendered and racial inequalities and the outcome of central and local government decisions and inactions across the policy domains of housing, domestic violence, welfare, transport, employment, education, and childcare.

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Structural dimensions of family homelessness and debt

National rises in family homelessness and personal debt are intrinsically tied to reductions in state funding and services – often referred to as the ‘rolling back’ of the welfare state. This roll-back has been ongoing in various forms since the 1980s, and accelerated from 2010.

It has been well-documented that the introduction of the Right to Buy scheme in 1980, whereby council tenants were offered large discounts to purchase their homes, dramatically reduced council housing stock. This was exacerbated by Right to Buy stipulating that earnings from council housing could not be used by local authorities to invest in new stock. This social housing deficit continues: since 1991 there has been an average annual net loss of 24,000 social homes in England (Shelter 2023b).

A key outcome of this has been a mass transfer of people from social housing to the much more precarious private rented sector. There are now 1.4 million fewer households in social housing than in 1980 – in the same period, the number of households living in the private rented sector has doubled (Shelter 2023b). This has meant that increasing numbers of people have little choice but to live in housing that costs on average one third of households’ pre-tax earnings (Spratt 2022: 7). Renters in the private sector spend a greater proportion of their incomes on rent than any other housing tenure (StepChange 2023). The increasing role of high-cost, low-security private rented housing has fed directly into rising rates of family homelessness: between 2013 and 2018 the number of working families evicted from private rented housing due to rent arrears or rent increases rose by 73% (Spratt 2022). The reduced role of the state in housing provision therefore laid the groundwork for significant rises in family homelessness over the past four decades.

Vulnerability to homelessness and over-indebtedness has been worsened still further by reductions in, and barriers to accessing, the state benefits system. This has been particularly the case since 2010 – the beginning of a long decade of cuts to state benefits and public services. Under the austerity agenda, punitive measures towards benefits claimants has been an explicit approach taken by successive governments. This agenda was set in motion by the 2012 Welfare Reform Act, which overhauled much of the welfare system. The Act included stringent targets to declare people fit for work, mandatory contributions to council tax regardless of income, and reductions in housing benefits for social tenants deemed to have spare bedrooms (commonly known as the bedroom tax). Such policy

Key figures

24,000

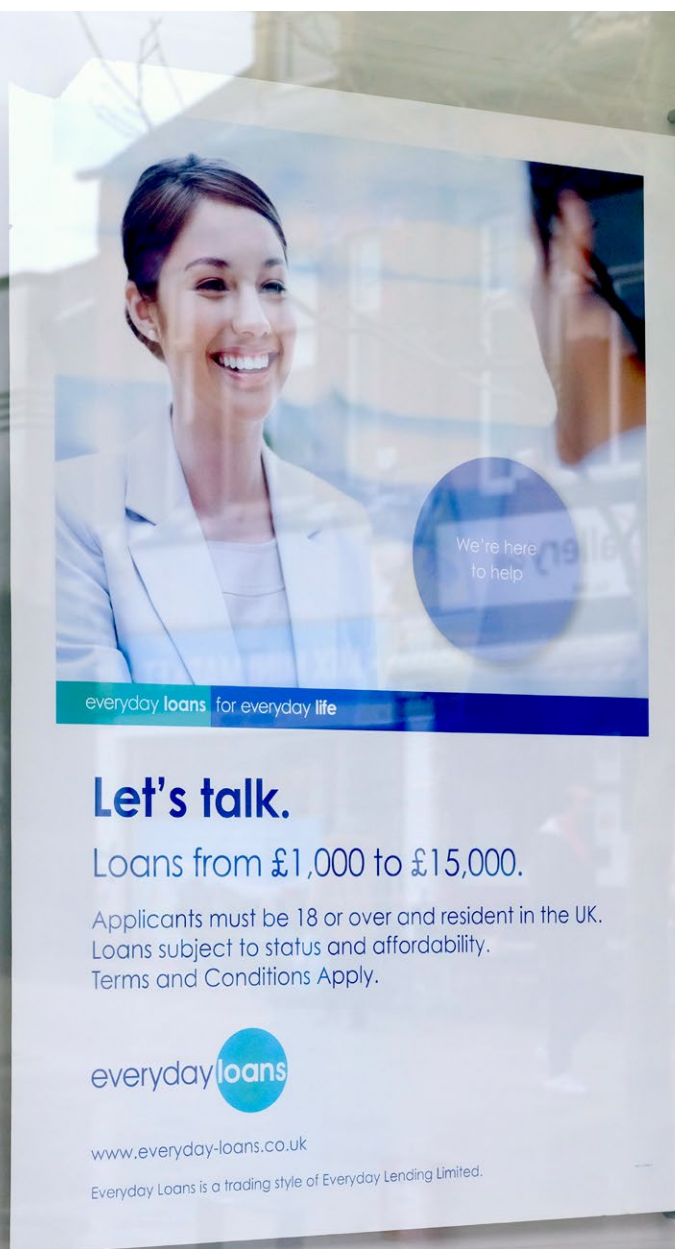
social homes lost per year in England since 1991

73%

increase in working families evicted from private rented housing due to rent arrears between 2013 and 2018

shifts were instrumental in emphasising state dependence as a marker of shame. However, despite the common narrative of people on benefits being ‘workshy’, four in ten people on Universal Credit (the amalgamated benefits system introduced in 2013), are in work (Butler 2022). A £20 uplift in Universal Credit payments was introduced in 2020 to provide extra support for people during the COVID-19 pandemic, but this was cut at the end of 2021, despite warnings that it would immediately pull an extra 500,000 people into poverty, including 200,000 children. This amounts to the biggest overnight cut to the basic rate of social security since World War II (Anderson 2021). Since March 2020, housing benefit has also been frozen and does not reflect the soaring costs of renting: in England just 4% of 1–3-bedroom properties listed in the last year on Zoopla were affordable to people who require Local Housing Allowance (LHA) to help pay their rent (Crisis 2023).

Such vast and multifaceted reductions in welfare provision have left increasing numbers of families vulnerable to debt in a range of ways – from rent and bill arrears, to relying on payday loans to bridge gaps in earnings. In sum, the roll-back of the welfare state has had a direct impact on rising over-indebtedness.



The advertisement poster is displayed on a glass surface, with a blurred background of a city street featuring a Greggs shop and pedestrians. The poster features a smiling woman in a white blazer. A blue circular graphic contains the text 'We're here to help'. The text 'everyday loans for everyday life' is at the bottom left of the image area. Below the image, the text 'Let's talk.' is followed by 'Loans from £1,000 to £15,000.' and a paragraph of conditions. The Everyday Loans logo is at the bottom left, with the website 'www.everyday-loans.co.uk' and a small disclaimer below it.

everyday loans for everyday life

We're here to help

Let's talk.

Loans from £1,000 to £15,000.

Applicants must be 18 or over and resident in the UK.
Loans subject to status and affordability.
Terms and Conditions Apply.

everyday loans

www.everyday-loans.co.uk

Everyday Loans is a trading style of Everyday Lending Limited.

Debt amongst households in England

We are a nation in debt. We are also a nation actively encouraged to get into debt in a range of ways. Mortgage debt is how most people access homeownership, payday loans offer almost instant cash availability, and credit cards and other forms of post-purchase payment plans encourage people to spend beyond their current means – decisions which are all the more necessary at a time when incomes are being outstripped by a rising cost of living.

Although there was a reduction in household debt between 2008 and 2015 due to conservative lending in the aftermath of the Global Financial Crash, these levels have accelerated since 2016. In the second financial quarter of 2022, the national debt-to-income ratio stood at 134% (House of Commons Library, 2022). At the end of October 2022, personal debt in the UK reached a total of £1827.2 billion, a rise of £73.7 billion from the same time last year, amounting to £34,547 per adult (The Money Charity 2022). In addition, credit card debt has risen by 7.2% in the year to October 2022, and currently a credit card on the average interest would take over 25 years to repay the legal minimum monthly payments. In August 2023, the Joseph Rowntree Foundation (2023b) described a ‘dangerous new phase for families in debt’ with Bank of England interest rate rises impacting not just mortgages, but also interest on insecure debts. As of May 2023 they found that nearly 5.7 million low-income families had unsecured debt (personal loans from banks and credit unions, credit cards, overdraft facilities, payday lenders and licensed doorstep loans). Further to this, whilst new lending is often being taken to pay rent and energy bills, some families are still falling into arrears with these bills.

There is a broad socio-economic picture of who is in debt, and how debt is viewed is very much connected to who is indebted and why. High income households are in fact the most likely to hold debt, particularly property debt, because access to large loans is generally only available to those with high incomes and substantial savings. People who take out mortgage loans are generally not stigmatised – rather, they are considered to be making a logical financial decision. Conversely, types of debt that are more common among low-income households, such as arrears, store credit, and payday loan debts, are regularly associated with financial illiteracy and reckless behaviour. These associations persist, despite the fact that this ‘isn’t about people borrowing more than they can afford, or not budgeting well enough to repay debts...for many the sums just don’t add up’ (Citizens Advice 2023b).

Although high income households are the most likely to be in debt, unsurprisingly it is low-income households who are most likely to be over-indebted (House of Commons Library 2022). This has been exacerbated by the COVID-19 pandemic. A 2021 report by the Financial Conduct Authority (FCA) found that over a quarter of UK adults had low financial resilience, 14% were over-indebted, and 7% had missed paying bills or meeting credit commitments in three or more of the previous six months. The demographic groups least able to cope with a financial shock are: unemployed adults, renters, adults with a

Key figures

5.7m
low-income families had
unsecured debt as of May 2023

£1,827.2b
personal debt owed by UK populace
at end of October 2022



household income of less than £15,000, and Black adults (Financial Conduct Authority 2021). Debt also has a gendered dimension: 55 percent of over-indebted people in the UK in 2016 were women (Women's Budget Group 2020). Furthermore, in a survey of women victims of intimate partner abuse, 61% said they were in debt because of financial abuse (Women's Budget Group 2019). This emphasises the deep disparities in terms of who is most vulnerable to debt and defaulting on debt. Whilst some policies during the pandemic, such as the eviction moratorium and workers furlough scheme, temporarily eased some of its economic consequences, this has done nothing to improve personal debt in the long term.

Alongside the long shadow of the pandemic, 2022 saw inflation reach a 40-year high and trigger a cost of living crisis. Food inflation was 16.8% in December 2022, with budget supermarket ranges rising by 20.3% in the same period (British Retail Consortium 2023; Butler 2023). Energy prices have skyrocketed, with average gas prices rising by 141% since winter 2021/22 and electricity prices by 65% (House of Commons Library 2023). Yet it is the poorest 10% of households nationally that 'spend 11% of their income on energy, while this figure is only 4% for the richest 10% of households' (Citizens Advice 2023a). It is unsurprising in this context that debt advice charities are reporting an increase in clients in need of help with their debts. An ONS survey showed that, of the 94% of adults who saw an increase in their cost of living in December 2022, 22% reported using more credit than usual to make ends meet (Office for National Statistics 2023). For the UK's lowest-income and most financially vulnerable, then, incurring debt is a necessity of survival, rather than a choice.

For the UK's lowest-income and most financially vulnerable, incurring debt is a necessity of survival, rather than a choice.



Debt in Greater Manchester

The Financial Vulnerability Index (FVI), which measures and maps (both by parliamentary constituency and by region) the level of people's vulnerability to financial problems,³ found that constituencies across Greater Manchester have higher scores than both the UK and North West averages (43.1 and 49.1 respectively). Oldham is one of the most deprived boroughs of Greater Manchester, and also one of the most deprived areas of the UK. According to the Indices of Deprivation, between 2015–2019 Oldham declined from the 34th to the 19th most deprived local authority in England (Oldham Council 2019). Furthermore, Oldham's residents are particularly at risk of over-indebtedness. According to publicly accessible data, 17% of Lowell⁴ consumers in Oldham are defaulting on their debt repayments. And data from Citizens Advice SORT (Stockport, Oldham, Rochdale and Trafford) has revealed that the number of people seeking support to manage their energy bill debts increased by 48% between March 2021–2022 (Richardson, 2022). Oldham, as one of the most deprived parts of the country, is bearing the brunt of the cost of living crisis. Reductions in real-term wages, increased labour precarity, and the escalating costs of housing and everyday items have left Oldham residents falling further into debt – one of the few means of surviving day-to-day. As an Area Coordinator at Positive Steps, a local charity that provides support integrated with debt management, commented “... this is the worst I've seen it in the last 20 years, I would say” [Interview, December 2022].

Temporary accommodation at the national and local level

The number of households in temporary accommodation fell steadily between 2004 and 2011. However, the last decade has seen extreme rises across the country of people living in temporary accommodation (Wilson and Barton 2022). This increasingly common form of homelessness, often termed 'hidden homelessness', has had a particularly brutal impact on children and families. This is especially the case for single women with dependent children, who make up over a third of households in temporary accommodation in England (Department for Levelling Up, Housing and Communities 2022). The number of homeless children continues to rise. In the UK between 2014 and 2019, the number of families with children in emergency accommodation (bed & breakfasts, hotels or hostels) increased by 51%. In the North West of England, this rises to a breath-taking 385% (Shelter 2019).

Family homelessness is, then, particularly acute in North West England. The number of homeless families across Greater Manchester exceeded 1500 in 2019, with evidence pointing to hidden homelessness and hidden households (for example families sofa-surfing in family or friends' homes) equating to 10 times higher than the official numbers (Shared Health Foundation 2019).

Between 2015-19, the number of homeless families in Manchester rose from 144 to 12501, and 1 in 59 children in Manchester are homeless or in temporary accommodation, more than 3000 of whom reside in (supposedly) temporary accommodation for an average stay of two years (Shared Health Foundation 2019). Oldham has seen one of the largest increases in the number of homeless children, with an increase of 1400% in the five years to 2019 (Shared Health Foundation 2019).

The COVID-19 pandemic brought to the fore realities of life in inappropriate, poor-quality accommodation. As people were ordered to stay at home across 2020 and 2021, the horrendous housing conditions of so many, particularly in terms of over-crowding and mould, put them at greater risk of the virus (House of Commons Library 2021). But the pandemic also brought respite in some senses – for example, homelessness applications from family households fell by 22% in 2020/21, largely as a consequence of eviction moratoriums disproportionately protecting families (Watts et al 2022). However, such measures were temporary, and according to official homelessness figures, nearly 250,000 people, including 123,000 children are living in temporary accommodation (Shelter 2023c). These figures are only set to rise, with national charities such as Shelter predicting sharp increases in homelessness in 2023.

Key figures

33%
**of households in temporary
accommodation in England are single
women with dependent children**

250,000
**people, including 123,000 children are
living in temporary accommodation**

385%
**increase in the number of families
with children occupying emergency
accommodation in NW England
between 2014 and 2019**

Research methodology

The research study engaged with eight current or former Shared Health Foundation clients who had lived in temporary accommodation for more than three months (in total) and had experienced any form of debt. Two phases of fieldwork were completed with participants, the first (in May 2022) learning about women's stories through in-depth semi-structured interviews, and the second months later (in June and December 2022) working with the same (six) participants to co-create visual 'journey maps'. Women told their housing and wider stories over time using collage material and annotation (Figure 1). In both phases of fieldwork data was collected (and later updated) on participants' financial situations.

Additional research with local and national stakeholders was undertaken in late 2022. Interviews were conducted with frontline employees of the Shared Health Foundation, members of the Support and Inclusion Team at Oldham Council, and support workers at Christians Against Poverty (who specialise in debt support) and local integrated services charity Positive Steps. Informed consent was given by all interviewees to take part in the study. Their names have been changed to pseudonyms in the report.



Figure 1: Journey mapping in action (photo by Katherine Brickell, June 2022)



02

Debt as a cause of family homelessness

Debt and rent arrears

Having rent arrears was one of the main causes of indebtedness among participants, with the majority becoming homeless because of rental debt. This is in line with national statistics that show rent arrears to be the main cause of homelessness (Ministry of Housing, Communities and Local Government 2020). Rent arrears is a double-edged form of debt, as it both pushes people into homelessness and can act as a barrier to bidding for properties. Housing-related debt over £1,000 is considered grounds to disqualify an individual, and where the debt total is £500 or more but less than £1,000 the applicant is placed in the low priority band until payments for at least 12 consecutive weeks are made (Oldham Council 2021).⁵ The Shared Health Foundation provide support where they can with this, encouraging clients to set up payments of whatever they can afford to support a re-application, as well as applying for Discretionary Housing Payments on their behalf. However, the support workers interviewed acknowledged that this was nonetheless very difficult for people in high levels of debt and little or no income: “... some people are just trapped in that situation. That [rent arrears] can take years to pay off”. Local authority rules in England vary on how rent arrears impacts the bidding process for applicants.

Rent arrears is a double-edged form of debt, as it both pushes people into homelessness and can act as a barrier to bidding for properties.

Belle's story

Belle is in her 30s and mother to four children. The father of her first two children was violent, throwing her downstairs on one occasion, as well as being coercive and manipulative. She is currently in a relationship with the father of her youngest child. Belle was originally living in a house in Greater Manchester, where the rent was £114 per week. This was mainly paid for through Housing Benefit with Belle making up the difference. However, there were a number of significant issues with the property, including huge cracks along the walls, gaps opening up in the floor, a mouse infestation, and damp. Belle didn't feel it was right that she and her children should be paying to live in a place that was of such poor quality. She tried to get the landlord to fix the issues, but nothing was done. As no action

was being taken, Belle decided to respond by stopping paying part of the rent (the Housing Benefit was still being paid). Eventually the landlord issued court proceedings and Belle and her family were evicted in 2019. Belle continues to owe about £1,000 of the unpaid rent from that property.

Following the eviction, Belle and her children stayed in a hotel locally, paid for by the council. After a couple of weeks, the council were able to find her temporary housing. She and her family stayed there for about a year before she was given her current temporary accommodation in November 2020. In the current property, Belle has to pay for the council tax and gas, water

and electric bills herself. Belle is hoping to get a permanent house through the bidding system. However, she is having problems getting access to the system due to her rent arrears. She also has rent arrears from a property she lived in when she was 18, for which she owed around £1,500. Belle has paid the majority of this and now has about £400 of debt left from that property on top of the £1,000 from the property she was evicted from in 2019. She is considering if she could privately rent instead of waiting for permanent social housing, but is not sure whether she would be able to afford to do so, leaving her trapped in her current situation.

There were huge cracks along the walls, gaps opening up in the floor, a mouse infestation, and damp. She tried to get the landlord to fix the issues, but nothing was done. As no action was being taken, Belle decided to respond by stopping paying part of the rent.

Jessica's story

Jessica is in her early 30s, and mother to a 10-year old son. She is a care leaver, and was in care from primary-school age. She has limited experience of employment, as she has mainly looked after her ill grandmother. Prior to becoming homeless, Jessica lived in privately rented accommodation in Rochdale, paying £450 per month. She lived with her partner but felt she had no control over her money. Her partner took most of her money until all she had access to was £20 per week in Child Benefit. Jessica made sure to pay that money into a Credit Union so that it was available whenever she needed it. However, as this was the only money she had sole control of she found herself eating into it every month. It was simply not enough to cover her costs and she soon fell into rent arrears as well as arrears with council tax and water bills. Jessica tried to keep afloat by borrowing money from friends and family however, her landlord told her she was too far into arrears and evicted her from the property. Whilst she didn't have any credit card debts or debt with loan sharks, she estimated owing about £1,000.

After she was evicted, Jessica and her son were housed in temporary accommodation. Jessica hated it there. The accommodation consisted of a room with a toilet and shower room. The kitchen was shared with others but Jessica didn't use it as it was always dirty. Her son often didn't go to school when they were living there as Jessica was afraid for

him to walk through the building. Jessica said the police were always attending the property because of various problems and she felt constantly scared.

After six months, Jessica and her son were moved to a new accommodation which was much nicer. The kitchen was also shared but Jessica didn't mind using it as everything was new and clean. They stayed there for two years until Jessica decided to move back in with her mother so that her son could go to secondary school

with his friends. Jessica sometimes stays at her mother's and sometimes sleeps on friends' sofas while her son stays with her mother permanently as this provides him, she feels, with more structure and normalcy. Jessica is currently unable to rent anywhere for herself as she is unable to bid on social housing because of her rent arrears and other debts: "it's just hard, like even now I still can't pay anything off or anything. I'm still living day to day". She has considered trying to rent privately again but the rents are almost entirely outside of Jessica's budget.

All Jessica wants is to find a place for her and her son to be together. She is trying to sort out her debts so she can either bid on a property or be able to afford a private rental. She has spoken to a debt relief charity who have advised her to make a list of everything she owes but she doesn't know where to start or how to put that together. The Shared Health Foundation have offered to help with her budgeting but she worries that this won't help much, and that there is nothing that can really be done to help her.

"It's just hard, like even now I still can't pay anything off or anything. I'm still living day to day."



Domestic violence as a cause of homelessness and debt

Nearly all the eight women we spoke with had experienced domestic violence either from (ex-) partners or other family members. Domestic violence, taking the form of physical, emotional, and/or economic abuse, was not only a cause of homelessness, but also contributed to participants' continued financial difficulties. Through a range of means intimate partner perpetrators sought to control women through money, and several participants went into coerced debt as a result.

A Women's Aid (2019) survey shows how these experiences are more widely shared – 43.1% of the 72 respondents reported that they were in debt as a result of domestic violence. The survey also found that of the women domestic violence survivors who had left their abusive partner, many were left homeless and almost one third of them had turned to credit in order to survive. As a result, 'many survivors find themselves in debt, which can limit the choices available to them and create a barrier to moving forward in the future' (Women's Aid 2019: 7).

Irhaa's story

Irhaa is a South Asian woman who was born in Greater Manchester. After marrying at the age of 17, Irhaa moved to a town in West Yorkshire in 2006 with her husband and they had four sons, now ranging from the age of 3 to teenagers. Struggling to maintain a household on her own and raise her children while her husband worked night shifts, Irhaa was also a full-time, unpaid carer for her disabled mother-in-law who lived with them. Irhaa experienced domestic violence for 13 years, from almost the very start of her marriage. It began as emotional abuse from both her husband and in-laws, who would play mind games and take advantage of Irhaa because she was so young. This later developed to include verbal arguments and physical abuse from her husband, which regularly resulted in Irhaa taking her sons back to Greater Manchester to seek temporary refuge at her parents' house until he apologised and pleaded with her to return home.

In 2020 during the first COVID-19 pandemic lockdown, a heated argument led to a physical altercation, the worst the domestic violence had ever been, with Irhaa sustaining a broken nose and bruised eye. With the help of a neighbour and her siblings, Irhaa managed to call the police and leave her abusive husband for good – for her own safety and to protect her children. She was placed with her children in a hotel for five weeks before further temporary accommodation was found.

“I think one of the reasons why I always put up with the domestic [abuse] was, I used to think, ‘How am I going to do it with the four kids?’ ... But then, when I did get into the position where I thought, enough is enough. I could have been almost dead, I need to get out of here ...”

Irhaa had felt unable to previously leave her husband due to cultural pressures to be a ‘good wife and mother’ and knowing the financial difficulties she would face with four children living alone. Within her marriage too Irhaa was financially exploited – her husband kept the carers allowance even though Irhaa was the full-time carer for her mother-in-law. Irhaa accomplished a place at university but her husband coerced her to give him the student loan to pay off his debts. This was part of the negotiation of him allowing her study at university: “So then I said to him, ‘Look, I’m gonna get a loan and I’ll help you pay your debt off’... negotiation with him”. Irhaa has been unable to continue her studies and is now considering selling her only asset, her car, to pay for day-to-day expenses.

“I think one of the reasons why I always put up with the domestic abuse was, I used to think, ‘How am I going to do it with the four kids?’ But then, when I did get into the position where I thought, enough is enough. I could have been almost dead, I need to get out of here.”

Casho's story

Casho was born in Somalia in the mid 1980s. In her early teens she moved to Finland with her sister as a refugee, where they lived together until Casho went to college at 18. Casho met her husband in Finland and married three years later. He was a British citizen with a secure job and wanted them to move to the UK so they could start their life together. She has four children with him ranging in age from 4 to 12 years old.

In the UK, the domestic violence started when Casho was pregnant. "One day, I remember I was pregnant. I told him, 'Can I have money to take a taxi to the hospital?' because I had a check-up. He said 'Walk.' [short pause] And I was eight months pregnant." The domestic violence began as emotional and verbal abuse and involved deception concerning their council tenancy. Since moving to the UK, Casho had lived in the same Council housing – a damp flat on the 9th floor of a high-rise building – she believed the tenancy was under both her and her husband's names. She later discovered that it was only her husband's name on the tenancy and she therefore did not have a right to stay in the flat if she left him. "Everything was in his name... I did not have anything".

Casho's husband was also very controlling, particularly with household finances such as Universal Credit and how money was spent; she would regularly have to ask for money to buy essentials such as food. On one occasion, her husband had left for a trip overseas without telling her and took all the debit cards with him, leaving her with no money to buy food for her children. She had no choice but to take out credit cards to survive (£300). After the morning school drop off, Casho would not return home during the day and instead walk around town until it was time to collect her children from school in the afternoon to avoid being around her husband. Due to her citizenship status, he would threaten her with this, claiming that the authorities would separate her from the children if she tried to leave him. She had no family or friends who she could talk to about her situation and kept everything to herself.

"One day, I remember I was pregnant. I told him, 'Can I have money to take a taxi to the hospital?' because I had a check-up. He said 'Walk.' And I was eight months pregnant."

The children's school was the only place Casho trusted and they were very supportive, initially contacting social services. However, as there were no specific issues with her children, their safety, or ability to attend school, social services quickly closed the case. In their limited intervention, they encouraged Casho to go back home to her abusive husband and advised that she should apply for Right to Remain as her current lack of citizenship status would bar her from any access to public funds such as Universal Credit. There were times where she wanted to leave the UK and take her children back to Finland but they would not know the language and have no family or home. The UK was her children's home – they grew up here and pleaded with her not to leave. The headteacher of the school assisted Casho with her application for Right to Remain and greatly supported her throughout this journey.

Casho successfully secured the Right to Remain in 2022. But on that same day she received it, her husband began to hit her and threatened to kill her. During the altercation, Casho rang the school and left her phone in a place where they could hear what was happening. The police were called and he was arrested. The family have moved into temporary accommodation.



03

The debt burdens of life in temporary accommodation

Debt and costs of life in temporary accommodation

One of the core findings of this project is how debt is not only a primary contributor to homelessness, but how it morphs and compounds throughout (and beyond) people's homelessness journeys. This is particularly acute during stays in temporary accommodation, where a lack of basic facilities and poor living standards provide fertile ground for debt to increase.

Lack of basic cooking facilities

One of the main ways in which participants accrued further debt when living in temporary accommodation was through eating out and takeaways – a consequence of their accommodation having no cooking facilities, in some instances not even a microwave: “Because while you're there, you only have a kettle. You don't even have a microwave or anything, and you have to buy food ... Everything was just quite expensive really” (Namono). Alongside this, Shared Health Foundation staff highlighted that the location of the hotel, too, created the means for food-based debt: “[You're in] one room, you know, you're in one room sleeping ... you're not eating you, you're in a ... we call them food deserts because where the hotel is, you can't get to Aldi. You know, just look at your local supermarket and then look at a corner shop, see what the difference is in price”. Although hotel and bed & breakfast stays are in theory limited to a maximum of six weeks, this is often breached. Six out of the eight women we worked with on this project had been placed in hotels. For most of them, this was a stay of a few weeks, but one participant lived there with her two children for five months. This meant she endured five months of being unable to make a homemade meal, or even store her baby's milk as there was no fridge.

Costs associated with moving into poor quality temporary accommodation

Another way in which life in temporary accommodation contributed to increased indebtedness for our participants were the costs associated with moving into very poor-quality accommodation. Participants spoke of feeling that they had no choice but to spend what little money they had buying cleaning products due to the abhorrent condition of their accommodation. This was of particular concern in relation to damp, mould, and vermin and how this would impact on their children's health.

Jade's story

Jade originally lived with her two children and her partner in Greater Manchester. At the time, Jade was working with disabled children. She had also been studying Children and Education at university full-time for two years but quit before finishing her degree as she found it very difficult to continue with a newborn baby and no help. Jade's partner was physically abusive and manipulative towards her and one day in 2017 Jade decided she had had enough, packing up as much of her belongings as she could carry overnight and fleeing with her children. At first, Jade and her children were sofa-surfing and staying with friends and family. However, after about a year of this, she went to the council to tell them that she was homeless and get some assistance.

The council placed Jade and her two children in a hotel where they ended up staying for the next five months. Jade found it really difficult staying in the hotel as her family

were only given one room between them. There was no space for their belongings and as they were there for such an extended period, their stuff began to accumulate resulting in even less room. Moreover, there were no facilities in the room to make or store food and Jade couldn't afford to eat out meaning they were having to buy a small amount of food every day and eat it before it could go off. Having no fridge was also a particular issue because her daughter was only a baby at the time and Jade had nowhere to store any milk for her.

Eventually the council were able to find her temporary accommodation but Jade was given no notice of

this and only had a few hours to move everything out of the hotel room and into the new flat. This was particularly difficult to organise around taking her children to and from school. When Jade arrived at the property she said that it was awful, the furniture was in a terrible state, the place stank of cigarettes, there were stains all over the walls, and the carpet was thick with damp and black sludge. There was also no bedding, crockery, or cutlery – so while she now had cooking facilities there was nothing to cook with. Jade was forced to spend the last £15 of her money to buy cleaning products in order to make the flat suitable for her children and her to stay in. Jade had to choose between spending this last money on feeding her children or cleaning the property:

“I had £15 left and I was thinking right, I could get a little bit of food, I could get some – and then I walked in and I was like, [gasps] ... So the last £15 I had, I had to go out and buy cleaning stuff to clean the house. It was awful. It was grim.” (Jade).

Thankfully, she had been given the details of a Trussell Food Bank by a friend who were able to give Jade and her children a ‘Starter Pack’ which included a kettle, toaster, crockery, and cutlery. They were also able to give Jade some food. Jade said that at first this temporary accommodation was far worse than the hotel.

A long-term problem with the flat was that it was an hour's walk away from her children's school and nursery which was really difficult to do every day with young children. It also meant that Jade was spending four hours every day travelling. Eventually, she decided to stop taking her daughter to nursery as it was too exhausting for both of them.

Jade's partner was physically abusive and manipulative towards her and one day in 2017 Jade decided she had had enough, packing up as much of her belongings as she could carry overnight and fleeing with her children.

Additionally, Jade had a lot of issues with the electric at the flat and it would often turn off for extended periods of time. However, when she rang the provider they would often refuse to speak to her as she was not the owner of the property. Jade said that she found the experience of staying in the hotel and temporary accommodation 'soul destroying' and it caused her significant mental health issues.

“So the last £15 I had, I had to go out and buy cleaning stuff to clean the house. It was awful. It was grim.”



The price of life on the move

It is not just life in temporary accommodation which puts financial pressures on families. The costs of becoming homeless and then being frequently moved between temporary accommodations also stack up. In the most severe case, a family was moved eight times in one year. Life on the move, relating to both housing and school, heightens the need for credit and the weight of new and/or existing debts.

Removals and storage

The price of every move is paid in removals (typically £50/move via taxi) and storage costs. All of the women in the study, except one, did not have a car or access to one. Belle paid £85 plus a week to store her belongings for three weeks, but due to this cost she ended up giving a lot of her belongings away. For future trips she is going to vacuum bag her belongings to make things smaller and therefore will cost her less in removals. Irhaa relied on her sister who worked at a delivery company to borrow a van to move belongings, but this van had a tracker so was only able to do one quick stop.

Belle paid £85 plus a week to store her belongings for three weeks, but due to this cost she ended up giving a lot of her belongings away.



Re-buying the basics and re-making home

Domestic violence survivors typically left abusive partners with few belongings and therefore needed to re-buy the basics. “When I came here, I literally had nothing on me” (Irhaa). Weighing heavily on women emotionally – and often financially – was the gendered responsibility they expressed to compensate for their children’s lack of a permanent home through making birthdays as special as possible and providing some home-comforts wherever they could. As Lucy, a mother of two children living in temporary accommodation put it, this manifested in a desire for temporary accommodation “to feel more like home even though it’s not home”.

Because of often prohibitive moving and storage costs, the need to re-buy basics is not a one-off occurrence. “I had no bedding, no pillows. I didn’t have a cup, a plate, a knife, or a fork. There was absolutely nothing in it at all. I didn’t have one thing in the house. And not a penny. I was literally just given keys and left there” (Jade). With each move, into homelessness, between temporary accommodation, and eventually (for some) into permanent social housing, financial pressures on women intensify as they need money for furniture, carpet, and other essentials.

Several women took on credit card debt or credit union loans ranging between £500 – 4,000 to pay for these costs. “You can’t have your kids just on the bare floor” (Irhaa). The lack of provision of flooring or carpets is commonplace in social housing and impacted multiple women in our study. As the *Floored* (TPAS 2020) report makes clear, going into debt to (re-)buy home basics is widespread, and this typically includes flooring as it is often removed as standard practice before the next occupier moves in. This trend has also more recently come to light in the media, with *The Mirror* (2022) newspaper reporting that ‘young families are being left in freezing homes with concrete floors thanks to council rules which mean tens of thousands of tonnes of carpet and wooden boards are scrapped each year’ (see also BBC 2023).

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Namono's story

Namono is originally from Uganda and moved to London in the early 2010s where she lived with a good friend who owned a property. She was a support worker in a mental health home for seven years. In Autumn 2019, Namono became a single mother to her daughter as her partner at the time did not want to be involved and had become violent. Months later, she and her daughter left London with just two suitcases, a baby pram, and the little maternity pay she had left.

“I lost most of my things to be honest. Especially when I left London. Things like fridge, beds, and all that stuff. I had to either give away or leave. Because I moved from London with just a suitcase ... I thought, checking the cost, it was going to be very expensive and then paying for storage every month.”

Namono moved in to her relative's spare room in Greater Manchester for a few months. But in 2020, during the second COVID-19 lockdown, she and her daughter had to leave her relative's house and were declared homeless. They moved into a hotel for eight days before shifting between different communal forms of temporary accommodation. In one of these, where she stayed for several months, Namono experienced racism from the other mothers and her daughter was isolated from playing with their children.

Namono and her daughter eventually moved into their new permanent home in Spring 2021 but it still required new carpets and furniture – with money they did not have. Shared Health Foundation provided some toys and child gates while her family gave her

a second-hand sofa, but she still needed to borrow £500 from a credit union to cover carpet and furniture costs. This is a decision which she took reluctantly.

Namono's financial situation (Table 1) is a source of significant stress: “The one thing I hate most in my life is having debt”. She has turned to journalling to manage the stress: “[I write] I know my stress is because I don't have enough in my account. But I've got this amount now. How am I going to make it work?”. With only around £150/month to spend on food and the costs of daily life, Namono is cautious about what she spends, including to feed herself. “I kinda hold on to eat until I know that we're gonna make it through. 'Cause like I said,

I hate being in debt. So I'll hold as much as I can ... but it's still not working.” Women's health is therefore being negatively impacted by debt and the structural factors which are necessitating it.

“I lost most of my things to be honest. Especially when I left London. Things like fridge, beds, and all that stuff. I had to either give away or leave. Because I moved from London with just a suitcase it was going to be very expensive and then paying for storage every month.”

Namono is actively looking for a job that works around her daughter's school. When she moved, she did initially try working part-time night shifts at a care home for six months however childcare logistics became increasingly difficult to manage. She could no longer rely on family to look after daughter while she was working and nursery costs were too expensive.

Table 1. Namono's financial situation May/June 2022

Current monthly income		Current monthly outgoings		Debts	
Universal credit	£579.49	Council tax	£170	Council tax arrears	£400
Credit union	£35.20	Credit union*	£21.80	Credit union†	£500
Child tax credit	£21.80	Utilities‡	£150		
		Phone	£56.60		
		Water	£42		
		Maintenance	£30		
		Window cleaning§	£11		
Total income	£636.49	Total outgoings	£481.40	Total debts	£900
Remaining for food and all other outgoings per month					£155.09

* Child benefit is used to repay £500 loan

† Gas, electricity and internet

‡ Namono intends to cancel this

§ Used to buy carpet

“I kinda hold on to eat until I know that we’re gonna make it through. ’Cause like I said, I hate being in debt. So I’ll hold as much as I can ... but it’s still not working.”

Schooling changes

Added to the burdens of life on the move are the costs either of new school uniforms for children having to switch schools with the change of area, or the transport costs of daily commutes to existing schools now further away. Lucy describes how she doesn't want to take out another loan but fears she may have to in order to pay for her children's new school uniform: "Once it's paid up, I keep telling myself "No" [referring to taking out another loan], but like if I'm going to be in a situation then I'm gonna need to. Cause I keep worrying now about school when they do actually accept them ... all new school uniforms".

All participants emphasised the importance of their school-age children remaining in the same school, offering continuity during turbulent times. The women we met went to significant logistical lengths to make this happen where possible, including walking long distances and/or changing between multiple buses to get to school. A Shelter (2023) survey of 1,112 people living in temporary accommodation found that almost half (47%) of children have had to move schools and one in five (19%) families with school age children have to travel more than an hour to get to school.



Casho's story continued

Upon leaving her violent marriage, Casho moved into temporary accommodation. This came with a range of costs and further need for credit (in addition to the £300 of credit card debt taken on previously). This includes £500 on a store credit card to pay for beds and £600 of borrowing from a friend to buy a table and chairs plus sofa. Life on the move has other costs too.

While Casho is now able to access Universal Credit after receiving the Right to Remain, a significant amount of time and money is spent on multiple buses to and from school each day. She takes the bus with her children to school (her eldest child takes three buses, and herself and her three other children take two buses). She spends around £70 on bus tickets a week. She is able to get her children free bus tickets (not herself) if she sends in photos of her children. But she needs to wait until she receives enough Universal Credit payment before she can do this, as the photos cost £20 (£5 per child). As a result, Casho calculates that she spends £280 per month – over one quarter of her total monthly budget – on transport (Table 2). A further quarter of her monthly outgoings are spent on gas and electricity.

Casho is still living in temporary accommodation while she begins to bid for a permanent property that is ideally walking distance, to her children's schools. She struggles with insomnia, her housing and financial situation playing on her mind as she tries to sleep "Once I've gone to bed the stress is big. Big. You know, my head's full. I wanna take it out. Everything."

"Once I've gone to bed the stress is big. Big. You know, my head's full. I wanna take it out. Everything."

Table 2. Casho's financial situation May/June 2022

Current monthly income		Current monthly outgoings		Debts	
Universal credit	£1,000	Bus tickets	£280	Store credit card	£500
		Electricity	£150	Bank	£300
		Gas	£100	Borrowed from friend	£600
		Store repayment	£20		
		Bank repayment	£20		
		Repayment to friend	£30		
		Food and other shopping	£320		
		Council Tax	£30		
Total income	£1,000	Total outgoings	£950	Total debts	£1,400
Remaining for all other outgoings per month					£50



04 Debt outlives family homelessness

Debt accrual in the welfare and housing system

Another troubling route to accruing debt is through the welfare and housing systems themselves. Life on the move, and regularly changing addresses and tenancy status can lead to confusion relating to bill payments, and loss of eligibility for certain kinds of income support, including free bus pass eligibility. And for some, changing household circumstances in which either they or their partners found paid employment meant that Universal Credit payments were subsequently deducted. In some instances people were left out of pocket, with neither their earnings from work, nor their Universal Credit payments being high enough to cover rent, re-instigating the threat of spiralling into rent debt all over again.

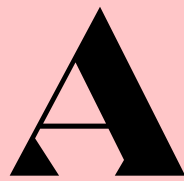
Our interview with a centre manager at Christians Against Poverty, a debt support charity, revealed the scale of debt accrual as a consequence of Universal Credit deductions. She noted that almost every one of her clients are not in receipt of the full amount of Universal Credit they are entitled to because of various deductions. These are most commonly: DWP deductions for advances given while people are waiting for a Universal Credit claim to start; Tax Credits (particularly common among mothers whose circumstances are constantly changing, for example when a partner comes and goes from the home, or having to regularly move home); and utility arrears. These various deductions often create a complex layer of welfare-generated debt that can leave people in thousands of pounds of arrears, and consequently vastly reduced Universal Credit payments. Citizens Advice (2023c) have identified deductions as pushing people further into hardship and clients they help in this situation are typically each month building up £100 in debt, more than double those without a deduction.

Council tax debt

Across England, Council tax arrears is a growing problem (Spooner 2023) and is classed as a 'priority debt'. Figures from Citizens Advice (2023b) show that their clients who require help for council tax arrears now owe an average of £1,370 (up 21% from 2019). In our conversations with service providers, client confusion regarding council tax payments was cited as a regular means of debt build up. Council tax arrears is the main criteria for a referral to Oldham Council's Support and Inclusion team, who have found that often clients are not aware when they are eligible for deductions, or that they are able to arrange repayment plans with the council. Our stakeholder participant at Christians Against Poverty highlighted that council tax is one of the most aggressively pursued forms of debt, sharing instances of clients being threatened with prison sentences for owing very small amounts (in some cases as low as £7).

Among our Shared Health Foundation client participants, council tax arrears was a high source of anxiety. Participants spoke of bills often coming late, and demanding large lump sums: "So they gave me like a £400 bill at the end of the tax year. And they just want to take it off 'cause – They get, they sent a letter that didn't reach me until the day they took off the money" (Namono). Although Namono phoned the council on receiving this bill and was put on a payment plan, she was sent the same bill the following month, further compounding her anxiety.

Alyssa's story



lyssa was born in Mozambique and spent her childhood there before moving to Portugal with her family in 2016. She then came to England in 2019 to be near her mother, who had moved about 8 years prior. After arriving in England, Alyssa at first stayed with her mum in Oldham but had to leave after a month as there was not enough room in the small house which was already home to her mother, her younger brother, and two of her nieces. She moved in with a friend of her mothers who had a one-bedroom flat, with Alyssa and her two children staying in the living room. From there Alyssa applied for her children to go to the local school while she got a part-time job in a nearby factory. As the job often involved late night shifts, Alyssa paid her mother's friend to look after her children when she was not around in the mornings (£50 per week), as well as paying him rent for staying in the flat (£100 per week). However, after about a year he began to

drink a lot and became verbally aggressive towards Alyssa and her children. They were eventually forced to leave, becoming homeless. Alyssa then also had to leave her job as she couldn't maintain working long shifts around her children's school hours, whilst also trying to sort out her housing situation.

Alyssa and her children stayed on a friend's sofa but knew this couldn't be for long as her friend only had a small house with five children herself. At first Alyssa found it very difficult to get any help for her situation as she didn't know who to contact and because at the time, she did not speak English very well and there was no

translator available. However, her friend was able to help her declare herself homeless and after a week and a half she was placed in a hotel. Due to the COVID-19 lockdown in late 2020, at the time Alyssa and her children found this isolating as they were not allowed to leave their room. After two weeks the council were able to find Alyssa temporary accommodation, a two-bedroom flat in Oldham town centre. In August 2021 Alyssa was successful in her bid for a permanent three-bedroom property (at this point she was pregnant with her third child), and was very pleased to finally have a place to call her own.

However, she has since faced significant problems from neighbours who have physically and racially abused her daughter. The police have been involved but because of this Alyssa no longer feels safe in the area and wants to be rehoused. Alyssa is very grateful for the help of the Shared Health Foundation who have helped her to sort out a number of her problems since the end of 2020 when she was first declared homeless. One major financial issue she has faced is with Council Tax, and she has been hit with thousands of pounds worth of bills which she is struggling to pay and, due to her situation, had not thought she needed to: "[Shared Health Foundation] would spend hours to call them, to ask them 'Why is Alyssa having to pay council tax because no pay rent'... All my life I have never had a problem with bills. With the police, nothing. Then you receive the bill and if you don't pay, you're going to be blacklisted. I don't like this. I have cried a lot about this."

For now, Alyssa remains in the same property, but has contacted the Council to try and move due to the issues her family has faced. Alyssa hopes that she will be able to eventually move somewhere where she and her family feel safe. Her partner and father of

One major financial issue she has faced is with Council Tax, and she has been hit with thousands of pounds worth of bills which she is struggling to pay and, due to her situation, had not thought she needed to.

her children moved in with them in January 2022 and has brought a new stream of income into their household. However, because of the recent change in their financial situation, with her partner bringing in £1,598 a month, the amount of Universal Credit they receive has gone down and is no longer enough to cover their living costs. This has led to Alyssa worrying about the future of their housing and financial situation. At the time of interview, she was on maternity leave until late 2022 after giving birth to her third child. She is not yet sure if, when her maternity leave is over, she will return to her cleaning job or if she will try to go back to the factory she worked at originally. She has also said she needs to consider the childcare arrangements for her newborn son and the financial implications of this.

Table 3. Alyssa's financial situation May / June 2022

Current monthly income		Current monthly outgoings		Major debts	
Partner's income	£1,598	Rent	£394*	Council tax debt	~£1,400
Maternity benefit	£600	Council tax	£120		
		Phone bills	£180		
Total income	~£2,000	Total outgoings	>£694		

* Majority paid directly to landlord through Universal Credit

“All my life I have never had a problem with bills. With the police, nothing. Then you receive the bill and if you don't pay, you're going to be blacklisted. I don't like this. I have cried a lot about this.”



Bus pass ineligibility

In some cases, even some of the support systems designed for low-income people bypass those living in temporary accommodation because of gaps in eligibility criteria. Free bus passes are one of the clearest examples of this. In Greater Manchester free bus passes are available to children eligible for free school meals, or whose families are in receipt of the maximum level of Working Tax Credit. However, this eligibility is only the case for children to attend their local school. While there are exemptions, mainly on the basis of children attending schools further away on religious grounds, these are often not extended to children in temporary accommodation who have been moved far from their schools. This then leads to some of the most vulnerable and indebted families having to pay large amounts of money for bus travel across the city.

As highlighted in Casho's story in the previous section, bus travel costs can become a big financial burden for larger families: "[talking about the cost of bus tickets]...and I don't even have that. [short pause] Sometimes food's running out. The bus, it's just the one week. I have to buy next week again." As the Community Impact Lead at Shared Health Foundation noted, "...and families are paying it but it is the case of, well do I pay to get the kids to school or do I pay to put the heating on today? It's going to be that level of decision... there's [often] some small little bureaucratic blockage [that creates further financial problems]".



Women's support seeking

Decades of cuts across every aspect of the welfare system has inevitably reduced state support for many of those who need it most, making navigating the debt trap all the more complex. This state neglect has had a disproportionate impact on women. This is because women are more likely to be low-income, are more likely to work in the public sector – and therefore more likely to suffer cuts at both employer and user levels, and because they are more likely to have had to make up for lost services through unpaid care work (Reis 2018). Increasingly, third sector organisations have been plugging the gaps left behind by state disinvestment. Debt, housing and health charities, and local council services, are seeing their caseloads skyrocket, and the range of needs widen dramatically.

Local debt support services

The support services we spoke with (Shared Health Foundation, Positive Steps, Christians Against Poverty, Oldham Council Inclusion and Support team) are an invaluable resource for many women. Participants found them to be a vital means of helping them to understand their debts, and learn which ones to prioritise and why. The Inclusion and Support team at Oldham spoke of “needing to approach debt from a human level ... finances are a really personal matter and that can be so stripped ... it [debt] ... just strips you of your dignity.” Emphasis across all of the services was providing support that sought to understand and respect people’s specific, and often highly complex, circumstances and relationships with debt. These organisations provide important help in guiding people through what are often dense and complicated processes and procedures, particularly in relation to issues with council tax and rent arrears, and errors in Universal Credit payments.

Although most of the organisations we spoke with are centrally debt support services, they also provided a significant amount of practical, day-to-day support and advice for our participants. Lucy was grateful to Shared Health Foundation for helping her register with a GP, taking her son to appointments, picking up schoolwork for her children when they were unable to attend school: “... if it wasn’t for [name of support worker], I don’t think I’d be as far as I am now to be honest.” They provided Namono with child gates, nappies and milk, as well as support with GP registration. Casho told us that Shared Health Foundation provides a place for her to talk openly and build communities, and Alyssa that they provided her with support and advice when her child was bullied and received racist abuse: “it’s really, really important. That’s really good they’re there (Alyssa). Namono also had a positive experience joining a women’s support group (Support & Action Women’s Network): “It’s just knowing that you’re alone in the situation because, a lot of ladies have been through it. Because certain things like, just having my thoughts on my own. I felt like I was alone there, but a lot of people are there, to be honest.”

Decades of cuts across every aspect of the welfare system has inevitably reduced state support for many of those who need it most, making navigating the debt trap all the more complex.

Food banks were another vital source of practical support, providing not only free or low-cost food, but also basic household items such as kettles, toasters, crockery and cutlery. This is especially important for people living in temporary accommodation, which often do not include such items: “Luckily, somebody gave me a number for Oldham food bank. I didn’t get it the same day I got it a couple of days after. Um, and I went and they were amazing. They gave me like a starter pack and they give me like a kettle, a toaster, couple of plates, bowls, spoons. Nice as well ‘cause I didn’t have one thing in the house” (Jade). Reliance on food banks cannot be overstated, with Oldham’s Inclusion and Support team stating that food bank referrals are a major part of their helpline service, and that food banks are so widely used in Oldham that they are running out of food: “food banks are running out ... where do you go from there?”.

Proximity to existing support networks, be that schools or family members, was also cited regularly as a lifeline for women experiencing homelessness and indebtedness. Participants spoke of family and friends offering their sofas to sleep on, even in circumstances where they themselves were experiencing overcrowding and other issues. And schools provided support to some of the women far beyond their children’s education. Casho’s children’s school helped her to apply for the right to remain in the UK, as well as providing her with food she could take home for the family “The only thing I have was school. I used to talk to them [about] everything” (Casho).

Barriers to service engagement

Clearly, there are a range of support services in and around Greater Manchester that provide integral support for women experiencing homelessness and indebtedness. However, there remain some significant barriers in accessing some of this support.

A key barrier is that the sheer amount and complexity of debt some participants were in made seeking help very overwhelming, adding further pressure and fear. Jessica spoke of being asked to write down all of her debts as a starting point, but this caused a lot of anxiety: “I didn’t know what to include cause like she was just like write everything down like everything and I’m like what about the stuff when I was younger, like I’ve not had a phone contract for years like I don’t know where that stuff is like that so I didn’t know what to do ... because like if I just wrote half of it down would it like, would it still help?”

Belle also found the debt advice she sought unhelpful. She felt that the advice she was given was tantamount to another form of control, dictating what she should spend per month in order to pay off her debts, without accounting for unexpected costs, such as having to buy her children new school shoes: “I have [sought debt support] but then all that is is “Oh you need to pay it off at this much a month or that much a month”, everyone’s eager to help you with your money and what you spend and it’s like I could tell you what I spend but it’ll slightly change here or there, and all that it is someone else trying to control your money for you thinking they can do it better, but then you get a taxi to get over there, that’s £10 – £20 out of your budget. Someone needs a new pair of school shoes cause he broke em, that’s stuff out the budget”. Feeling overwhelmed and judged often led to participants further ignoring their situations.

Jade spoke of bill statements and letters “stacking up” because she doesn’t know where to start. Irhaa echoed this, struggling to understand exactly what she was being asked to do when advised to speak to her bank about her debts. Alongside this, participants expressed a lack of trust in support services, including the local authority and social workers: “I’m not sure and I’m, you know, I’m scared, with the people. I don’t want to talk to anybody like. I say to myself, ‘If you say anything to the people, they might say that to somebody

else'. Yeah, you know it makes me scared. Like I trust you, not other one that comes from outside" (Casho). The shame felt by participants highlights the stigma that continues to be attached to particular kinds of debt, in spite of mounting evidence of a spiralling cost of living crisis and ongoing impacts of austerity policies.

Accessing support services during the pandemic

The COVID-19 pandemic and lockdowns of 2020-21 had an expectedly negative impact on support services. Councils' Inclusion and Support teams found it increasingly difficult to keep track of where clients were living, and therefore providing the support needed became more complex. Offices and support services were almost entirely transferred to phone services rather than face-to-face, meaning that vulnerable people could more easily slip through the support net. As Alyssa notes: "And this pandemic makes things difficult. Why? Because, if they didn't close the offices, you could go there and speak with them face to face, you know?". Issues such as language barriers were also exacerbated by this move to phone and online services. However, some of the support services we spoke to did see the pandemic as a period of breathing space in some senses, namely through eviction moratoriums allowing people to 'press pause' on some components of their debt.





05 Recommendations

Recommendations: Dealing with the debt trap

The women and children in this study are stuck in a 'debt trap'. As this report has shown, family homelessness and debt are complex issues which require a broad set of responses. While financial literacy programmes are so often touted as a 'solution' to over-indebtedness, the report counters this narrative. The debt trap needs to be tackled as a systemic rather than individualised problem linked to gendered and racial inequalities and the outcome of central and local governmental decisions and inactions across the policy domains of housing, domestic violence, welfare, transport, employment, education, and childcare. Our recommendations are a starting point for making the changes needed in the short and long term:

The debt trap needs to be tackled as a systemic rather than individualised problem.

Short-term priorities

01

Scrap rules on outstanding housing-related debt and property ineligibility

Access to the bidding process (and banding priority) should not be determined by local authority requirements for homeless families to be free of housing-related debt, under a certain threshold, and/or consistently demonstrating their intent to pay. Too many families are trapped living in poor quality temporary accommodation because of these rules and the underlying structural factors which contribute to their indebtedness. Stays in temporary accommodation cannot be as short, safe, and healthy as possible while property ineligibility is linked to outstanding arrears.

02

Increase Universal Credit cap and LHA rate

Return the £20 Universal Credit uplift, as a minimum, and uplift the Local Housing Allowance (LHA) to meet the escalating (and unsustainable) costs of a tenancy in the private rented sector. Neither UC nor the LHA adequately cover the costs of living and housing, therefore contributing to families' struggles to meet the shortfalls.

03

Decouple Universal Credit from debt repayment

End the reduction of Universal Credit payments based on debt repayment deductions. This decoupling of UC and debt repayment should provide families with more ability to tackle their debts in a way that better takes into account their personal circumstances and day-to-day needs.

04

Provide better temporary accommodation

Where there is no choice but to use temporary accommodation, improve basic facilities and adaptations. Update legislation to provide provision of basic facilities (e.g. bedding, white goods, furniture, microwave, Wi-Fi etc) within temporary accommodation to reduce the financial (as well as health) penalties of living in it. Update legislation and Homelessness Code of Guidance to include these minimum basic facilities within temporary accommodation.

05

Improve safety and quality of social housing

To avoid (further) debt accrual when families move into permanent social housing, ensure it meets safety and quality standards, including new ones in development set out by the Regulator of Social Housing (2023). Families are currently paying the price for poorly insulated, poorly maintained, social housing. Additionally review standard procedure to remove all carpet before each tenant, or else provide new carpet to incoming tenants. Reinstate (and centrally fund) local councils to provide help in the form of discretionary housing payments to fund carpets, household goods, and furniture.

06

Widen access to free passes

Remove local barriers to access free bus passes and extend provision to homeless adults whilst in temporary accommodation. Accessing free bus passes for school age children, in a timely manner, is currently difficult for families living in temporary accommodation, and travel can be very expensive for parents travelling to school and single homeless adults travelling to work, education and accessing health services. Ensure that all boroughs reference temporary accommodation in their transport policies.

Longer-term actions

07

Build social housing

To reduce the numbers of families in temporary accommodation and the associated debt burden faced because of their unsuitability, the long-standing need to build a new generation of social housing must be prioritised.

08

Tackle the private rented sector

The indisputable crisis of unaffordability and insecurity in the private rented sector must be addressed as a matter of national policy priority. The upcoming end to section 21 evictions is welcome, but needs to be properly enforced to ensure landlords do not exploit loopholes and gaps in legislation to continue unfair evictions. This can be addressed by reviewing the potential for locally administered rent caps, and more robust landlord licensing schemes.

09

Overturn austerity cuts

Reverse austerity cuts to local authorities. If levelling up is truly a core government agenda, then better funding provision will empower councils to support the needs of their constituents.

Gender equality and family welfare

10

Financially support domestic violence survivors

Provide emergency support funding to domestic violence survivors to escape abuse. The lack of financial support can prevent women from leaving violent situations or result in them returning to them, “I think one of the reasons why I always put up with the domestic [violence] was, I used to think. ‘How am I going to do it with the four kids?’” (Irhaa). Increasing financial pressures associated with the cost-of-living crisis heightens the urgency to support domestic violence survivors.

11

Ensure child maintenance is paid

To address the non-payment of child maintenance by fathers, improve the operation of the Child Maintenance Service (CMS). Survivors of domestic abuse and those in temporary accommodation should be fast-tracked to the Collect & Pay option where the CMS sets up and manages payment rather than parents making arrangements directly. Charges for survivors of domestic abuse and parents in temporary accommodation should be waived for those who need to use the CMS.

12

Support women’s paths into paid work

Better support women’s aspirations to enter into paid work. Paid work experience placements specifically for single mothers were considered important to building career possibilities, as were better support for applying to vocational schemes, and the return of university maintenance grants. “I would love to get a place at college doing an electrician course, it would be amazing getting some help applying” (Lucy).

13

Provide affordable and flexible childcare

Fundamental shifts need to be made on affordable and flexible childcare during and after school hours, as this remains a major barrier to women’s access to the labour market.

To reduce the numbers of families in temporary accommodation and the associated debt burden faced because of their unsuitability, the long-standing need to build a new generation of social housing must be prioritised.

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Endnotes

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- 2 <https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/dealing-with-your-debts/work-out-which-debts-to-deal-with-first/>
- 3 The FVI measures how vulnerable to financial problems residents living in an area are. This is calculated using six measurements: (1) the percentage of people in an area who are in default; (2) who are claiming benefits; (3) who have high-cost loans; (4) who lack emergency savings; (5) who are reliant on alternative financial products such as payday loans; (6) and the average credit use among residents.
- 4 Lowell is one of Europe's largest credit management services companies. Findings from the FVI are based on their research and operational data.
- 5 Oldham Council (2021: 44) considers 'housing-related debt' to include 'current or former rent arrears in either a social or private rented home (including temporary accommodation arrears)'. It 'does not consider Council Tax as a housing-related debt'.

