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Briefing: Experiences with Housing and Violence

A report on the extent to which housing is a risk factor for violence within West Yorkshire

Opportunities to mitigate risk in a violence reduction context

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Introduction

This briefing presents findings from a Humankind project investigating how housing affects violence risk in West Yorkshire. It examines how insecure, unsafe, and unaffordable housing destabilises families and impacts different demographics, including gender, race, and ethnicity. The project assesses how overcrowding, and the cost-of-living crisis contribute to violence victimisation and perpetration. Additionally, it explores how homeless individuals experience violence and how victim services can support those with housing insecurity and other risk factors. The project provides recommendations for improving support pathways and promoting collaboration across sectors.

> **What is the demographic profile of those most affected by housing instability or homelessness? How do these characteristics intersect with housing experiences and risk of violence?**

People who live in areas of high deprivation are more likely to be at a higher risk of violence. This disproportionately affects minority ethnic groups including refugees and migrants, and in certain ways, women and children. For example, women are affected by structural issues in the housing market, and their housing status is linked to an increased risk of violence and exploitation. Domestic abuse is a significant cause of homelessness for women, who are twice as likely as men to experience interpersonal violence. 14% of people experiencing homelessness, stated they were the victim of domestic abuse, in research for this report. Childhood trauma, including violence within the family home, is a key factor in women's experiences with homelessness, with young women facing additional risks that increase their risk of violence and exploitation. The experiences of women with violence while rough sleeping is particularly concerning. A comprehensive, intersectional approach is necessary to address these disparities and structural inequalities.

1.4 million fewer households are living in social housing than in 1980, with the private rented sector taking up the slack. Over the last 20 years, almost half a million social homes have been lost, resulting in a housing emergency. This lack of social housing exacerbates homelessness, creating a vicious cycle of poverty and exclusion. In addition, rising housing prices and restrictions on mortgages are making homeownership unattainable for many, as the median house price has grown from 4.9 times the median salary in 2002 to 8.96 times in 2021.

In West Yorkshire, 24% of those identified as homeless were between the ages of 18 and 24.Housing status and quality, income deprivation, and neighbourhood crime put approximately 13% of the total population aged 11 to 25 at risk of serious violence. Young adults aged 16 to 24 and families

Among Humankind survey respondents:

73%	Stated they felt unsafe while homeless or rough sleeping
1 IN 5	Were violent towards other people, or felt more likely to be violent as a result of homelessness
29%	Were the victim of violence while homeless
1 IN 5	Felt their neighbourhood was violent, or lost their home due to their behaviour, including violence
16%	Were the victim of violence in their accomodation

with children are particularly vulnerable insecure and low-quality housing, limited job prospects, and low income. The elderly population is also at risk due to a reduction in income and loss of support networks. To reduce harm, suitable accommodation, family, and individual services are necessary. Collaborative working between social landlords, housing officers, housing providers, and police is essential for early identification of vulnerability and prevention of evictions or abandoned tenancies.

To what extent is overcrowding a contributory factor for victimisation and/or perpetration of violence?

Using the official definition of overcrowding, the 2021 Census reported that 4.3% of households in England and Wales had fewer bedrooms than required, while 69.2% had more than required. In West Yorkshire, Bradford had the highest level of households with fewer bedrooms than required (4.3%) and Wakefield had the lowest level (2.1%). Overcrowding is more common in rented accommodation, especially among social renters. Overcrowding is also more prevalent in ethnic minority households, particularly those of Bangladeshi, Pakistani, Black African, Arab, and Mixed White and Black African ethnic groups. In addition, rates of overcrowding have steadily reduced for owner-occupiers since 1995/6, but have increased for both social and private renters, particularly since the mid-2010s.

Overcrowding has negative impacts on households (according to research by the National Housing Federation) with 45% of overcrowded families arguing because of crowded conditions, 87% experiencing negative impacts on their health, and 85% experiencing negative impacts on their mental health. Similarly, 81% of overcrowded families experienced negative impacts on personal relationships. Research from Shelter found that overcrowding harmed family relationships, with 85% stating that it caused children to argue or fight, 87% stating that it caused adults to argue or fight, and 94% recording that overcrowding caused depression, anxiety, or stress. In our survey of people experiencing homelessness, 32% of respondents stated they felt their accommodation was overcrowded, with 7% saying the stress of overcrowding made them more likely to act violently.

What is the impact of the Cost-of-Living Crisis on homeless people or those in insecure housing situations?

The cost of living increased sharply across the UK during 2021 and 2022. CPI rose by 10.7% and CPIH, which includes housing costs, rose by 9.3% in the 12 months to Nov 2022. Major contributors to CPIH were housing, household services, food, and non-alcoholic beverages. Food prices rose by 16%, and domestic energy prices by almost 90% in the 12 months to Oct 2022. Between 2007-2021, the UK's private rented sector grew from 2.8M to 4.3M households. Yet, property availability has halved since 2019, with 94% of landlords selling their properties and over 50% of rentals not returning to the market. Unsurprisingly, rent prices have risen 11.08% yearly, with a national average of £1,162/month outside of London. Tenant demand has increased 20% while available properties is down 9%, leading to high rental costs and difficulties for renters looking to save for a deposit.

25–34-year-olds and ethnic minority groups are more likely occupy private rented accommodation, with 25–34-year-olds occupying 35% of private rented properties. Among

the 4 million owner-occupied properties, projected monthly mortgage payment increases will increase the risk of defaults, particularly among younger, lower-income, and higher-debt households. Q3 2022-23 data from UK Finance shows slight mortgage arrears reductions but significant increases in possession cases for both homeowner and buy-to-let mortgages. Citizens Advice reported an increase in mortgage-holders seeking debt advice, with 49% having more outgoings than income. CAB estimates 11% of UK mortgage-holders have negative budgets and 25% would struggle with a £100 monthly increase. This could lead to a rise in mortgage repossessions.

A study from Clarion Housing Association found that the cost-of-living crisis hits social housing residents the hardest. Their work found that 43% of social renters had no savings to cushion rising costs, and 33% had gone without food due to financial difficulties. 60% were in debt and 22% had debts over £2,500. Additionally, 28% paid for energy via prepayment meter, resulting in higher tariffs for those with the lowest incomes.

Wakefield Council has seen a 148.7% increase in the number of households at risk of homelessness due to rent arrears between 2020 and 2022, with social rented households seeing a 193.3% increase and private renters seeing a 113% increase. Linked to cost-of-living increases, Accent Group has had an average of 200 more customers per week with arrears since October.

73% of women reported that the cost-of-living crisis made it harder for them to leave their abusers. 96% of survivors have experienced a negative impact on their available funds, and 66% said their abusers used concerns about financial hardship as a tool for coercive control.

> "I lost my room because the rent kept going up. I started to get into arrears so decided I had to leave. I did not know if the landlord would send people around to remove me and I was scared of that, so I had to just go on the streets. Now I have had time to become a bit more stable. I feel more confident that I'll be able to get back into work and have my own place again. I do worry about being able to afford it because of the cost of living going up. I need to make sure my job is full time and not with an agency. "
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> Humankind Survey Respondent (Male, 35-44, White)

How can the support pathways for individuals who are dealing with co-occurring housing, mental health and/or substance use issues operate so they are not barred from specialist support?

The Fulfilling Lives project aided 4000 beneficiaries facing a combination of: homelessness, substance misuse, reoffending, and mental ill health. However, service access barriers and "silo" working often leave people with complex problems unable to access the right support. These beneficiaries faced negative outcomes and a high risk of premature death (43 years for men and 39 years for women. The Fulfilling Lives program developed a service model that offered flexible and person-centred support, including personal "Navigator" assistance, multi-agency coordination, open-ended and persistent support, and recognition of the impact of adverse childhood experiences, to prevent exclusion. The programme saved £700 per person per year in public service use costs and provided housing-related benefits.

Each Fulfilling Lives partnership, supported by the MEAM coalition, had its own systems change plan, with common priorities such as expanding co-production, embedding a culture

of systems thinking, improving service access and transitions, and offering system-wide workforce development. Training for staff in stakeholder organisations aimed to help those working with people experiencing multiple disadvantages.

Trauma-Informed Services are recommended for Adverse Childhood Experiences (ACEs). In England, approximately 50% of the population has experienced at least one ACE, with 9% experiencing four or more ACEs. Research indicates a causal relationship between deprivation and ACEs. Adults who face multiple disadvantages due to childhood trauma are at higher risk of addictions, suicide, and absenteeism. Community resilience and multi-agency approaches are recommended to prevent trauma and mitigate harm. Routine enquiry can identify potential ACEs, but it is underutilised. Extending routine enquiry may increase identification and facilitate supportive, early interventions.

Northumberland University's study found that 94% of homeless people have experienced trauma, with 63% reporting four or more traumatic experiences, including sexual or criminal exploitation, removal of children, bereavement, physical pain and injury, serious illness or disability, incarceration, fleeing from persecution and war, prolonged separation from family, and homelessness itself. However, support services lacked sensitivity around trauma, and addressing it is essential to ending homelessness.

Housing First is an approach that prioritises providing stable accommodation and flexible, unconditional support to people with multiple and complex needs, and has been successfully piloted in Greater Manchester, Liverpool, and the West Midlands since 2019. Outcomes have been positive, with evidence of clients experiencing improvements in areas such as housing retention, substance misuse, health, and criminal activity. Tenancy sustainment has been successful, with 76% of those living independently sustaining their tenancy for at least 6 months.

Shelter and Crisis (2014) found that two-thirds of 128 people who had experienced homelessness and were rehoused in the private rented sector were dissatisfied with their tenancy due to poor property condition, unresponsive landlords, overcrowding, high costs, and insecurity of tenure. Among Humankind's survey respondents, 36% stated that they had been living in unsuitable (damp, mouldy, unclean, in need of repair, etc.) accommodation, with 7% stating the poor quality was a factor increasing violent behaviour.

Living in the private rented sector negatively impacted the wellbeing of vulnerable individuals and did not support their path towards social inclusion. The 'Burnt Bridges' report recommended multi-agency support for people with multiple disadvantages to gain and sustain tenancy, including funding for rough sleeping navigators and training for frontline staff. Northumberland University's research recommended central government funding for trauma-informed training, person-centred and trauma-informed support services,

> "I have been the victim of **physical, emotional, financial, and sexual abuse** due to not having safe and secure accommodation. I do not feel safe among other people, I feel unsafe in groups. Because of the abuse I have endured I am very mistrusting of people. I do not open up with people, I tend to isolate myself. This also **affects my mental health**. I had to move out of supported accommodation because a new resident triggered me as he looked similar to a man who had been sexually violent towards me."
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> Humankind Survey Respondent (Female, 35-44, White)

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dedicated mental health professionals, and a cross-departmental focus on homelessness prevention through early mental health support.

How can partnership and collaboration across sectors including victim services, housing, mental health, substance use be supported?

The "West Yorkshire Strategy for Change" (2022) emphasises the need to support projects addressing drug and mental health issues, workforce development, and a common data framework for a public health perspective on preventative approaches to adversity. Personalisation funds are essential for vulnerable people to progress towards sustained social recovery and inclusion. Established in 2021, the Kerslake Commission into Rough Sleeping and Homelessness makes several recommendations to reduce homelessness and rough-sleeping, including re-introducing a temporary "eviction ban," increasing the supply of social housing for rent, and ensuring that integrated care systems deliver trauma-informed and psychologically informed services for homeless people. Local authorities should make greater use of pan-regional commissioning of specialised services and collaborate with partners to improve the consistency and comparability of datasets. Housing associations should sign up to the Commitment to Refer, and the scope of the DHSC's Workforce Development Fund should be expanded.

Recommendations

1. Focusing on Homelessness Prevention

The HUB The West Yorkshire 'Knowledge Hub' analyses local metrics to inform violence reduction efforts. Research links housing factors like overcrowding and poor-quality accommodation to increased violence. To enhance prediction and prevention, the Hub should store more housing-related data, like at-risk households and poor-quality rentals. Consultation with local authorities and housing associations is recommended.

Floating support A West Yorkshire-wide floating support service—a proven and efficient homeless prevention tool providing generic housing-support services for all client-groups— should be considered. The service offers resettlement, tenancy sustainment, and homelessness prevention, with flexible visits to clients' homes, supporting vulnerable people who lost their accommodation due to inability to control who accesses it. Large floating services in England and Wales operate successfully, supporting over 2000 clients annually with 90% success in maintaining independent living.

Housing advice and defending possession Specialist housing advice, advocacy, and representation funded by Legal Aid have significantly declined, creating difficulty for households in insecure and unsafe accommodation to access housing advice. In 2019, 37% of the population lived in areas without a Legal Aid provider for housing law. To ensure all households have access, independent housing aid services should be expanded in West Yorkshire. If a floating support service is commissioned, staff with specialist housing advice, advocacy, and representation should be included to support with homelessness prevention and defend repossession actions.

'System-Wide' homeless prevention Homelessness prevention is key to reducing violence; early identification of housing needs is crucial. To improve identification, a consistent housing-support triage assessment process should be introduced across social-care

agencies, similar to the Forward Leeds community substance misuse treatment system. Between Oct-Dec 2022, 17% of clients were assessed as having housing needs using this new pathway, a 67% increase from the previous year. In Q3 2022-23, 14.6% were assessed as threatened with homelessness. In its current state, the private rented sector does not provide sufficient security or support for clients with additional needs.

2. Improved Housing Support

Commissioning Commissioning bodies should develop integrated housing, support, and care services as a connected pathway with a structured transfer if a client cannot access one service. 'Housing First' and 'Floating Support' services that are trauma-informed, psychologically informed, and person-centred should be commissioned to ensure availability.

Housing First National Housing First pilots supported people with complex needs to maintain housing, with high tenancy sustainment. These programmes are cost effective, saving £1.56 for every £1 spent. While Wales and Scotland plan to end homelessness with Housing First, England focuses on ending rough sleeping, and there is no distinct national funding for Housing First. Funding models should consider clients' ongoing needs, and social care bandings should recognise severe multiple disadvantage. Private sector housing is unsuitable for clients with multiple disadvantage, highlighting the need for an expansion of Housing First services.

3. Expanding Access to Accommodation

Decline of social housing In England, more people rent from private landlords than from councils or housing associations. Shelter estimated in June 2022 that approximately 11 million people now live in the PRS, which is characterised by insecurity, poor conditions, and high prices.

Private rental sector access The private rental sector is becoming more insecure and inaccessible due to a significant decline in available properties. Propertymark's 2022 survey showed that available properties had halved between 2019 and 2022, resulting in rising rental costs and poor conditions for renters. To prevent further losses of private rental stock, local authorities should engage with landlords and incentivise them to continue renting. Social housing providers should also consider management of private stock. Otherwise, failure to address this issue will exacerbate the housing crisis and increase homelessness.

4. Trauma-Informed Care

Workforce Development Training in trauma-informed care is crucial for social care agencies working with people experiencing or at risk of homelessness. A trauma-informed approach builds trust and safety in a non-judgmental environment. Ongoing training is essential to keep agencies up to date and can lead to improved outcomes for those experiencing homelessness. The field is constantly evolving, and agencies need to stay current to provide the best care possible.

Psychologically Informed Environments (PIE) PIEs should be used to promote psychological well-being, reduce re-traumatisation, and support recovery, especially for clients with complex trauma. Social care agencies can implement or improve PIE by addressing root

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causes of homelessness, creating a safe culture, providing basic needs, fostering community, and continuously evaluating and improving through PIE audits, which identify areas for improvement, ensuring a recovery-focused and trauma-informed environment that meets legal obligations.

Adverse Childhood Experiences – Screening and Routine Enquiry More social care agencies should use routine enquiry to identify ACEs and facilitate supportive interventions to reduce health-harming behaviour. Routine enquiry can be effectively used in supported-housing projects.

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5. Asks of Government

Local Housing Allowance (LHA) Rates Raising LHA is crucial as over 90% of private rentals in the North of England exceed LHA rates, causing tenants to pay a personal shortfall or risk losing their accommodation. LHA rates have not kept up with housing costs, leaving those who rely on it struggling to cover their rent and contributing to homelessness in the private rented sector.

Evictions The UK government pledged to end 'No Fault Evictions' but hasn't acted. A moratorium should be considered to prevent rising homelessness, as evictions and homelessness are increasing. 3570 people slept rough in London between Oct-Dec 2022, up 21% from 2021, with 1700 being first-time rough sleepers. 941,000 private renters in England, 1 in 12, are at risk of eviction, with 504,000 receiving or facing an eviction notice, an 80% increase from last year. A moratorium would aid vulnerable individuals and families affected by the pandemic's aftermath and the 'Cost-of-Living' crisis.

Increased Support for Mortgages Around 8.5 million UK households have owner-occupier mortgages. The Bank of England predicts that in 2023, 4 million of these mortgages will see monthly payment increases, possibly leading to a rise in mortgage defaults, with younger individuals and those with lower incomes and higher levels of debt being the most affected. CAB reports 25% of mortgage-holders may struggle with £100 per month increases. Thus, mortgage lenders must provide tailored forbearance to support mortgage holders during times of hardship, such as extending mortgage terms or moving to interest-only repayments.

Mental Health Homelessness is linked to mental health issues and substance misuse, highlighting the need to widen mental health support access. Psychotherapeutic interventions are vital for those with multiple needs and co-occurring substance use. WY-FI identified effective interventions, including system navigators, peer mentors, person-centred services, and pre-treatment support using trauma-informed approaches. However, access to mental health support is limited for those experiencing homelessness. Dedicated mental health pathways that acknowledge the challenges of homelessness and trauma are essential. Widening access to psychotherapeutic interventions can help overcome barriers and provide crucial support.