



# Trapped in TA

**Punitive geographies of  
family homelessness, debt,  
and housing allocation  
policy in England**

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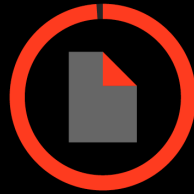


# Analysis of council housing allocation policies



**294**

council housing allocation policies were analysed\*



**99%**

of policies make reference to 'rent arrears' or 'debt'



**5,337**

mentions of 'rent arrears' or 'debt'

\* Figure comprises all councils in England (315), excluding county councils (21).

# Most councils in England have housing-related debt rules



**88%**

have an ineligibility policy linked to housing-related debt



**54%**

have a deprioritisation policy linked to housing-related debt



**70%**

have an 'intent to pay' policy



**72%**

of these mandate consecutive payments before eligibility restored

# What makes a policy especially punitive?

**1**

Stigmatisation of indebted applicants

**2**

Expansive range of debts covered by policy

**3**

Includes debts from other housing providers

**4**

Debts can be owed by other individuals

**5**

Have 'intent to pay' rules that are difficult to fulfil

**6**

Limited discretion and exemptions

# Less than 1 in 5 councils exempt domestic abuse victims



**94%**

of housing allocation policies mention domestic abuse in their policy



**17%**

specifically state that they exempt victims from housing-related debt rules

# Thousands of households in TA are ineligible for social housing due to rent arrears



**3,797\***

households in TA ineligible for social housing due to rent arrears



**43%**

of these households include at least one child under the age of 18



**5%**

of these households include a child who is 2 years old or under

\* Figures for December 2023

# Hundreds of households in TA are being deprioritised for social housing due to rent arrears



**365\***

households in TA are being deprioritised for social housing due to rent arrears



**51%**

of these households include at least one child under the age of 18



**14%**

of these households include a child who is 2 years old or under

\*These numbers are a significant under-counting.

# London is a hotspot for households impacted by debt ineligibility rules



**79%**

of ineligible households in TA  
live in a London Borough

**44%**

of these households include at  
least one child under the age of 18

**4%**

of these households include a  
child who is 2 years old or under



# London figures are likely much higher



**18/32**

London Boroughs failed to provide figures in response to our FOI – the true figures are likely much higher



**49%**

England-wide households impacted by ineligibility rules come from just 3 London Boroughs\*

\* Ealing, Southwark and City of Westminster