



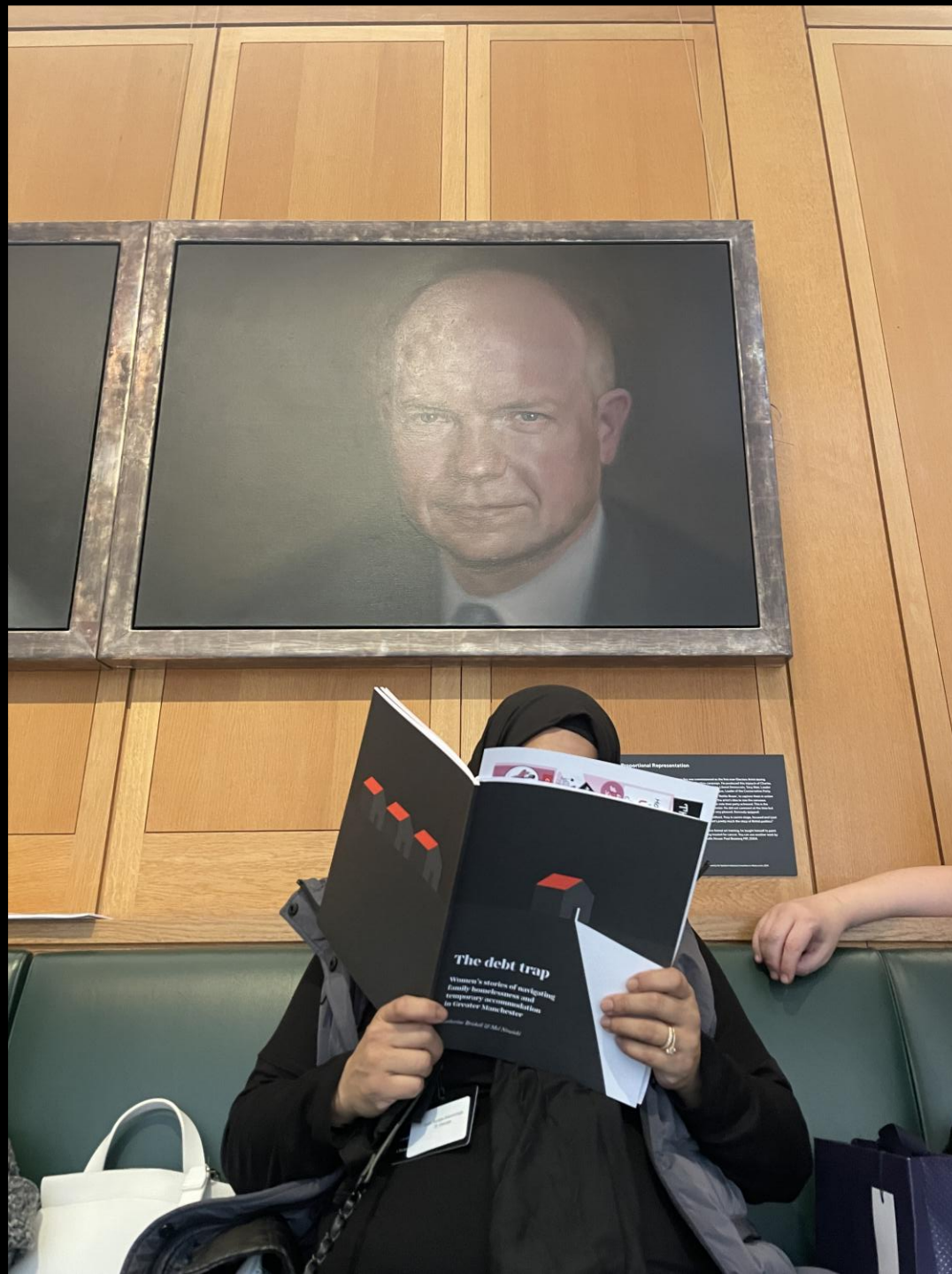
Debt trap nation

Family homelessness in a failing state

Katherine Brickell & Mel Nowicki





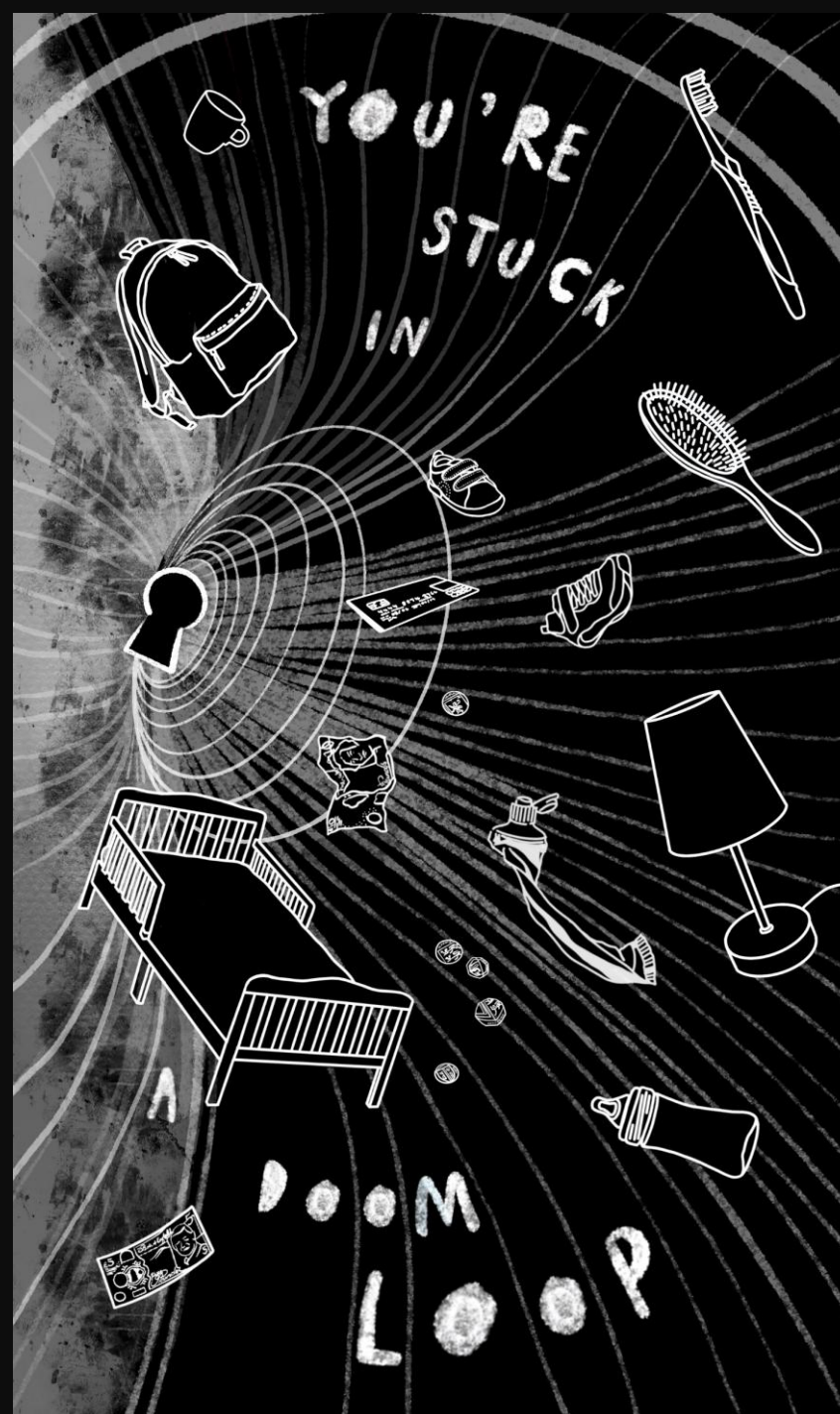


Debt trap nation



**Family homelessness
in a failing state**

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YOU
TURN
ON
SURVIVAL
MODE



YOU
CAN'T BID
BECAUSE
YOU'RE
IN THE
RED



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

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

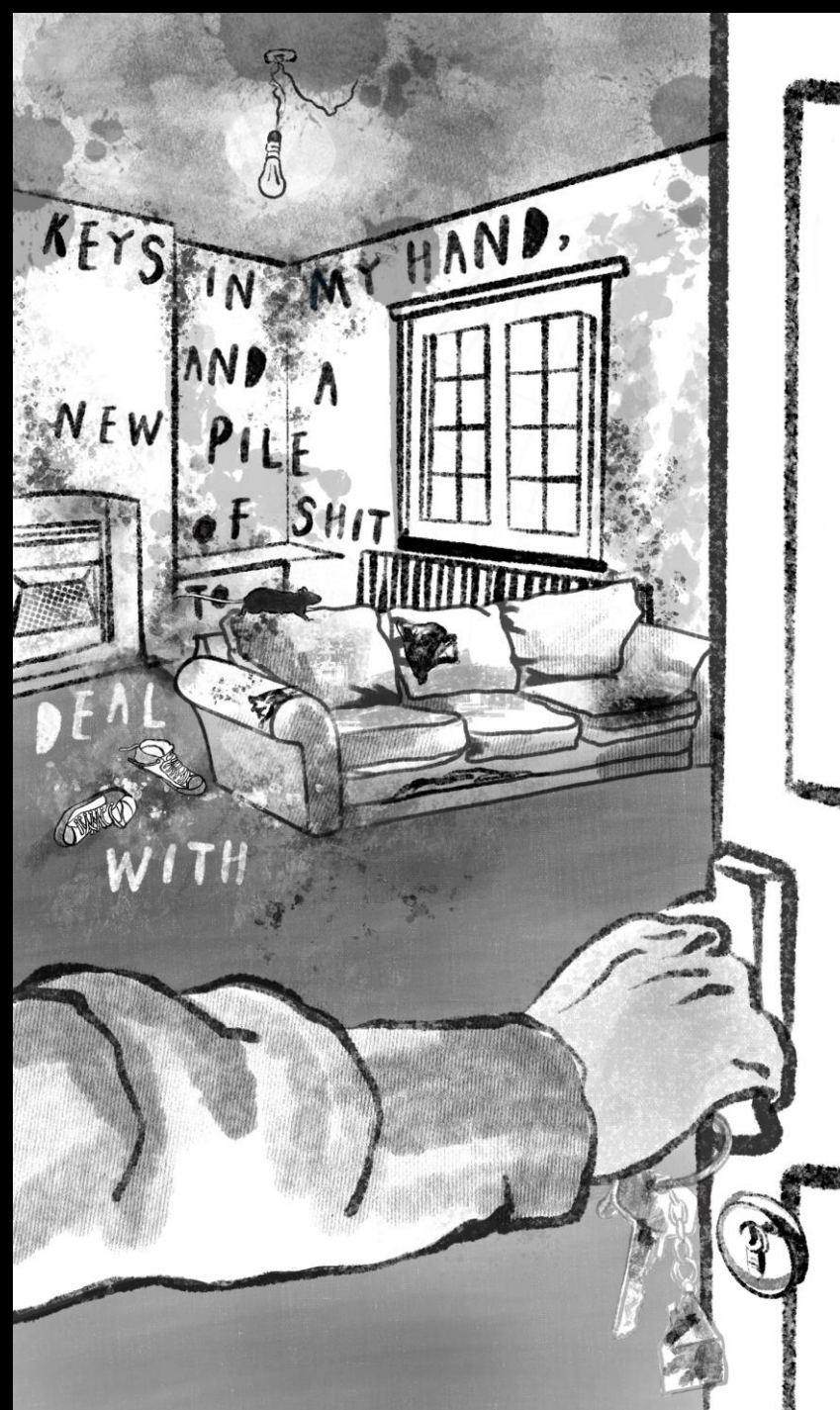


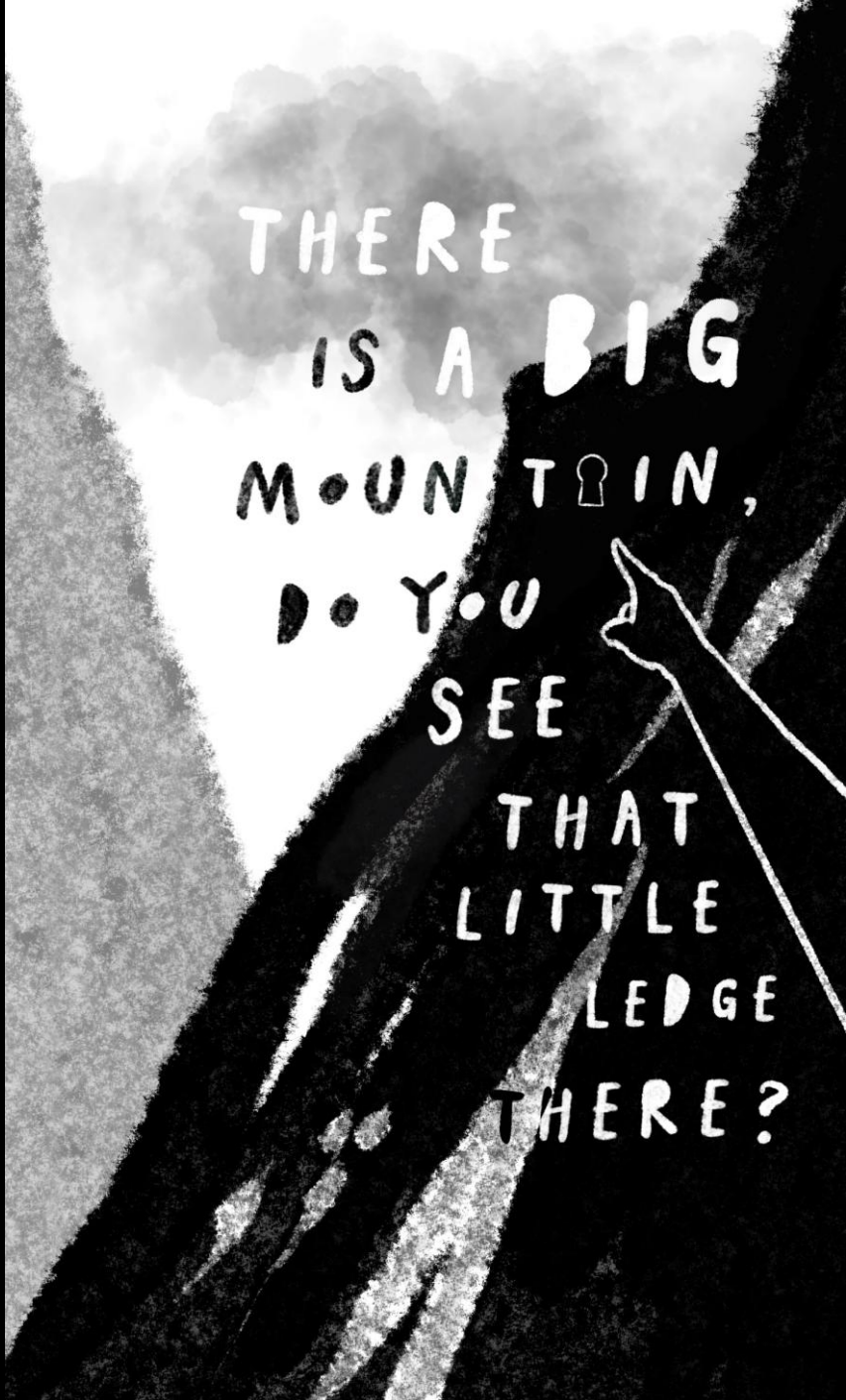
5%

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

* Figures for December 2023





A black and white illustration of a mountain peak. The mountain is dark and textured, with a jagged silhouette against a lighter, cloudy sky. A hand, drawn in a simple, sketchy style, points from the right side of the frame towards a small ledge on the mountain's face. The text is written in a bold, hand-drawn, sans-serif font, centered over the mountain and sky.

THERE
IS A **BIG**
MOUNTAIN,
DO YOU
SEE
THAT
LITTLE
LEDGE
THERE?



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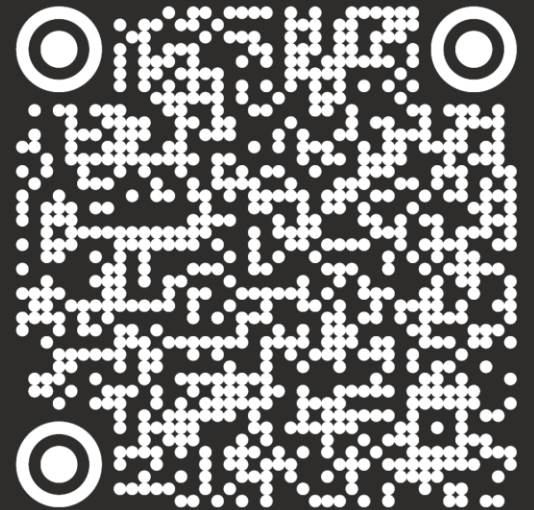
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debt-trap-nation.org/book



Book discount DTN30



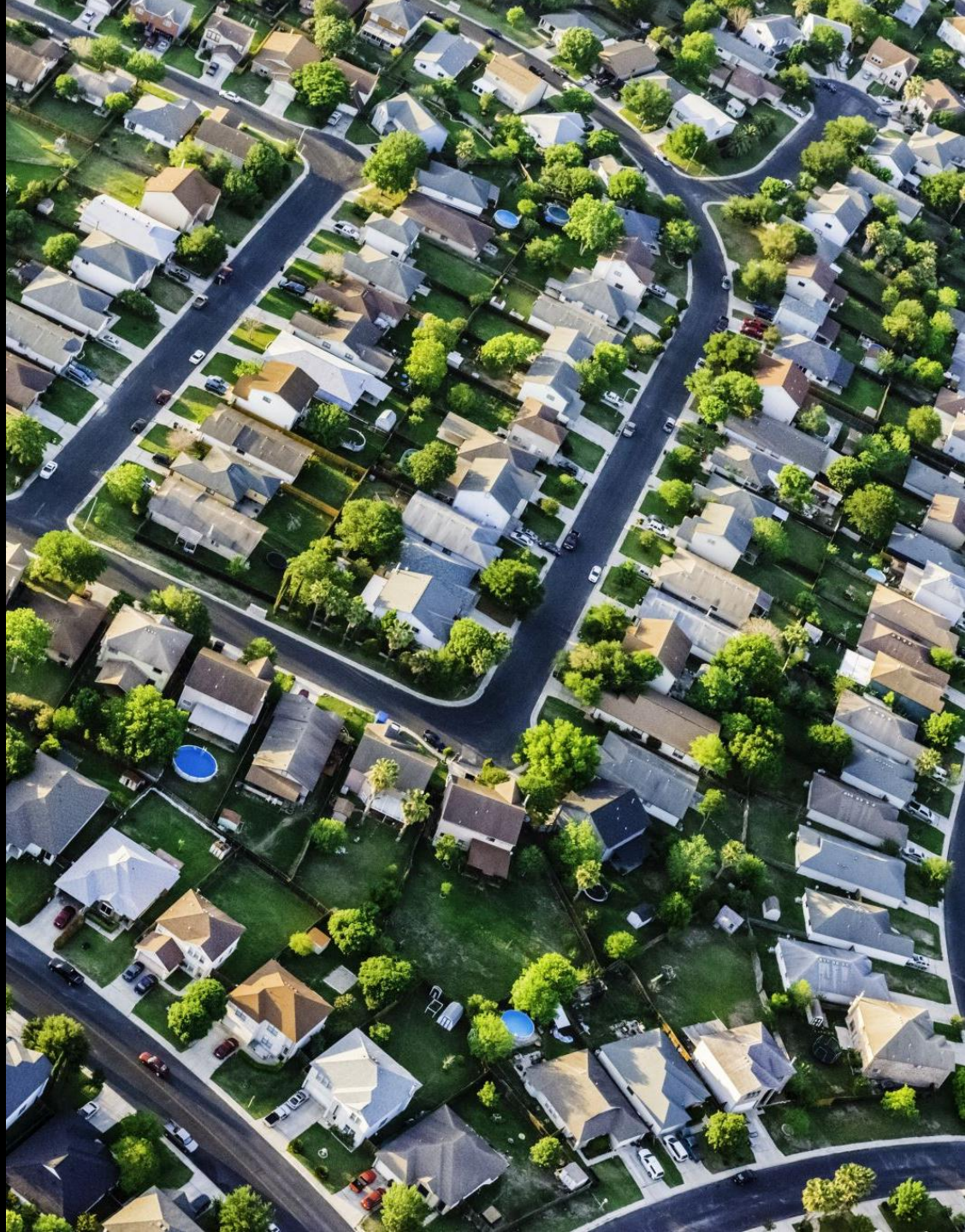


Housing affordability and its consequences

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