

# **“I feel like a blot on a computer screen”**



Uncovering the human cost of Hidden Homelessness in Plymouth, the South Hams and Cornwall



UNIVERSITY OF  
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Plymouth Business School

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## Summary

In this report by Citizens Advice South Hams and the University of Plymouth, we consider the extent of Hidden Homelessness across the South Hams, Cornwall and Plymouth, as Citizen Advice reporting more cases where people are in poor or unsatisfactory housing, just short of being homeless.

In the absence of any consensus among housing charities and organisations, we offer a definition of Hidden Homelessness which we hope will be adopted, and talk to people affected about their situations and also their suggestions about how things can be improved.

**We believe there are thousands of people living in despair of ever finding a stable home and this reality is becoming entrenched. There seems to be little end in sight to rising rents and house prices caused by lack of new homes and competition from the holiday / second home market.**

Researchers from the university and Citizens Advice have spoken to people who are sofa surfing, living in overcrowded accommodation, moved back in with parents where this is causing a problem and people whose relationships have broken down but neither person can move out. You can read their stories below.


We argue that tackling Hidden Homelessness is a more efficient and cost effective use of public resources than waiting until people are actually homeless, when local authorities have a statutory duty to step-in.

**We also provide some recommendations for action, including:**


- \* Dedicated council officers who can provide help or advice for the multiple problems caused by Hidden Homelessness.
- \* Provision of more affordable homes for single people, especially in rural areas.
- \* A recognition by mental health service providers that Hidden Homelessness can be a contributory factor in mental health issues
- \* Lobby national government to update the Homelessness Code of Guidance for Local Authorities to include a definition of Hidden Homelessness - a stage before Threatened Homelessness, bringing this group of people into the care of statutory services.


## What people are saying:

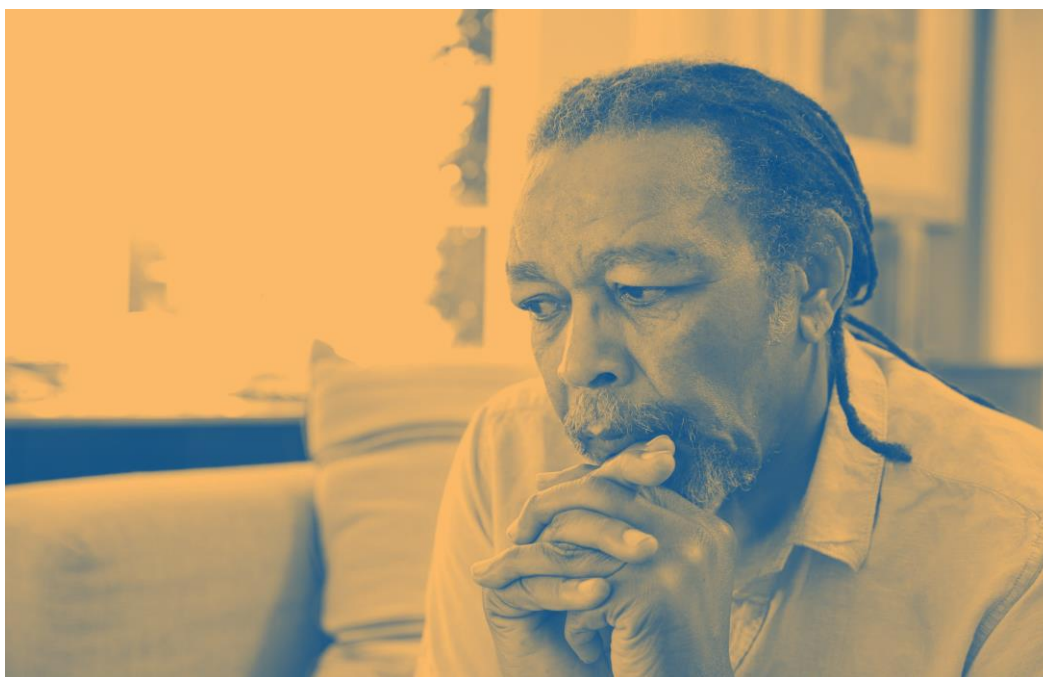
 "I need a deposit for a rental property but no one can help as I **don't meet anyone's criteria.**"

 "Most of my childhood friends have either had to move away or are living with family. I **am scared of what will happen when my parents die as I am a single person, things are a struggle, jobs are limited/not paid enough for house/rent prices in the area.** My goals are security and a reasonable standard of living."

 "I just need someone to take me seriously. I feel like a blot on a computer screen."

 "I think **social problems are not being addressed** and these are impacting throughout and across the board."

 "I think I'll soon be too old to be accepted for a mortgage on low pay so I'm resigned to never owning my own home. **At the moment there is just no end in sight to my situation.**"



## Introduction

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“Hidden Homelessness” is often used by policymakers and charities to describe the army of people who are not living on the street but in various precarious housing situations without a permanent home - sometimes also referred to as “sofa surfing” - but in reality covering many more complicated situations.

This report, funded by the University of Plymouth’s Get Involved Awards, follows a steady increase in such cases seen by Citizens Advice services in the South Hams, Plymouth and Cornwall.

The University of Plymouth and Citizens Advice South Hams aim to come-up with a standard definition of “Hidden Homelessness” to help direct policies, to shine a light on the plight of people who fall into this definition and to suggest ways of easing the situation for an under-researched but growing problem for society.

We have surveyed people for their experiences and interviewed case studies in-depth, including some living in precarious temporary accommodation like B&Bs but with no cooking facilities. We also approached other charities and organisations for their opinions and looked at the sparse research that exists.

Our hope is that policymakers, charities and local authorities will pay more attention to an issue which is making life difficult for more people and, in some cases, ends with more people living on the streets because they simply have nowhere else to go.

# Methodology

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We used four main approaches:

1. Four organisations who work with or are interested in Hidden Homelessness were interviewed remotely.
2. We used a survey questionnaire promoted on Citizens Advice social media and websites in the survey area.
3. The client databases at Citizens Advice South Hams, Plymouth and Cornwall were reviewed for suitable case studies and in-depth interviews were carried out by university researchers.
4. Review of existing literature on the subject.

## Stories from the Frontline

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Citizens Advice advisers see many people every week living in unsuitable and unstable housing situations.

**Their stories are rarely told but we feel it's important their voices are heard in any report on Hidden Homelessness.**

Here is a sample of cases from the last year (names changed to protect identity):

- Clara is living with her daughter, daughter's partner and grandson in a one-bedroom flat but has been told the family must leave the property because Clara did not seek permission from the landlord for them to live there until they can find their own home. Clara is currently facing legal action as she is in breach of her tenancy agreement, **but the family have nowhere to go.**
- Kerry is living with her in-laws, husband and two teenage children. **Her husband is abusive and police have been involved.** Her husband has given her a month to get out of the house with the children. She has no savings. Although her husband buys food he has made it clear he won't buy any for

her. Although she has been offered emergency housing, it's out of county and she doesn't feel she can take her children out of school.

- Ben is sofa surfing with friends and stays at his mother's house twice a week when he has two of his children to visit. **He has been homeless since his relationship broke down.** Although he has applied for Home Choice, he has been told as a single male he is unlikely to get a home.
- Sara works as a carer and is sofa surfing with friends. She suffers poor mental health but can't find any properties she can afford to rent. **She is now at risk of street homelessness** as the friends she is staying with are moving out.

## Background to the housing situation

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The desperate housing situation in Devon and Cornwall has been widely reported in the last five years.

A combination of lack of affordable housing to rent and buy, continued rising rents and house prices, competition from the holiday/second home market, low wages and high interest rates show little signs of letting-up.

In addition, the Local Housing Allowance benefit has failed to keep up with the reality of rising rents in the South West.

A survey by Amnesty International (Oct 2024) found **nearly half of young adults in the UK (47%) aged 16-34 are worried that they or someone they know could become homeless within the next 12 months.**

The same survey found three-quarters of people believe having a home is a fundamental human right that must be protected by law and 72% agree "homelessness is a major problem which needs urgent government action".

Even in the last decade, the South Hams has seen growth in house prices of over 74%. In Cornwall growth was 62% and Plymouth 53% (LandTech, 2024).

The average house price in Devon and Cornwall is now £356,000 (Plumpot 2024) compared to the national average of £261,000 recorded by the Nationwide Building Society.

This has impacted on affordability, with house prices at 10.35 times higher than average earnings for the South West region (LandTech, 2024), **with South Hams in particular showing house prices 14.48 times higher than average earnings.**

Second homes and holiday lettings play a major role in housing affordability in the region, due to depletion of housing stock available for local people.

Additionally, Section 21 no-fault evictions have been a striking factor contributing to Hidden Homelessness. Ault and Stenson (2023) report that between July and September 2023, Devon landlords initiated 164 court proceedings to evict tenants under Section 21, marking the highest quarterly number of such evictions. The number of evictions recorded in 2023 in Devon and Cornwall was 917, with Cornwall alone, recording 299 evictions.

The Office for National Statistics (ONS 2021) identifies that young people in rural and coastal areas are especially at risk of being homeless. Howells et al (2023) specifies population groups: women, young people and ethnic minority groups, tend to experience Hidden Homelessness more than others.

The Trades Union Congress (2023) states that 12.7% of the regional population in the wider South West are in insecure jobs, second to London (17.8%), with more impact on ethnic minorities.

The South West is also affected by the seasonal nature of the jobs, particularly in tourist areas, resulting in earnings consistently lower than the national lower quartile and median rates. Moreover, REC (2024) notes that seasonal recruitment in 2024 was down on previous periods, with steep declines in tourism and event roles.

## Organisations survey

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As part of our research, we asked charities and organisations working in housing and with homeless people for their views on Hidden Homelessness.

Respondents included the Salvation Army, Plymouth Soup Run, Open Door Exmouth and national charity Centrepont.

There was a consensus that they were seeing more people in desperate need and described a battle to get their needs recognised by statutory organisations.

**Here is a summary of responses:**

### **How would you define Hidden Homeless?**

There was a broad agreement that Hidden Homeless included people living in their cars, sofa surfing or living in squats. Plymouth Soup Run included people sleeping rough who had not been recorded by the local Rough Sleepers Team.

Centrepont's definition is: "Staying in accommodation situations that are informal and not provided by service providers such as the homes of relatives or friends (sofa-surfing) or sleeping on night buses. They are not visible on the street or to formal agencies that provide homeless accommodation services, meaning that they are frequently excluded from homelessness statistics."

### **How severe do you perceive the problem of Hidden Homelessness is?**

All the organisations expressed concern that numbers of Hidden Homeless they are seeing are high and rising:

- "I believe in Cornwall we have more cases of Hidden Homelessness than those we are aware of...when speaking to these people they do not want to present due to the stigma of 'the homeless' or they don't understand or know about the support from services or Cornwall Council."
- "At Plymouth Soup Run we meet people every night who are sofa surfing and in B&Bs."
- Open Door Exmouth: "The number has risen, we are seeing more clients who have nowhere to live of varying ages."
- Centrepont's helpline records the number of young people who say they are sofa surfing across England. Out of 2,516 calls up to August 2024, 513 were sofa surfing. In the whole of 2023 the figure was 1,263 out of 5,124 calls. Centrepont added: "These figures only capture the people we've recorded as 'sofa surfing', and there are probably other forms of 'Hidden Homelessness' being considered in your research."

## Why does Hidden Homelessness exist? Is it made worse because of living in the South West?

All respondents cited a dire lack of affordable housing to rent, including specialist housing for older people, prison leavers, people leaving care and those leaving abusive relationships.

Plymouth Soup Run added: "Whilst some people are placed by the council because they are considered vulnerable and 'meet threshold' a considerable number are not placed. These people then either become street homeless or find a friend who will let them sleep at their accommodation. It is then not unusual for a person who is in accommodation to lose their home because they have allowed a friend to sleep there."

Centrepoint added: "Our databank shows that a third of young people who approach their local authority for support for homelessness are not even assessed. These young people are then forced to find places to sleep which are potentially unsafe and out of reach of support.

"We also found that young women are more likely to experience Hidden Homelessness compared to rough sleeping as they reported feeling unsafe on the street and opting to find other housing situations such as staying with an ex-partner, sleeping on night buses etc."

## What impact does Hidden Homelessness have on individuals and families?

Similar words were used by all the organisations we approached, including:

**"Isolation, loneliness, poverty, depression, self-esteem, anxiety, tension, frustration, impact on health, guilty, helpless, unsupported."**

Plymouth Soup Run added: "It can make it difficult for people to work. It's not unusual for people to say they can't carry on any longer."

Centrepoint said: "They may be forced to remain in unsafe surroundings such as with an abusive partner/family member, in unsanitary conditions and overcrowded homes."

## 5. What do you think should be done to alleviate Hidden Homelessness?

Summary of responses:

- More affordable housing options

- More engagement from housing outreach staff and support for vulnerable people in danger of becoming street homeless, such as those placed in B&B accommodation
- Dedicated support workers for Hidden Homeless people who need it
- Increased investment in supported accommodation for young people.

Salvation Army: **“Positive encouragement from services to engage with those, some more affordable housing options, to lower the stigma of being homeless. More outreach staff across Cornwall Council and external agencies.”**

Plymouth Soup Run: **“More affordable housing of all types is needed. People also need support when they are placed in B&Bs with other vulnerable/complex people to stop the placement breaking down so they do not lose that accommodation and become street homeless. People in B&B accommodation and people in rooms in shared houses need support workers attached to them who visit regularly to stop the placement breaking down.** It appears that once people are placed in the B&B or a room in a shared house the council feel their duty has been fulfilled and no or very little further support is offered to the person.”

Open Door Exmouth: **“Prevention, early intervention, floating support to help people maintain their tenancy.** Pods in every town providing a roof for rough sleepers, more temporary accommodation, more halfway houses, more affordable housing.”

Centrepont: **“Properly fund local authorities to be able to assess all who approach them for support for homelessness, work with young people and the youth homelessness sector to add a youth specific chapter to the Homelessness Code of Guidance for Local Authorities and Increase investment in youth specific supported accommodation.”**

## Public Survey Highlights

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We carried out an online survey over August 2024 via local Citizens Advice websites in the South Hams, Cornwall and Plymouth. We received 38 responses.

## Participant profile

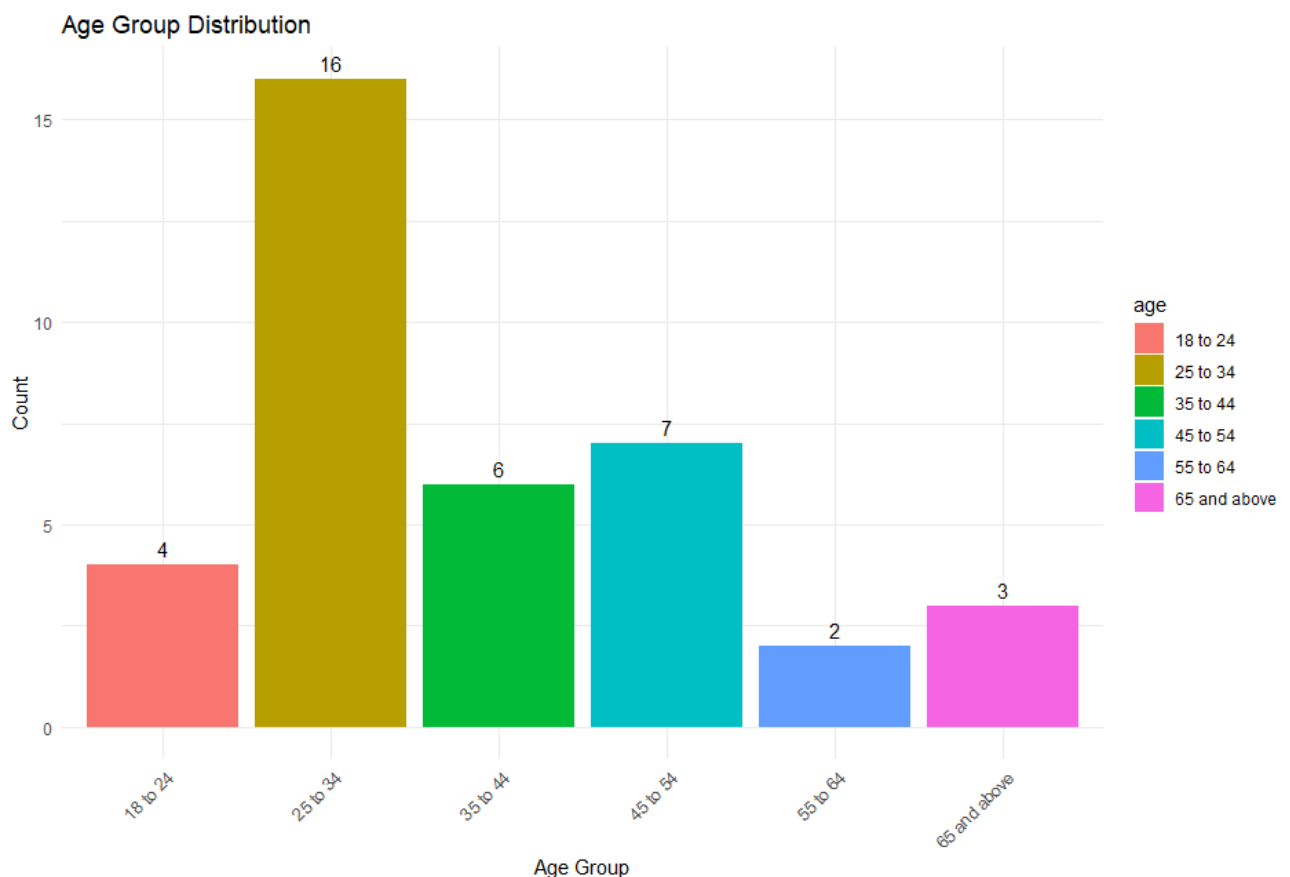
The clear majority of respondents were aged 25 to 35, with an even spread of other ages. Thirty-four identified as white and four as mixed or from multiple ethnic groups.

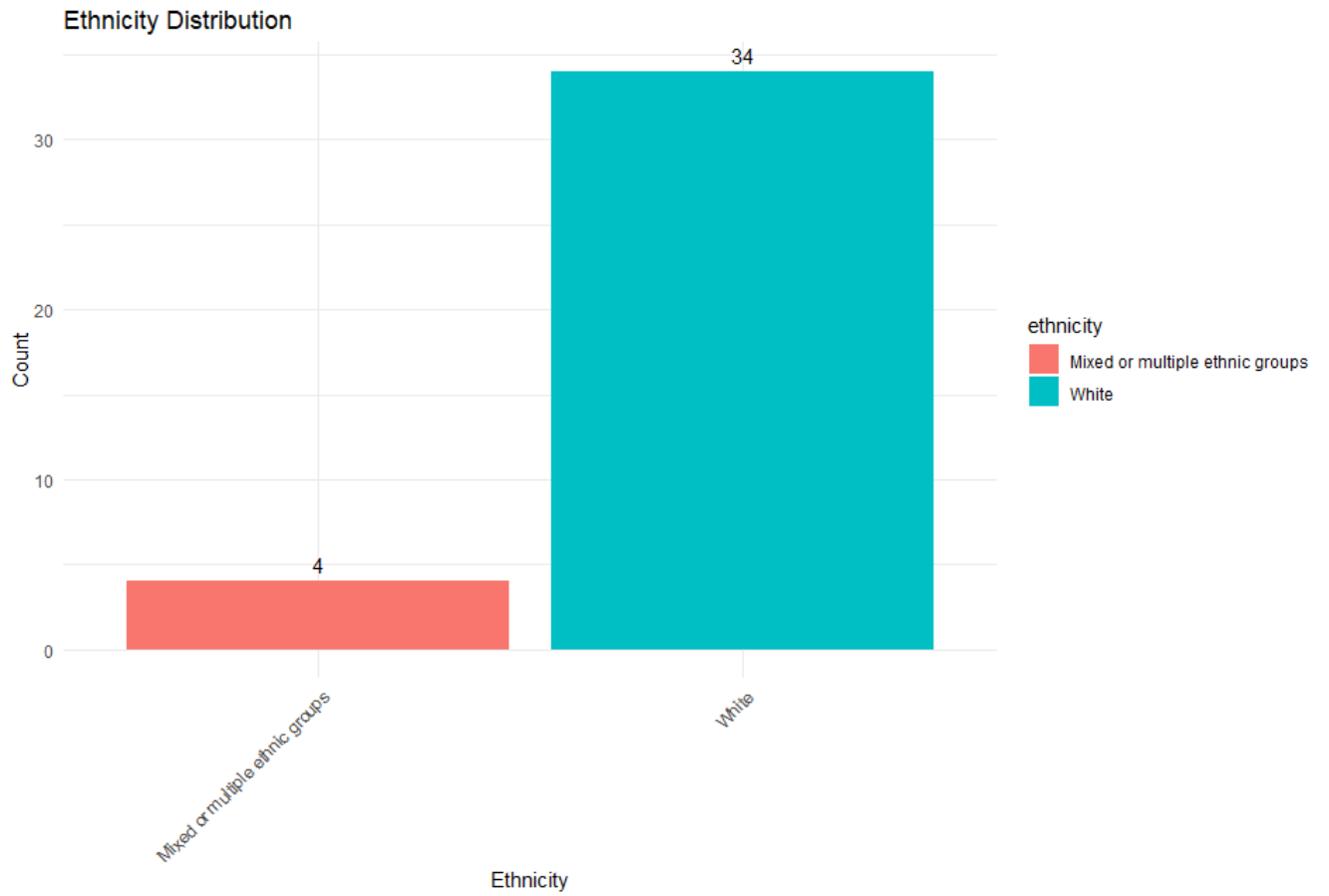
The majority of participants were female (21) with 13 males and three non-binary taking part.

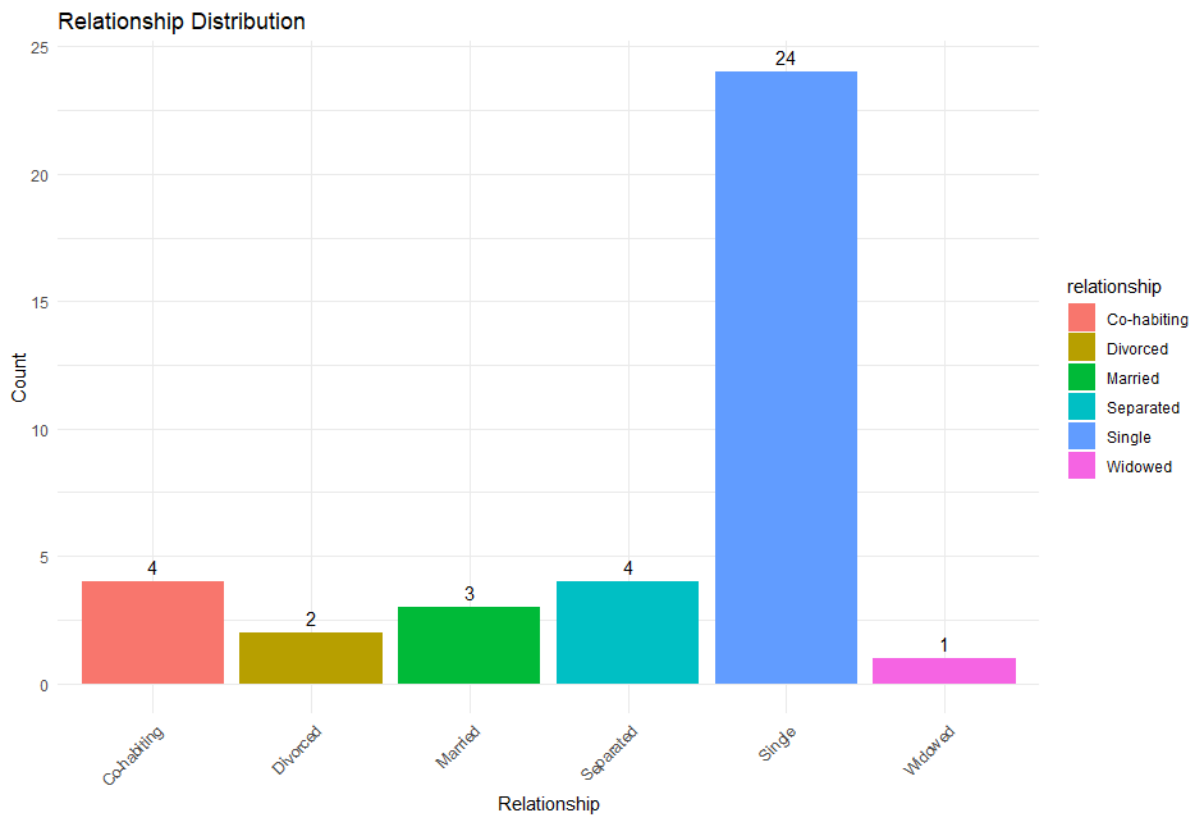
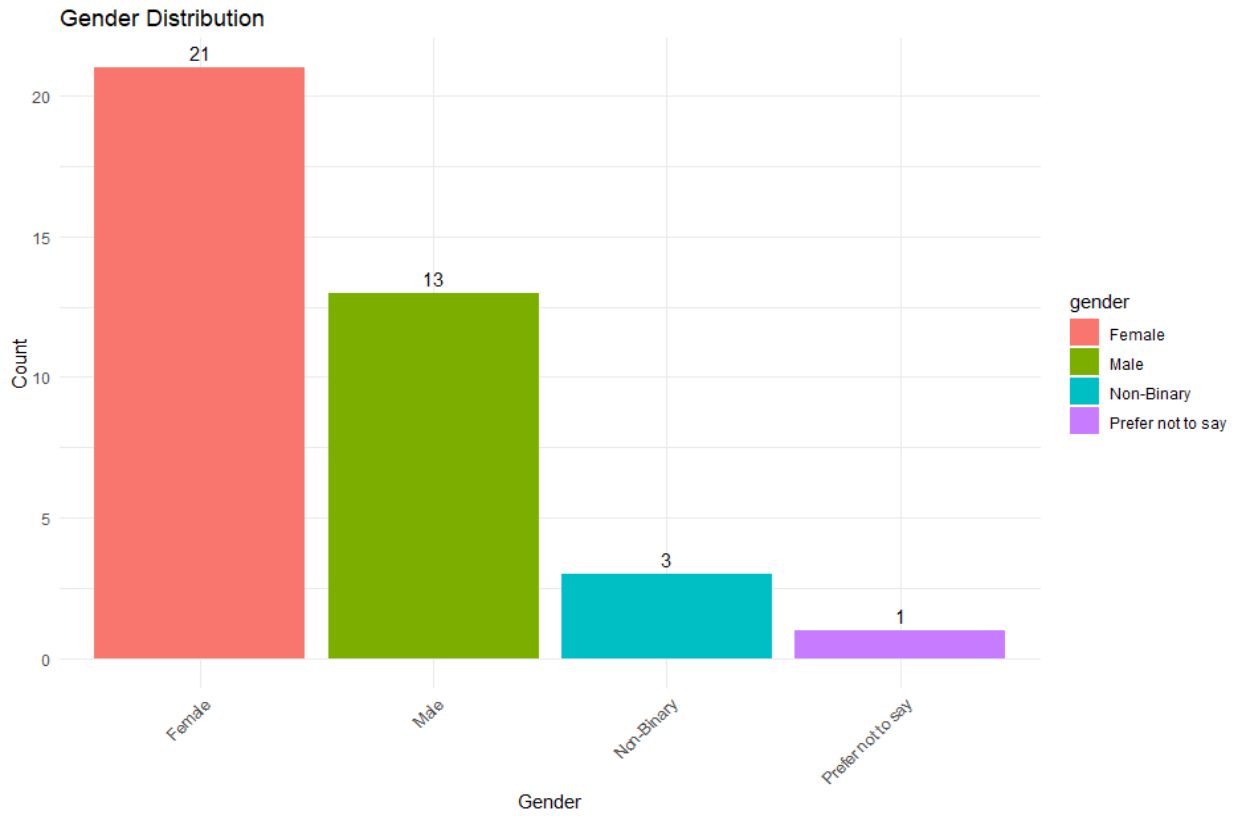
Fifteen people were in paid employment, showing that even people with steady incomes face difficulties finding somewhere permanent to live. This is likely to be a significant change from previous generations when such unstable living conditions were associated with unemployed people.

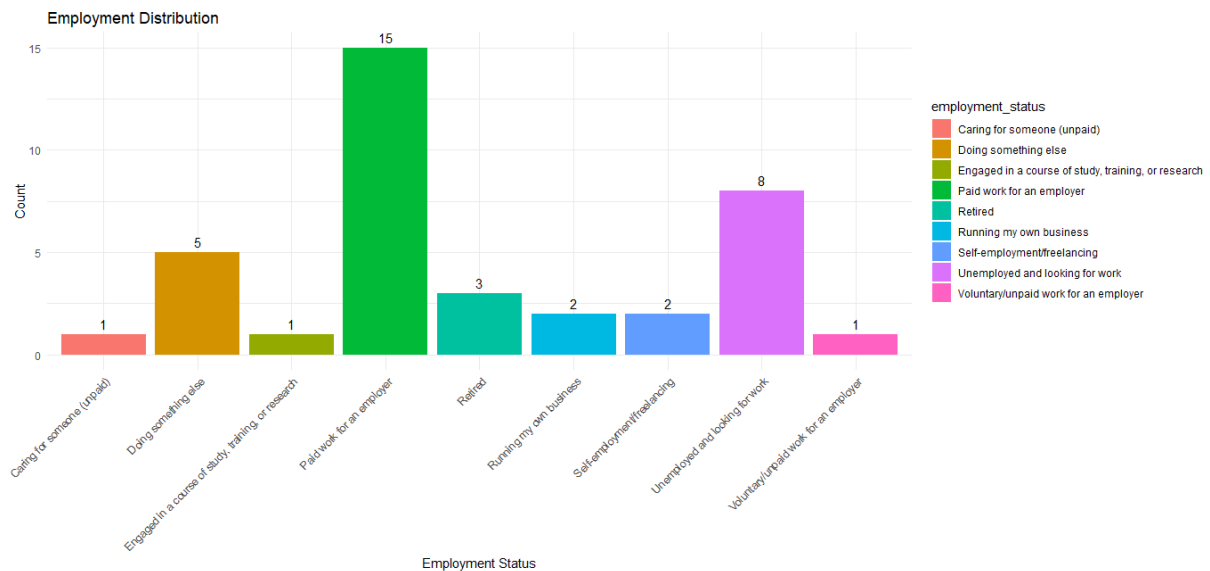
By far the biggest number of people responding (24) were single, perhaps highlighting the need for more one-bedroom social/affordable housing provision.

The majority (62%) of respondents said they had mental health conditions or suffered from chronic illness, 31% had no such issues and three (8%) preferred not to say.









## Housing situations

The main cause of participants' housing situation was being unable to afford to move somewhere else (21 people).

Respondents living arrangements (including some who spent the night at multiple types of accommodation in the last year):

- With a relative (26)
- Friend's house (9)
- On a sofa in someone else's house (7)
- In a vehicle (3)
- In a tent (2)
- In a mobile home (1)

When asked who they were living with:

- 56% said with a family member
- 23% were alone
- 13% said with extended family
- 5% were with friends
- And 3% with another family.

Twenty-six respondents had their own bedroom in their current accommodation, while 11 didn't. Two sometimes had their own room; one explaining that they have "moved from tent to caravan to cabin located at the same address for the last three years" and the other that it depended where they are staying at the time ("The car is mine, but I don't have a room if sofa surfing").

Three of the 39 respondents (8%) have children under the age of 12 living with them; two have one child of this age and the last has three.

Asked to rate their accommodation situation from 1 to 5, with 1 being very unsatisfactory to 5, very satisfactory, the respondents replied:

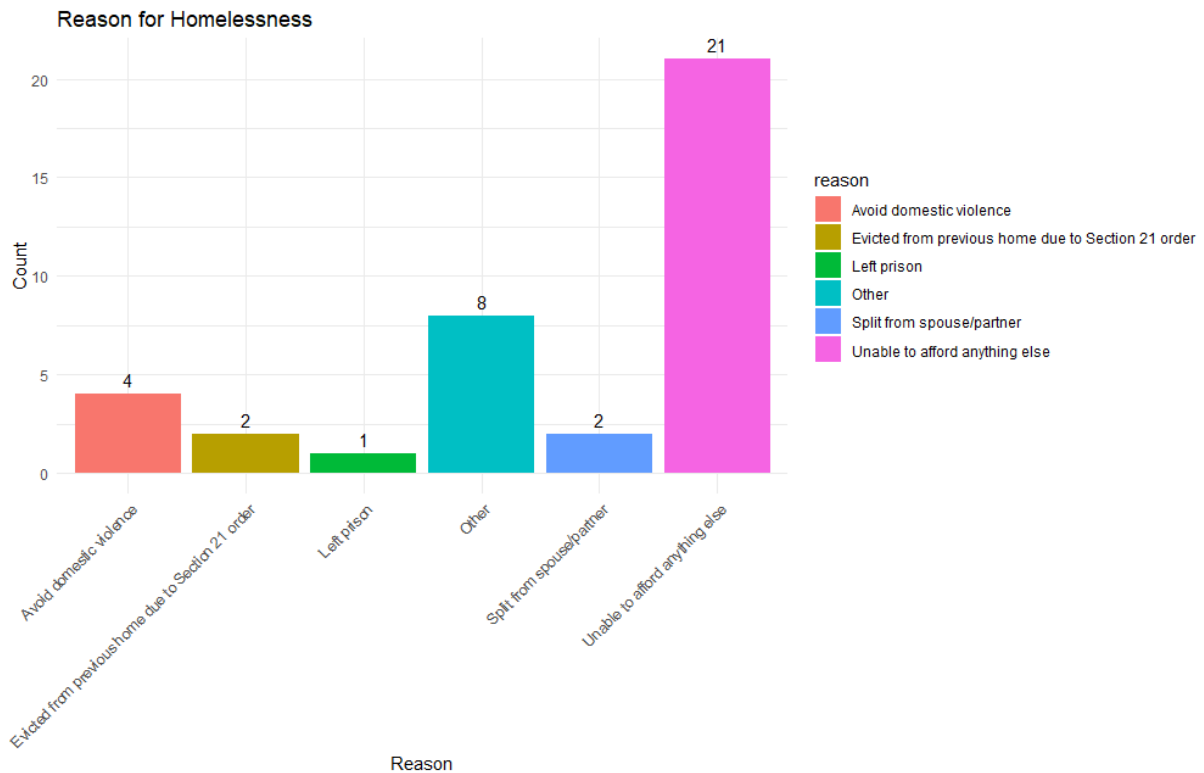
Very unsatisfactory = 8

Unsatisfactory = 16

Neutral = 6

Satisfactory = 7

Very Satisfactory = 2



By far the main reason for people being in their Hidden Homeless situation was being unable to afford anywhere else to live (21).

The eight people who replied “other” to this question, gave varied and sometimes complex reasons for living in their current housing situation.

Two moved out of their previous accommodation because of rat infestations which their landlords failed to deal with. Two answered that “it’s my home”.

One moved because their partner’s family sold the house they were living in. For the remaining three respondents their current situations are for complex reasons, with poor physical or mental health contributing.

One respondent became wheelchair bound and was unable to return to their home after a hospital stay and a significant decline in mobility, because the home was inaccessible and unsuitable for adaptation.

For another, living temporarily with an in-law, while their husband was building a new home, triggered PTSD and suicidal thoughts, and they could find no alternative affordable accommodation.

The final respondent has experienced domestic abuse and has complex mental health issues and cites poor and conflicting support as the reasons for their current situation. This includes initially being designated as high risk for domestic abuse and then low risk, with a tent the only alternative accommodation offered, and ongoing problems with gaining appropriate support with experience of being passed from one agency to another and/or support not available.

## Impacts of Hidden Homelessness

We asked respondents how they would rate the negative impacts on them due to their living arrangements:

Aspect:	Number (% of 39) with score:				
	1 (very severe)	2 (severe)	3 (unsure)	4 (occasional impact)	5 (no negative impact)
<b>Physical health</b>	5 (13%)	12 (31%)	7 (18%)	11 (28%)	4 (10%)
<b>Mental health</b>	15 (38%)	13 (33%)	1 (3%)	8 (21%)	2 (5%)
<b>Work</b>	8 (21%)	9 (23%)	8 (21%)	10 (26%)	4 (10%)
<b>Overcrowding</b>	7 (18%)	6 (15%)	3 (8%)	12 (31%)	11 (28%)
<b>Education<sup>a</sup></b>	4 (10%)	5 (13%)	7 (18%)	4 (10%)	18 (46%)
<b>Financial health</b>	8 (21%)	13 (33%)	6 (15%)	6 (15%)	6 (15%)

a. One respondent did not provide a score

The aspect that most severely adversely affected was **mental health**, with 28 (71%) respondents scoring this 1 (very severe) or 2 (severe). Only two individuals reported no negative effect on mental health and one was unsure.

**Physical health** was also often affected: 17 gave a score of very severe or severe effects and 11 were occasionally affected, with only 4 reporting no negative effects on physical health and 7 unsure.

Many respondents also reported adverse effects on **financial health**, with 21 providing scores of one or two. Only 6 people reported no negative effect and six were unsure about the impact of their living arrangements on financial health.

While some respondents reported severe or very severe **overcrowding** (13), 12 reported occasional impact and 11 no negative impact on the overcrowded nature of their living arrangements.

A large proportion (17 people) reported that their **work** was very severely/severely affected by their living arrangements, and only four reported no adverse effects with eight unsure.

While the least adversely affected aspect appeared to be education, with nine scoring this 1 or 2 and 18 reporting no negative effects, this may be influenced by how many people were undertaking education activities at the time. Only one respondent reported to be in full time education/training/research (and they assessed the effect on this to be very severe) but others may be participating in part-time activities or seeking opportunities to participate in education programmes.

When invited to cite factors other than those listed above, two reported **severe adverse effects on relationships**.

Three people reported being without secure housing for long periods of time; one for eight years, since leaving university; **one reported being disabled and homeless/insecurely housed for the entirety of their adult life**; one reports moving frequently throughout Cornwall for the three years since they moved into the region. This last also detailed wide-ranging effects on life activities, including an inability to make social connections and establish networks, paying for B&B/campsites or sleeping in their car, difficulty in managing work when moving frequently, limited opportunities to change employment, being unable to see a way on to the housing ladder as a single person with one wage.

Sixteen respondents told us that where they were living made it difficult to get to work while 19 said the location made it difficult to get their jobs they wanted to apply for. This might mean that people trapped in a Hidden Homeless situation are prevented from getting higher paid jobs which might help them afford more stable accommodation.

# Case studies

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## Jo's story



Jo, in her early 30s, was living with her partner and baby son when her relationship broke down and she had to move out of the family home near Truro.

She had been saving for a deposit on a house but because she had to move to live with a friend in another town, she had to buy a car so she could get to her job in Truro and drop her son off for childcare. This has taken a chunk of her savings.

She pays rent for her room but is concerned living in a single room with her baby won't be suitable as he gets older. Her ex-partner is not supporting her financially.

"My situation has changed completely in a very short space of time. I went from almost having enough money for a deposit to buy a house, to suddenly having to use my savings to buy a car, pay for childcare and pay rent to my friend. I can only work part-time because of having to look after my baby and I have no capacity to build-up my finances again.

**“My savings meant I was just above the threshold to claim any benefits and having to look for support while moving out, looking after a baby and holding down a job has been very stressful. All this was on top of coping with the emotion of splitting with my partner and the family being torn apart.**

“I have been applying for private rentals but everything I can find is extortionate. The agents always ask how much I earn and how I’m going to pay. I have tried the council’s Homechoice register for social housing, but the last one I bid on I was 185<sup>th</sup> out of 300 people for a home in Truro. I think I’ll soon be too old to be accepted for a mortgage on low pay so I’m resigned to never owning my own home.

**“At the moment there is just no end in sight to my situation.”**

## Sadie's story



Sadie is a young single mum with an 11-year-old boy. She was served a no-fault eviction notice and had to leave her rented home near Truro.

She is also caring for her father, who lives in the same village and has osteoporosis, fibromyalgia and liver damage. As she doesn't have a car she has to live close enough to him to look after his daily needs.

She has been unable to find anywhere she can afford to rent in the area so she has had to move in with her father at his one bedroom flat.

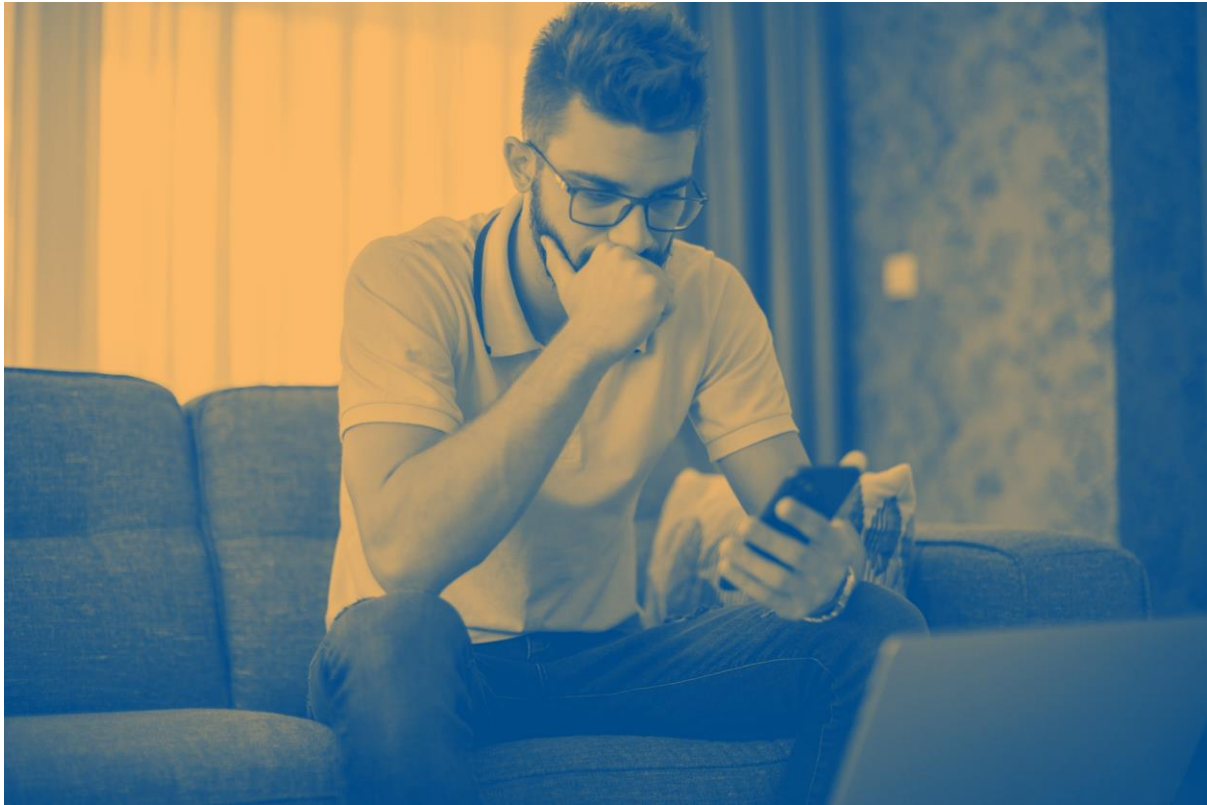
She says: "Dad's put his bed in the living room, I'm on the little bed and my boy's got a blow-up bed.

"I've had depression - I lost my mum suddenly and then my nan just after.

"One of the officers I spoke to said even the doctor's note explaining about my depression won't help me with housing. I keep writing them notes that Dad's (condition) is getting worse. **I feel like people are nitpicking and not really reading the situation.**

**"It's like they don't care. My Dad is my life and I'm very family-orientated and I just want to look after him, so I'm stuck, always stuck in this situation."**

## Jon's story



Jon, 42, lost his business during Covid pandemic and had to give up his flat. He has moved in with parents in a very rural part of the South Hams.

Although Jon has now been able to find a new job in the area, he can't afford any local rents and will have to stay with his parents for the foreseeable future.

Jon's mother, Mary, says: **"Jon has now got a full time permanent job and is earning a reasonable salary. But he cannot afford to rent at those sorts of rates. He needs to live near our area (in the South Hams) for his work."**

Jon doesn't have a partner so can't share the cost of renting or a deposit for a mortgage, even though he has some money set aside. Mary says even if he could afford the deposit, he wouldn't have any money for furnishings or any sort of social life.

"As regards social housing, there is no availability at all for young single people, although there is housing for people over 55 in the area.

"There are blocks of flats around, dotted around in Salcombe, Yealmpton, Bigbury, Kingsbridge that are purely for over 50s or over 55s."

## Sandra's story

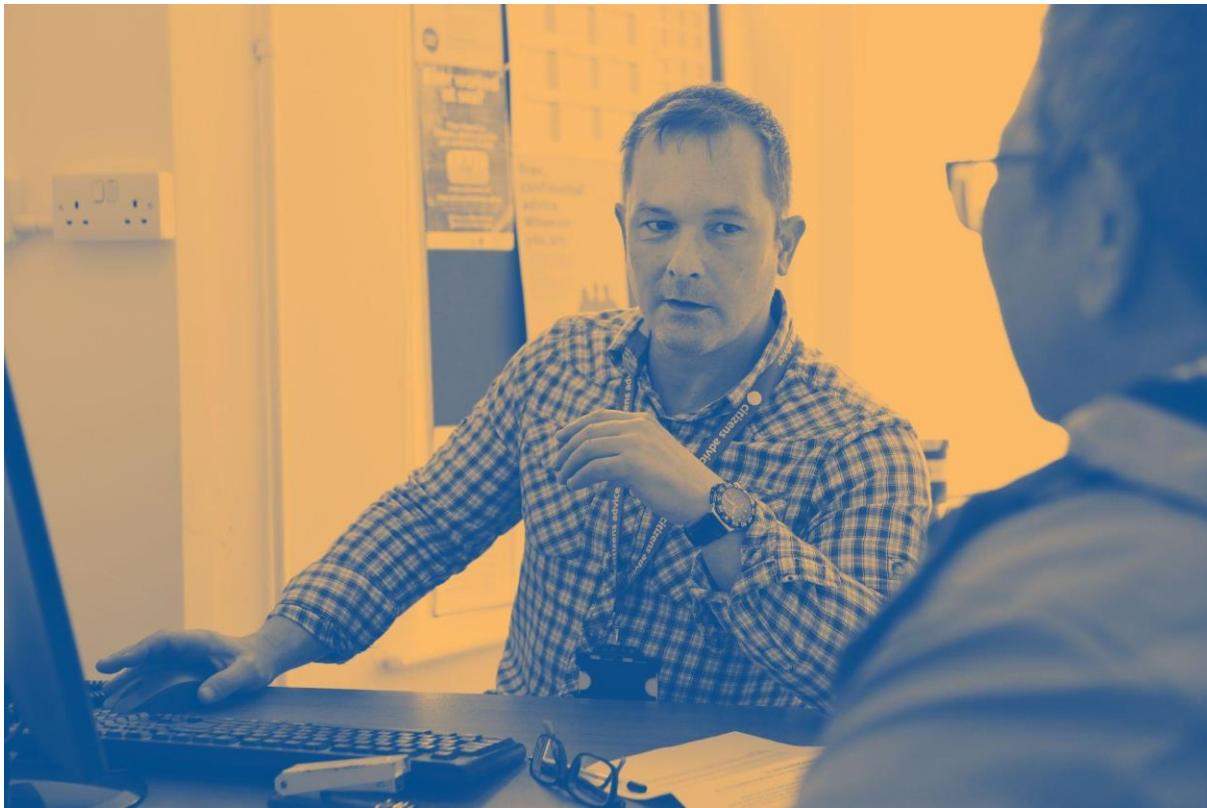


Sandra lost her accommodation when her relationship broke down and she is now staying with her sister, who is in her 70s and in very poor health following a stroke.

She has lived and worked in the same area but can't find anywhere she can afford to rent. She earns up to £1,300-a-month during the summer tourist season. She is worried that moving further away from her job will lead to unaffordable travel costs. Although she works five-days-a-week, she's willing to get another job at the weekend if it helps her afford a local rental property.

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# Adviser interviews



We spoke to Citizens Advice advisers in the study area about their experiences of helping clients about their accommodation issues.

**These are their views and the experiences of the people they have seen recently:**

“One gentleman I have seen was living in a rented flat when the ceiling gave way and his floorboards got wet after water pipes burst.

“He asked the landlord to fix it, which he refused to do. His belongings were damaged by the leak and his asthma was exacerbated by the damp conditions.

“He could not find anywhere else to live for the same rent he was paying (£400-a-month), but because he had a roof over his head the council would not help him because he wasn’t classed as homeless.”

.....

“A client I’m now working with is now living with his former wife and children but having to sleep on the sofa of their home. Because he has some rent arrears, he

is unable to go on the council's homeless register. His ex-wife is asking him to pay a significant amount of his benefits to her as rent and he doesn't have enough money to save for a deposit on new rental accommodation. **He has been in this situation, sleeping on the sofa, for six years now.**"

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"I'm finding that a lot of my clients have mental health conditions but because they're not on medication or getting any treatment they aren't being classified as being in priority need for accommodation by the council, even when they're on Personal Independence Payments benefits (for their condition).

**"One recent client was living in his mate's garage.** He had some physical health issues as well poor mental health. He was suicidal and was seeing a GP about this but because he wasn't on anti-depressants or undergoing therapy at that point he wasn't about to get on the Home Choice register."

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"I've had people say their accommodation is in such a poor state it affects them mentally. It's understandable if you're not living in a place that's clean and tidy and smells and all that kind of thing, but I think there's the financial implications as well so say someone's living somewhere where the rent is so high they can't afford it they can end up getting themselves into debt, which then, if they're already having depression to have bailiffs come knocking on the door **it's going to worsen their mental health and that they're going to get more anxious more overwhelmed and they can sometimes bury their head in the sand.** I see that quite a lot.

**"The majority of people I see have mental health conditions but that might not have been the case before the situation arose."**

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"I think overcrowding tends to happen with families as they've grown and aged. That's what I've personally seen more of and often I see a lot of single mothers who only have their own income, they're trying to support children, so obviously they end up in an overcrowded house because of the lack of affordability for the house size they need and the impact of the two-child benefit limit, which naturally hits larger families.

"I've seen families where, under overcrowding laws, siblings of the same gender can live together in the same room, **but often one child might have a learning disability or a reason why they might need their own space, and that can have an impact on the child that's sharing a room with them.** Also things like being able to fit in medical equipment might mean they need another room to fit all the medical equipment, and to give adequate care.

"I also think **privacy is something people need and value, and it's a basic human right really,** so you don't always get that if you're in an overcrowded situation."

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"One client that particularly sticks in my mind had served time in prison for involvement in county lines (drugs) gangs. On his release, he couldn't find anywhere he could afford to rent and ended up in a hostel. **Although he'd tried really hard to reform his life, he ended up getting involved with the county lines gangs again at the hostel just because he had nowhere else to go.**"

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"People are more inclined to stay in an abusive relationship because they can't **afford to move out** or find somewhere else or they're not aware of the help that's out there for them. I think it is another huge issue."

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## No Help for "Intentionally Homeless"

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Our survey and discussions with advisers also show that the official classification of "Intentionally Homeless", which means some people don't qualify for any public help for their housing situation, is sometimes a blunt tool that leaves people in difficult situations.

These include cases where relationships have broken down, but neither side can afford to move out or where tenants have got into rent arrears.

One adviser said: "Rent arrears is a big issue. The council won't help because the person doesn't have the funds to be able to afford anywhere else but also because they're classed as intentionally homeless."

Another added: "Rent arrears can stop people from getting a higher banding on the Home Choice register, which means they can't access social housing. That means they're stuck in temporary accommodation for ages which might not always be appropriate for their needs, whether it's sofa surfing or living in an overcrowded house."

## Literature Review: Hidden Homelessness definitions

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We have conducted a widespread review of available research on Hidden Homelessness, both nationally and internationally, and concluded there is no single, universally accepted definition of what 'Hidden Homelessness' actually means..

Some researchers have questioned the use of the term Hidden Homeless, while others have produced their own definitions.

Tunaker et al (2023) feel classifying people as 'Hidden Homeless' does not diminish their needs or vulnerability from other homeless individuals.

More emphatically, Pleace and Hermans (2020) calls for the term to not be used, since they similarly feel that forms of homelessness should not be differentiated but treated equally.

Nonetheless, Shelter (2024) define three types of homelessness - those who live on the street, those living in temporary accommodation such as hostels and the third category classifying Hidden Homeless. The Canadian Observatory on Homelessness (Gaetz, 2012) describes the Hidden Homeless as those falling into the category of 'provisionally accommodated'. They believe these are people deemed to live temporarily with others, but without guarantee of continued residency or immediate prospects for accessing permanent housing.

Similarly, the Chicago Coalition for the Homeless (2023) refers to individuals who 'lack a fixed, regular and adequate nighttime residence'. This scenario describes

people staying with relatives, friends or even strangers because they have no other choice.

Emmanuel House (2022) finds that Hidden Homeless tend to deal with their predicament informally, which as Haan (2011) notes, Hidden Homeless individuals rely on social support networks, with family and friends usually the first port of call (Robinson and Coward, 2003).

They are generally not paying rent but relying on the goodwill of that social network. Kauppi et al. (2017) summarises this in describing a group of people who live temporarily with others and do not have the ability to secure their own permanent housing.

This does not fully meet our definition of who cannot escape their difficult circumstances. This view is echoed by Anthopolou et al (2019) who use the term “homeless at home”, to refer to people who are experiencing homelessness in places other than on the street or in shelters. While London Assembly (2017) includes those who do not have the necessary financial resources to get out of their current living situation, it excludes those living with a parent or guardian.

Even so, Prattley et al (2023) found that COVID-19 provided a driver for young adults to move back home with parents, largely due to work patterns impacting finances, but also for emotional support. Yet individuals may get ‘trapped’ in the parental home, not having sufficient financial resources to move to their own home, whether rented or owned.

Kingman (2018) recognises the inability of some young professionals to get on the property ladder. The key issues here concern whether the situation is causing a problem, such as interpersonal conflict, and whether there is no end in sight to the situation.

Eberle et al (2009, p.2) uses the broad definition of Hidden Homeless as: “People staying temporarily with another household and who do not have a regular address of their own, where they have security of tenure”. The definition by Eberle et al (2009) reconciles to that of Crawley et al (2013) who refers to the “concealed homeless”, while Hallett (2011) similarly discusses the complicated scenario of living ‘doubled-up’, a situation where extended families live together in a single accommodation, resulting in multiple bedroom occupancy and sleeping in what would normally be living areas. This ‘doubling up’ scenario invariably leads to ‘overcrowding’ (Fitzpatrick et al (2015).

Yet the classification of Hidden Homelessness can be further extended. The ETHOS Light European Typology of Homelessness (FEANTSA, 2005) provides six

categories of which No.5 refers to people living in non-conventional dwellings, such as mobile homes.

Demaerschalk et al (2019) uses this term to include those living in sheds and similar. Furthermore, Cunningham (2024) includes people sleeping in cars, a squat or abandoned building, while Clarke (2016) includes those sleeping in tents.

The Scottish Government (2023) broadens out the categories of people experiencing Hidden Homelessness to include those who are sofa surfing. Here, McLoughlin (2013) finds that couch surfing among young people not only provides an immediate sleeping solution, but also satisfies social connectiveness, which may be vital during periods of personal trauma or due to relationship breakdowns (Kilshaw and Still, 2022).

However, couch surfing is not only a temporary answer, which lacks privacy (Lohman, 2021) and cannot therefore, be viewed as a long-term solution.

In summary, these researchers believe Hidden Homelessness comprises a broad category of people who are provisionally accommodated (Demaerschalk et al, 2019) are either living temporarily with family and friends or living in non-conventional dwellings (FEANTSA, 2005).

Maciver (2018, p.3) uses the term 'unsupported temporary accommodation' to provide an encompassing definition of Hidden Homelessness. Gray et al (2020) emphasise that it is the lack of physical visibility that renders people being classified as 'Hidden Homeless', and Comic Relief US (2021) similarly refers to the 'invisible homeless.'

The key factor, however, is that these individuals are 'hidden' because they do not access homeless services or support and as Delau et al (2021) state, rely on their own survival strategies.

Nevertheless, the situation for the Hidden Homeless is fluid and subject to change (Agans et al, 2014). Kauppi et al (2017) in particular, notes the cyclical nature of homelessness, denoting periods of extreme homelessness interspersed with sofa surfing, or living in a squat.

The Salvation Army (2023) feels that at any time, **the Hidden Homeless are a 'hair's breadth' away from rough sleeping.** As Cunningham (2024) explains, **Hidden Homelessness represents unsafe living accommodation, since it could be damp, overcrowded, unsuitable and precarious, which can exacerbate prevailing health conditions.**

# A Proposed Definition of Hidden Homeless

From the above discussion, we can propose a working definition of Hidden Homelessness which includes:

- People who live temporarily with others, but without guarantee of continued residency or immediate prospects for accessing permanent housing.
- People staying with relatives, friends or even strangers because they have no other choice.
- People living in the parental home where it is causing a problem and where there is no end in sight to the situation.
- People staying temporarily with another household and who do not have a regular address of their own where they would have security of tenure.
- People living 'doubled-up' - a situation where extended families live together in a single accommodation, resulting in multiple bedroom occupancy and sleeping in what would normally be living areas.
- People living in non-conventional dwellings, such as mobile homes, sheds, caravans or tents, where there is no available alternative.
- Those who are sofa surfing
- People sleeping in cars, a squat or abandoned buildings.

Our view is that people in these circumstances are least likely to be recognised by authorities as being at risk of homelessness.

**This definition would not include:**

- Those who are rough sleeping (ie. public spaces - street)

- Those in temporary accommodation such as night shelters, hostels, B&Bs and refuges.
- People in emergency accommodation such as overnight shelters
- People living in institutions (eg. health institutions)
- Those living with parents/guardians where it is not causing a problem, or a solution is visible.

We hope that our extensive research in this area has provided useful criteria for a definition of Hidden Homelessness that will be useful for all organisations involved in the sector and hope it can be adopted.

## Causes and Impact of Hidden Homelessness

The struggle agencies have in agreeing a universally accepted definition of Hidden Homelessness mimics the difficulties in identifying the individuals to be classified as such.

Reeve and Batty (2011) find a diverse demographic profile among their study participants, including, **those with significant support needs, individuals with health issues, the long-term unemployed, adults with low levels of literacy, those with experience of care and people with substance misuse.**

Kilshaw and Still (2022) in their analysis of individuals sofa surfing include those with financial difficulties. The connection between these groups of individuals as Emmanuel House (2024) observes, is that the Hidden Homelessness tends to be the most vulnerable in society.

In particular, London Assembly (2017) and Kingman (2018) find that Hidden Homelessness has a tendency to affect young adults (16-25). This can be caused by a range of issues including:

- **parents or extended family unable or unwilling to provide housing**
- **splitting from a partner**
- **leaving care or due to domestic abuse.**

Additionally, Rodrigue (2016) found those **individuals with a history of childhood mistreatment were more likely to have experienced Hidden Homelessness.**

While the categories of individuals who can be classified as Hidden Homeless are diverse, the factors that lead to the situation can be equally complex and multi-faceted.

Gray et al (2020) categorise the contributing factors of homelessness into three broad groups:

Individual level factors (eg. mental health issues); social support factors; and structural factors (eg. labour market, housing, economic factors). While these categories are primarily focused on homelessness in general, the groupings also resonate for those experiencing Hidden Homelessness.

One of the common factors that emerges from the work on Hidden Homelessness is the impact of housing.

James et al (2022) in studying older renters in New Zealand find unaffordable housing is conducive to driving Hidden Homelessness. Similarly, the [Single Homeless Project](#) in London, finds **insufficient affordable housing, competition for property, high incidence of no-fault evictions and a long social housing waiting list, all contributory factors to Hidden Homelessness**. This scenario can be exacerbated by prevailing economic conditions (Hanratty, 2017), especially how it impacts the net housing supply (Fitzpatrick et al. (2018).

**While the majority of work on homelessness is focused on urban areas, a growing body of work has examined peculiarities of Hidden Homelessness associated with rural settings.**

Grodzinski et al. (2011) in particular, find that rural settings are susceptible for Hidden Homelessness since they typically lack the requisite infrastructure compared to urban areas, not only in the volume of available affordable housing, but also the distance to access support is restrictive.

**Moreover, poverty is an underlying issue, given the dearth of well-paid employment.**

Regardless of context, **the detrimental consequences of Hidden Homelessness can be devastating**. Demaerschalk et al (2019) discuss how Hidden Homelessness adversely impacts on social relationships, while Crawley et al (2013) note that individuals have difficulty in moving forward with their lives, which negatively affects physical and mental health.

Cunningham (2024) not only highlight **the potential deterioration of health among the Hidden Homeless**, but its resultant knock-on effect on health services, ie. it creates wider societal issues.

However, as Tunaker et al (2023) note, there is a perceived stigma attached to the designation of being homeless, albeit Hidden Homeless, which deters some from seeking support. With fewer individuals seeking support, this in turn reduces authorities' spending on relevant infrastructure. In some circumstances it will be difficult to distinguish between driving factors of Hidden Homelessness and the resultant issues it creates. For example, substance misuse could result in an individual being homeless or may be an outcome of having no permanent home.

As a result, **Hidden Homelessness is a complex scenario, comprising a broad range of individuals with differing backgrounds and needs, driven and exacerbated by broader environmental and societal factors.**

## Conclusions and recommendations

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There is a wide acknowledgement that Hidden Homelessness is a growing issue in society and one that previous generations since the war haven't had to confront.

Our research has found there is no proper definition of Hidden Homelessness which everyone agrees on so, unsurprisingly, there seems to be very little debate on what help can be provided to move people on from these situations.

Unlike previous generations since the Second World War, there is far less expectation that people on low incomes will ever be able to afford their own homes. There are increasing numbers of people who feel they may never be able to rent in some parts of our region.

The case studies in this report shine a light on the financial and emotional stresses and strains of living in unsuitable accommodation on a long term basis when there is little hope of saving enough money to move out and move on with life.

We believe that giving Hidden Homelessness a recognised status will reduce actual homelessness, reducing the financial and mental toll on people and also the financial stress on public finances, struggling to find and pay for temporary accommodation for thousands of households who have nowhere else to go.

## Definition

We would like to propose our own definition of Hidden Homeless as a starting point for debate:

- People living temporarily with others, but no guarantee of being able to stay there.
- People staying with relatives, friends or even strangers because they have no other choice.
- People living in the parental home where it is causing a problem and where there is no end in sight to the situation.
- People staying temporarily with another household and who do not have a regular address of their own where they would have security of tenure.
- People living 'doubled-up' - a situation where extended families live together in a single accommodation, resulting in multiple bedroom occupancy and sleeping in what would normally be living areas.
- People living in non-conventional dwellings, such as mobile homes, sheds, caravans or tents, where there is no available alternative.
- Those who are sofa surfing
- People sleeping in cars, a squat or abandoned buildings.

## Action

There is very little, if any, support for people in these Hidden Homeless situations until they are threatened with, or actually become, homeless. We suggest it would save people mental stress and authorities money offering people support before the stage where people meet the criteria of statutory support for homelessness.

Detailed recommendations:

- ✓ Lobby national government to update the Homelessness Code of Guidance for Local Authorities to include a definition of Hidden Homelessness - a stage before Threatened Homelessness, bring this group of people into the care of statutory services.
- ✓ Take a preventative approach to the housing crisis in the South West by creating stronger support mechanisms for people who meet the Hidden Homeless criteria but who currently fall through the net for statutory help.
  - Clear communications for people who are in a Hidden Homeless situation to make them aware of what help they can or can't expect and guidance on any support that is available such as Citizens Advice, mental health services and how to avoid becoming street homeless.
  - Adopting the Hidden Homeless definition (see section above).
  - Funding a dedicated case worker who can provide a "one stop" support in dealings with hidden homeless situations eg. linking housing support, housing charities, GP and mental health services and benefits.
- ✓ Mental health service providers to recognise Hidden Homelessness as a contributory factor in mental health issues.
- ✓ Longer term provision of more affordable rental accommodation, including units for single, working age people, especially in rural areas. More use could be made of unused commercial properties in towns and larger villages which could be converted to affordable housing to buy or rent for single person households. This includes shops and offices that have redundant first or second floors. With the right incentives and changes to planning regulations, commercial landlords could be encouraged to make better use of unoccupied space.
- ✓ A clear definition of Hidden Homelessness to be adopted by all public and third sector organisations. We would offer our analysis above as a potential model definition.

## Policy

Policymaking needs to keep up with the reality of Hidden Homelessness which is now a fact of life for many working people (not just traditional low wage working class any more but increasingly some middle income, middle class people). We are not convinced that central or local government fully recognise how the situation has changed for predominantly younger generations, many of whom have given-up hope of home ownership and increasingly, renting their own accommodation.

## Next Steps

We would like to form a working group with local government, charities and any other individuals or organisations with an interest in housing issues to lobby for Hidden Homelessness to be taken seriously at the policy level and also to help find concrete actions that could be taken to help people out of their appalling situations.

# View from the frontline

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In our public survey, we gave space for people to tell us what they thought should happen to improve the Hidden Homelessness situation. Here are some of the responses:

- “I think social problems are not being addressed and these are impacting throughout and across the board.”
- “More affordable rents and availability of longer term rents six months plus.”
- “I think that all supported housing should have a grace period (say maybe three months) where you are allowed to work and save money whilst your housing costs are still paid by the council to allow people who are able to work to transition into private renting. I live in supported accommodation for people who have been homeless and because of how the rental payments work if anyone who lives here were to start working they would

essentially start a countdown to losing their shelter by the next rental payment date as rent support goes as soon as earnings are reported and the rent here is £1,484 a month plus a £108 service fee. This means that if a tenant over 21 got a minimum wage job (which is what people who live here are most likely to get) they would have to work 35 hours a week for a month JUST to cover their rental costs, and would immediately have to pay that money out at the end of said month with no grace period...so how are they supposed to save for a deposit or afford food or travel or work clothes and all the other expenses that go alongside trying to get your life back on track?

- “It is also worth considering that landlords usually do financial checks and are unlikely to accept a tenant who only has one month of payslips and little savings when they will have other applicants who have had a stable income for longer which again massively puts people here on the back foot. This means that everyone in my accommodation, regardless of if they can work or not, is registered on Homechoice and is bidding for social housing, when if given the opportunity to build up some sort of financial foundation there is at least some who would be capable and willing to work, and would therefore be more likely to enter into private renting. This would benefit the council, because not only would it take some pressure off our extremely strained social housing situation, but it would also reduce the amount of rent they would have to keep paying out. As it currently stands, people who live here get a social housing property anywhere between 18 months to three years, which is costing the council £26,712-£53,424 PER PERSON who lives here. Compare that to say, six months of living here with the council’s help plus three months in work with the council’s continued help with rent and support to move into a private rental, this would bring down the cost to £13,356 in some cases, and possibly even less if some people who move in here immediately start looking for work. The way the system is currently set up means that the council’s own eligibility criteria is costing them dearly whilst increasing stress on the social housing crisis. It is also perpetuating the poverty and plight that people who have been through homelessness have experienced. With little options for progression other than sitting in a small box room waiting to essentially win the housing lottery on Homechoice, it is no wonder that I have seen many fall into deep depressions or return to alcohol or drug addictions due to the stress and lack of prospects to them. I hope that this information might make some difference, however small.”

- “Build more council houses with affordable rent.”
- “More social housing, some form of rent control, tax second homes, restrict holiday-home businesses, increase the percentage of affordable housing provision in new developments.”
- “Provide sufficient council housing and bring in a rent cap to landlords! Sort out ongoing issues with Airbnb and second home owners. No-one should have a second home until everyone has a first home!”
- “Build more apartments for single people.”
- “Cost of renting far exceeds a fair amount compared to normal full time working salaries.”
- “Social housing should not be an outsourced, profit-making exercise to unload local authority responsibilities.”
- “Affordable housing, not companies making huge profits.”
- “Actual help provided from the local authority, more social housing. The same system they have in Scotland- the 'Housing First' scheme.”
- “More social housing.”
- “Provide actual proper affordable housing and make it easier to get a mortgage.”
- “Stop homes being turned into Air BnBs and punitive taxes on second homes.”
- “No deposit requirements. No homes for people moving into Cornwall.”
- “Landlords should have to seek planning permission for short term lets such as Airbnb, and there should be a ceiling on the percentage of the housing stock granted planning permission for short let. This would ease the housing supply. There should be punitive taxes also to discourage second home ownership.”

- “Greater affordability and availability of houses for sale and for rent as at the moment they are overpriced and scarce. Most of my childhood friends have either had to move away or are living with family. I am scared of what will happen when my parents die as I am a single person and things are a struggle, jobs are limited/not paid enough for house/rent prices in the area. My goals are security and a reasonable standard of living. I am Cornish born and bred and love my home but all people my age and younger are being priced out of Cornwall.”
- “Repurpose brownfield buildings, scrap leasehold, more social housing.”
- “Raise awareness of the additional barriers to housing faced by disabled people who have to rely on Universal Credit (UC). Tell people about the rule that traps disabled people in abusive relationships, because UC is calculated by household not individual - my partner's earnings resulted in my UC being stopped when I moved in with them, and I stayed for longer than I wanted because I couldn't afford to leave. That rule is based on an outdated and misogynistic "traditional family", and all it does is help abusers to abuse - it needs to be overturned, and UC claims need to be individual rather than household.”
- “Highlight the additional risks of Hidden Homelessness for LGBTQ+ people, especially younger people. They're very vulnerable to this, often due to familial rejection.”
- “Devon Home Choice is too difficult for me to access due to my ill health. Ideally there should be someone doing this on my behalf. And I feel it's hopeless.”
- “More AFFORDABLE, nice homes, with gardens, both rented and to buy, suitable for low income families. Private rented accommodation is NOT affordable to low income households. Higher housing benefit to help cover the huge gap between housing benefit and actual rent.”
- “More four bedroom houses available as I have six children in a three bedroom house. Five of them are in one room – a boy aged 15 with four sisters aged 16,8,4,2 and one 18-year-old in a box room.”

- “I need a deposit for a rental property but no one can help as I don’t meet anyone's criteria.”
- “Give the help to the person who is in need of housing and suffering with mental health.”
- “More affordable housing to rent or buy.”
- “It depends on the situation. For me and many people in Devon, all we want is a simple cabin to live in and a bit of garden space to grow food in. But it's impossible to buy land that size at a reasonable rate, it's completely unaffordable, yet it would solve a lot of problems. It would solve my mental and physical health problems and make me more fit for work. It would free up housing space for someone else needing a flat (the one I'm currently in), there's lots of land in Devon. It makes more sense to me for the council to offer these types of accommodation- land and grants for building oneself a cabin / ecohome / caravan, than endlessly building new towns and housing estates.”
- “More landlords to accept people on benefits and allow tenants with pets.”
- “Access to housing that doesn't require big amounts of upfront payments and strict credit checks/need for guarantors.”
- “Affordable housing prioritised for young people living in Cornwall.”

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# NOTES

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# Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

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