

# "I don't know what the winter's going to bring": experiences of homelessness during a cost of living crisis



Report by  
Michael Allard

## Acknowledgements

This research would not have happened without the involvement of many, many people.

Most importantly, the research would not exist if 40 people who have faced homelessness hadn't generously shared their difficult experiences with us. We hope the interviews you took part in go on in some way to help you and others who find themselves losing or without a home.

We would not have completed these interviews without help from Crisis Skylights and other homelessness services, who introduced us to many of our interviewees and were providing them with crucial support.

Other important partners in this work included Siâron Hughes and Helen Thomas, as well as Jordan McLaren and Josh Glendinning at Opinium – thank you all.

Finally, there isn't space to thank all the Crisis colleagues who helped with this project, but special thanks are due to Rebekah Stroud, Ben Sanders, Cuchulainn Sutton-Hamilton, Francesca Albanese, Laura Payne, Ruth Jacob, Jasmine Harris, Rhiannon Sims, Saskia Neibig, Michelle Gray and Carey Hill.

### Crisis head office

66 Commercial Street  
London E1 6LT  
Tel: 0300 636 1967

[www.crisis.org.uk](http://www.crisis.org.uk)  
Copyright Crisis 2022  
ISBN 978-1-78519-086-5  
Crisis UK (trading as Crisis).  
Registered Charity Numbers:  
E&W1082947, SC040094.  
Company Number: 4024938

# Contents

<i>Figures and tables</i>	iv	
<i>Acronyms</i>	v	
<i>Foreword</i>	vi	
<i>Executive summary</i>	viii	
<i>Background</i>	xiv	
<b>1. Losing your home</b>	<b>1</b>	
1.1 Before the cost of living crisis	1	
1.2 The cost of living crisis and homelessness	3	
1.3 How the cost of living crisis led people to lose their homes	5	
<b>2. Looking for a home</b>	<b>11</b>	
2.1 Accessing private rented accommodation	11	
2.2 Accessing social rented accommodation	13	
2.3 Staying in a home	16	
<b>3. The cost of living when you're facing homelessness</b>	<b>18</b>	
3.1 Cost of living challenges among people facing homelessness	18	
3.2 The cost of living, homelessness, and wider inequalities	25	
<b>4. The personal impact of homelessness during the cost of living crisis</b>	<b>30</b>	
4.1 Practical impacts	30	
4.2 Impacts on mental health and wellbeing	34	
<b>5. Recommendations</b>	<b>38</b>	
<i>Bibliography</i>	<b>40</b>	
<i>Appendix</i>	<b>44</b>	

## Figures and tables

### Chapter 1

Figure 1	Private landlord claims for property repossession, January–March 2019 to July–September 2022, England and Wales	5
Figure 2	Statutory homelessness in England, households owed a prevention or relief duty because of the end of an assured shorthold private tenancy, January 2019–June 2022	6

### Chapter 3

Figure 3	Concerns about housing situation among different groups of low-income households	26
----------	----------------------------------------------------------------------------------	----

### Appendix

Table 1	Qualitative interview sample	44
Table 2	Quantitative survey sample	45
Table 3	Levels of mortgage and rent arrears	46
Table 4	Perceived affordability of hypothetical rent increases	47
Table 5	Perceptions of current housing costs among different groups	48
Table 6	Confidence in navigating housing challenges and crises	49
Table 7	Experiences of the past 12 months among different groups	50
Table 8	Expectations for the coming winter among different groups	52
Table 9	Increases in income and spending over the past 12 months among low-income households	53
Table 10	In arrears for services/goods, by housing situation	54

## Acronyms

B&B	Bed and Breakfast
CAMHS	Child and Adolescent Mental Health Services
CPN	Community Psychiatric Nurse
DHP	Discretionary Housing Payment
DLUHC	Department for Levelling Up, Housing and Communities
DWP	Department for Work and Pensions
H-CLIC	Case-level statutory homelessness data collection tool
LA	Local Authority
LHA	Local Housing Allowance
NASS	National Asylum Support Service
NRPF	No Recourse to Public Funds
PRS	Private Rented Sector
TA	Temporary Accommodation
UC	Universal Credit

# Foreword

Poverty has always been one of the biggest drivers of homelessness. It's exhausting, it chips away at people and it pushes them to the brink. For years, Crisis has helped people who struggle to afford the most basic essentials and feel trapped because they don't have enough money to move into a safe, settled home. In 2022, as the cost of rents, energy, and food have soared, we now face the prospect of thousands more people becoming homeless.

If there was ever any doubt over the role housing plays in the cost of living crisis, this report offers a clear reminder. Our survey suggests that nearly one million households on low incomes fear eviction this winter, and around three million are having to skip meals so that they can cover the cost of housing. Interviews with people facing homelessness reveal the awful sacrifices they are being forced to make to get through the next month without losing their home, like avoiding travelling to see family because it would cost too much or pawning treasured possessions.

People who rented privately were particularly exposed to sudden economic shocks, lacking the security needed to avoid being suddenly pushed into homelessness because of a no-fault eviction notice or an increase in their rent. One person described being evicted through no fault of her own three times in the space of five years, making it harder to care for other household members with severe health needs because of the 'constant homelessness hanging over our heads.'

The research also provides further proof that the cost of living crisis is being felt more harshly by some people than by others. We heard about the stress of being put on a more expensive energy pre-payment meter to recover debt, putting people at risk of having no heating this winter. Our survey findings show that people from Black, Asian and other minoritised ethnic groups are more likely to have been in poor housing conditions this year and are nearly twice as likely to expect to face eviction this winter. We also saw how the cost of living uniquely affects people who have been homeless. Interviewees in unsuitable temporary accommodation often had to pay more than necessary for their food, travel and laundry – something even harder for people who are restricted from accessing income through benefits or work because of their immigration status. The survey also points to people with past experience of homelessness being most at risk of losing their homes this winter.

It doesn't have to be this way. We can make the private rented sector a more secure way to live. The UK government must deliver on its assurances and end no-fault evictions. While many benefits are being uprated in line with inflation, Local Housing Allowance remains set at an outdated level, leaving millions with a huge shortfall between their housing benefit and the actual cost of renting a new home. In-tenancy rent increases should also be tied to an inflationary measure – so that people do not have the carpet ripped out from under them with an unmanageable rent hike, at a time when they are already hugely limited by their current income.

But we need to go further. More financial support must be considered for those at risk of or experiencing homelessness – including those who are not able to access the benefits system because of issues with eligibility. Much more needs to be done to prevent homelessness from happening in the first place. We desperately need more homes across Great Britain. The Welsh and Scottish governments must deliver on their current commitments, and the UK government needs to be more ambitious and build 90,000 social homes a year for the next 15 years.

It's a daunting task but the cost of doing nothing will be far greater. Aside from our obvious responsibility to prevent hundreds of thousands of people from the devastating consequences of homelessness on their health, wellbeing and being able to fulfil their potential, ending homelessness also makes sense on economic terms alone. The cost of living crisis is posing new challenges, but Crisis will not relent in our journey to end the homelessness of the people we meet and in finding solutions to end homelessness for good, across Great Britain.



Matthew Downie  
Chief Executive, Crisis

# Executive summary

This research shows how the 2022 cost of living crisis is driving thousands of people into homelessness. Unaffordable housing and other rising costs are forcing people to lose their homes and many people are trapped in homelessness as it becomes harder to cover the living costs of a new home. People are making terrible sacrifices whilst homeless, and over one in four (29%) low-income households say that they will need to skip meals to keep up with their housing costs this winter.

## Key findings<sup>1</sup>

The 2022 cost of living crisis has pushed many people into homelessness. On any given night in 2020 around 227,000 households in Great Britain were experiencing the worst forms of homelessness including sofa surfing, rough sleeping and living in cars, tents and non-residential buildings. Modelling shows this number could increase to over 300,000 households next year.<sup>2</sup> But even before the cost of living crisis hit, years of unaffordable housing, rising living costs, and widespread poverty led thousands of people into homelessness, and meant thousands more were barely managing to pay for their housing and living costs.

The socio-economic impacts of the Covid-19 pandemic then exposed even more people to homelessness.<sup>3</sup>

Currently, hidden in the crisis of families forced to choose between heating and eating, is a housing crisis where the cost of rents eat up more and more of people's incomes. Low-income households are disproportionately affected by the cost of living crisis and, since the pandemic, rents in Great Britain have been steadily climbing to unaffordable levels. Between April and June 2022, they have risen at the fastest annual rate for 16 years, before reaching record highs in the autumn.<sup>4</sup>

Against this backdrop, over two thirds (71%) of low-income households in our survey said their overall household spending increased since November 2021. Over half of low-income renters (51%) said their rent had increased and 84% of all low-income households said their food and grocery costs had gone up.

One in ten (10%) low-income households were already behind with their housing payments (either rent or mortgage). This is higher (16%) amongst households who were in receipt of housing benefit reflecting both decreases in income and the shortfalls often paid by people living in the private rented sector who are in receipt of Local Housing Allowance. Analysis<sup>5</sup> carried out in October 2022 showed just 8% of properties in England were affordable on Local Housing Allowance rates, which are frozen at a level based on rents from 2018–2019. There were also concerns about meeting housing costs over the winter with nearly one in four (24%) low-income households in receipt of housing benefit saying they will be behind with their housing payments.

In interviews we heard about people facing homelessness because their rent rose to an unaffordable level. Other people could no longer afford their housing and living costs overall when their income had stayed the same or decreased due to other pressures in their lives such as health issues and loss of work. In some cases, this meant that people who thought they had left homelessness behind were now at risk of returning to it.

**“I was in a situation where I wasn't even earning enough money to be able to pay for the rent that I**

**had currently for two years been paying, which was £870 a month, plus all of the other bills. And then of course when [the landlord] came back to me he said 'I put it up to £1,200 because that is the going rate' and I just thought I have no hope in hell of being able to find that extra money, because it was hard to mouth pretty much all the time.”**  
(Interviewee)

**“I'm paying out £756 rent for a one-bedroom flat... plus the rates on this flat are £175 a month. So again, it's put me in the situation where, yes, I've got a roof over my head, and I'm working, but I don't have any spare cash. It's just the cost of everything. I've just had an energy bill come through and it's got £2,093 on it, and I'm thinking, what the bloody hell is that all about? ...I don't have the heating on, I daren't put the heating on, and I've got things like that coming through the door for me. I'm thinking Jesus Christ, where do you go from here?”**  
(Interviewee)

The cost of living crisis is creating huge insecurity for people living in the private rented sector on low incomes. Between July and September 2022, claims to evict tenants following a no-fault, Section 21 notice, and other claims by private landlords in England, had exceeded the levels seen immediately before the pandemic.<sup>6</sup> Across England 19% more households were facing homelessness in the first half of 2022 because of issues with private rented sector accommodation compared to the same period of time in 2019.<sup>7</sup>

1 These research findings are based on qualitative interviews with 40 people who had been at risk of or experienced homelessness during 2022, and an online survey with 2,000 people, who were nationally representative of low-income households in Great Britain (those with an income in the bottom 40% of all household incomes, adjusted for household size and composition).

2 See Watts, B., Pawson, H., Bramley, G., Young, G., Fitzpatrick, S. and McMordie, L. (2022) *The Homelessness Monitor: Great Britain 2022*. London: Crisis <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/about/the-homelessness-monitor-great-britain-2022/>

3 Ibid.

4 Rightmove (2022) *Rental Trends Tracker: Q1 2022*. and *Q2 2022*. Rightmove: Online. <https://hub.rightmove.co.uk/q1-rental-trends-tracker-2022/>; and <https://hub.rightmove.co.uk/rental-trends-tracker-q2-2022/>

5 Crisis and Zoopla (2022) *Falling short: Housing benefit and the rising cost of renting in England* [https://www.crisis.org.uk/media/248340/zoopla\\_briefingv8-1.pdf](https://www.crisis.org.uk/media/248340/zoopla_briefingv8-1.pdf)

6 Ministry of Justice (2022) *Mortgage and Landlord Possession statistics: July to September 2022*. MoJ: Online. <https://www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-july-to-september-2022>

7 Department for Levelling Up, Housing and Communities (2022) *Live tables on homelessness*. DLUHC: Online. <https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness>.



**“Just after a few months of us being moved here the landlord says that he will be selling... He has got a number of properties and he is basically selling them all off because he’s retiring and this is the last house that he has that he wants to sell.”**  
(Interviewee)

Many people who responded to the survey were worried about their future living situation and meeting their housing costs. One in eleven (9%) low-income households said it was likely they would face eviction in the coming winter.

Access to affordable housing has also become even more difficult. Around half (49%) of survey respondents said they were not confident about being able to afford to move into a home that required a month’s rent in advance as well as a deposit also worth one month’s rent, a common requirement in private rented housing. There were also issues with people on housing benefit struggling to cover the shortfall between Local Housing Allowance and the actual cost of their rent, which would mean they had less money to spend on other outgoings such as food, bills and transport.

**“It is very difficult, because it’s capped at five weeks’ deposit plus the month’s rent in advance, so straight away you’re looking at the best part of £2,000 for a one-bedroom place anyway, just to step through the door.”**  
(Interviewee)

**“I’ve looked and with my financial situation most of the private rents are too expensive. I’m going to be out of pocket each month because I’ll be paying like nearly between £70 and £100 per month towards top up on the rent. That is money I can’t afford to lose.”**  
(Interviewee)

What was particularly worrying, however, was that many people who were living in – or were expecting to move into – social housing were concerned about how sustainable this was when the cost of living was so high. Despite social housing being the most affordable rent available, it was unclear how they would manage affording everyday costs in the future.

**“I’m struggling. Really struggling... I have been in a little bit of debt with living here and everything... Once my health gets picked up and everything, I will have to move into my own place. And that will worry us.”**  
(Interviewee)

People made enormous compromises and sacrifices to survive and to try and avoid homelessness. In the survey, over one in four of all respondents (23%) described having skipped meals during the last 12 months to save money, and 29% said that they would likely need to skip meals to keep up with their housing costs over the coming winter. This proportion rises to 43% among households with children.

**“I get... this prepared [meal], the frozen one, so I just warm them up, and I just eat that, and I eat very little. Like once a day, or sometimes not even that. Just tea and biscuits. That is what I eat.”**  
(Interviewee)

**“You have to sacrifice some things in order to, yeah, to make ends meet. Well at times you’ve just go to [go], ‘it is easier to sacrifice something like that than not having gas and electric or the money to pay rent and end up back on the streets.”**  
(Interviewee)

Others talked about taking extreme measures, like scrapping their car that was costing too much to run, borrowing money from a loan shark, shoplifting food, and selling their

treasured belongings – including a wedding ring.

**“I had had that ring on most of my life, and then to have to be in a situation where you’ve got to sell probably one of your last treasures, and it’s like you’ve just got to do it. So I pawned it... that month I thought great, I’m able to buy a bit of food and maybe pay an extra bill or put some more petrol in the car, but you can’t keep doing that because I don’t have any more jewellery.”**  
(Interviewee)

For people living in temporary accommodation provided by their local authority there were unique challenges associated with rising costs which meant many people were trapped in this situation. People often paid more for food and washing clothes because of inadequate facilities. Households in settled accommodation but at risk of homelessness were also facing higher costs because they were on pre-payment meters for their gas and electricity.

**“I haven’t got a cooker and I haven’t got a big fridge, so I haven’t got freezer space and I’ve got very little actual storage space for like bulk buying, so I can’t do any of that in terms of like buying cheaper groceries. I can’t batch cook. I use a microwave to cook all my meals so I get a lot of ready meals and like half prepared meals which are at a bit of a premium. You know there is not even counter space to chop vegetables and stuff, so it’s not easy for me to go to market for example and buy like 10kg of potatoes at a cheap price and then cook up batches of things. I can’t really do that. I would do it if I could because I’m pretty good at that sort of stuff. So I definitely pay more.”**  
(Interviewee)

This research also reveals how some groups have been disproportionately affected by the cost of living crisis. Reflecting other research highlighting structural inequality and discrimination, people from Black, Asian and other minoritised ethnic groups were around twice as likely (16%) as people identifying as White (7%) to say they were expecting to face eviction this winter. People with past experience of homelessness were two and half times more likely (24%) than others to say this, pointing to a worrying trend that people with past experience of homelessness may be at heightened risk of becoming homeless again.

In the interviews, we also met people with disabilities whose health and living situation meant they faced increased food and travel costs, and we heard from people who struggled with not being able to receive any income from work or benefits to help them navigate the cost of living, due to conditions attached to their immigration status.

**“I haven’t [gone to a food bank] because... I cannot carry. If I go in a cab it’s the same thing, like I can’t carry because I’m too weak... I will get a panic attack anywhere and always I am scared I will get a panic attack so I take cabs... Now I’m scared to even call a cab, because cabs are costing more, just to even go to my hospital appointments.”**  
(Interviewee)

Experiences of homelessness and the fear of being at risk exerted a huge toll on people’s mental health. People described how they felt anxious not knowing where they would get the money to pay for housing and other essentials and feeling concerned about the impact of turning off their heating.

**“It’s one of the hardest things that I’ve ever had to do, spreading so little amount of money out over the monthly period to just survive, just on groceries, bills, and it’s sort of living day-to-day and then it’s like utility bills as well, and there is**

**no room for a treat of any sort, it's diabolical, it is really, really hard."**  
(Interviewee)

**"I am worried. I don't know what the winter's going to bring. We're in a cold snap now and the winds have been really bad, and we've had a few storms here. I live close to a mountain and it can get cold here, so I am just hoping that my son stays in the job that he's got, I hope that I might be able to get some part-time work, working from home."**  
(Interviewee)

It was particularly troubling to hear people who were in accommodation say they were spending a lot of time alone in their home, because the cost of travelling to see other people, and/or spending money on food or drink with them, was too high. This had the devastating consequence that some people said they couldn't spend time with their children.

**"I don't run a car anymore because I can't afford it. I can't just sort of go for a drive or take my kids out or anything or go and see my daughter."**  
(Interviewee)

**"I can't believe sometimes that I have to say no to meeting friends and family because I can't afford the petrol to go over to the friend or family member to have a meal, because I'm thinking if I use the petrol to go over to visit them although you know you will benefit from a nutritious meal and a chat and it will be lovely because you've got comfort, you are then thinking no, I can't do that, because I do need that £10 of petrol money to get to work the next day. You know, to be in a situation where you're having to choose from comfort or necessity and petrol to be able to do that bit of travelling, to earn your wages, it is a real sorry state of affairs, I feel anyway."**  
(Interviewee)

### Recommendations

1. To stop people becoming homeless because of unaffordable rent increases, there should be a limit placed on in-tenancy rent increases in all three nations so that they are always tied to an inflationary measure. The UK Government must also invest in Local Housing Allowance so that it covers at least the bottom third of rents in a local area, to help people stay in and access affordable housing without having to make up the shortfall between housing benefit and the true cost of private rents.
2. The UK Government must urgently bring forward the Renters' Reform Bill to improve the private rented sector in England, including by ending no-fault evictions and introducing a decent homes standard. In Wales, it is important that the Welsh Government ensures the successful implementation of the Renting Homes Act, which seeks to provide better protection for those facing 'no-fault' evictions.
3. In England, the UK Government urgently needs to set out a coherent housing strategy to deliver affordable homes for all people who need them, including the delivery of 90,000 social rented homes a year for the next 15 years. In Wales, the Welsh government needs to deliver on its target of 20,000 social homes by 2026. In Scotland, the Scottish Government must make swift progress on its commitment to deliver 110,000 affordable homes by 2031/32, meeting interim targets.
4. The UK government should consider pausing deductions from Universal Credit for anyone who is at risk of or experiencing homelessness. More broadly, across Great Britain, all levels of government should continue to consider additional targeted financial support to help those at

increased risk of homelessness, including those with restricted eligibility for benefits.

5. The research revealed both how the cost of living crisis puts people with long-term health conditions facing homelessness at a disadvantage and leads people to face isolation as they struggle with mental health challenges. The UK Government should develop a cross-government strategy to reduce health inequalities. In Wales, it will be important for the Welsh Government to continue to consider health in its work to end homelessness.

# Background

In 2022, there were dramatic increases in the cost of goods and services in Great Britain, including gas, electricity, food shopping and rent, driven by high levels of inflation and other factors that affected trade, supply chains and energy costs.

Crisis wanted to assess what impact the cost of living crisis was having on homelessness and housing insecurity: firstly, to understand if and how it was driving people into homelessness, and secondly, to explore how it affected people's experiences of homelessness.

To do this, we interviewed 40 people who had been at risk<sup>8</sup> of or experienced homelessness during 2022, and conducted an online survey with 2,000 people, who were nationally representative of households on the lowest incomes in Great Britain:

- The 40 qualitative interviewees were based in a range of locations in Great Britain, as per Table 2 in the Appendix. People were recruited via a mix of methods including advertising via Crisis' website, as well as contact with Crisis Skylights and other homelessness support services. Interviews were completed by phone, online and in person by the Crisis research team during September to November 2022.
- Survey respondents all had equivalised household incomes of less than £24,714.<sup>9</sup> The sample was nationally representative of the lowest 40% of incomes on the basis

of quotas set around age, gender, region, working status, and ethnicity. No quotas were set around housing tenure to avoid excluding people in homeless and other atypical living situations. Table 2 in the Appendix provides more details on the sample. Survey fieldwork was carried out by Opinium in early November 2022.

- The Crisis research team designed the research materials and completed all analysis.

<sup>8</sup> Participants in qualitative interviews were defined as being at risk of homelessness if they felt it was likely they would become homeless or seek support related to homelessness in the next six months

<sup>9</sup> All respondents had an income in the bottom 40% of all household incomes, before their housing costs, and including all their earnings, income and benefits. The income threshold was based on figures from the Households Below Average Income Survey (HBAI) 2019/20. Where the survey findings are grossed up to population level, this was done by Crisis using ONS population figures from 2021.

## Chapter 1: Losing your home

### 1.1 Before the cost of living crisis

Poverty is the biggest driver of homelessness, with experiences of child poverty being one of the most common shared experiences among people who have faced homelessness.<sup>10</sup> Prior to the cost of living crisis, both homelessness and child poverty were increasing. Levels of homelessness in Great Britain steadily increased between 2012 and 2019, with the number of households experiencing 'core' homelessness – the most immediate and severe forms of homelessness – increasing by 14% to around 236,000.<sup>11</sup> Whilst the proportion of people in poverty remained relatively stable, with one in five people in the UK experiencing relative poverty after housing costs, the proportion of children, working-age adults and pensioners in poverty grew during this time.<sup>12</sup>

In the past ten years there have also been growing levels of housing need across most of GB due to lack of affordable and suitable housing supply which is most pronounced in England.<sup>13</sup> Local authorities have cited lack of affordable and accessible housing as key challenge to meeting their homelessness duties which has led to rising and persistent levels of households trapped in temporary accommodation across England, Scotland and Wales.<sup>14</sup>

This was reflected in the experiences of people we spoke to, many of whom had experienced poverty either earlier in their lives or for the past few years. Some therefore felt that whilst the cost of living crisis was adding further financial pressure, they had already been trying to survive without much money.

<sup>10</sup> Bramley, G. and Fitzpatrick, S. (2018) Homelessness in the UK: who is most at risk?, *Housing Studies*, 33:1, pp. 96-116, <https://www.tandfonline.com/doi/full/10.1080/02673037.2017.1344957>

<sup>11</sup> See p. 77, Watts, B., Pawson, H., Bramley, G., Young, G., Fitzpatrick, S. and McMordie, L. (2022) *The Homelessness Monitor: Great Britain 2022*. London: Crisis <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/about/the-homelessness-monitor-great-britain-2022/>

<sup>12</sup> See p. 12, Joseph Rowntree Foundation (2022) *UK Poverty 2022: The Essential Guide to Understanding Poverty in the UK*. York: JRF. <https://www.jrf.org.uk/report/uk-poverty-2022>

<sup>13</sup> Bramley, G. (2018) *Housing supply requirements across Great Britain: for low-income households and homeless people*. London: Crisis and National Housing Federation. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/housing-models-and-access/housing-supply-requirements-across-great-britain-2018/>

<sup>14</sup> Stephens, M., Perry, J., Williams, P., Young, G. (2022) *2022 UK Housing Review: Autumn Briefing Paper*. Online: Chartered Institute of Housing and University of Glasgow. <https://www.cih.org/publications/uk-housing-review-2022-autumn-briefing-paper>



**“I would say four years now, that it’s been – it was difficult before the pandemic... I have always had to budget because I get little in, but now I’m budgeting on the budget.”**  
(Interviewee)

**“I don’t know why this cost of living crisis has only just become like a concern... I feel like people have got short-term memory loss... Yeah, like this has been happening for a really long time. People like me have been struggling for a really long time. It’s just that now it’s hitting everyone. So now it’s front-page news.”**  
(Interviewee)

People also had specific financial challenges that had been ongoing for a few years. These included restrictions in benefit entitlements and previous debt going back several years from housing costs, energy bills, and credit cards. For example, some people were subject to the benefit cap, limiting what benefits they could receive for a household of their size, and others were paying back advance payments on their benefits, meaning they were never receiving the ‘full’ allowance that, on the surface, they were entitled to.

**“[Universal Credit] has changed. They took over £88 and some pence and it does make a big difference... I think that is where they said the benefit cap is coming in. They didn’t explain it to me.”**  
(Interviewee)

**“My gas bill went into arrears and the arrears kept going up and I had to get in touch with StepChange and stuff like that, and at one point they said my debt was deficit because I was paying out more than I was actually getting.”**  
(Interviewee)

Many people we spoke to had experienced different forms of homelessness or had episodes of homelessness earlier in their lives. In the survey, nearly one in four (23%) of households on low incomes had a past experience of homelessness. Some interviewees had been rough sleeping or sofa surfing for the past few years.

Others had been sleeping in temporary accommodation for sustained periods of time, sometimes with their children. Recent data shows nearly half of all people in temporary accommodation in England at the end of March 2022 had been living there for over two years. Over half of families in temporary accommodation had lived there for more than two years, and one in five (20%) of all households in temporary accommodation had been living there for over five years. In Scotland, the average length of time spent in temporary accommodation in 2021–22 was just under 200 days.<sup>15</sup>

**“To be honest, my temporary schemes lasted for a fair bit. I was in one, the longest temporary I was in for about 7.5 years... In 2013 I moved in to temporary before that but I moved in April, came out of that by July, and then that is when I went into the one I stayed in for 7.5 years. So yes, from 2013 [until 2022].”**  
(Interviewee)

The impacts of the pandemic also had an effect on the incomes and job security of many households particularly if they were in the catering industry or self-employed. Whilst government support such as the £20 uplift in Universal Credit, mortgage break and eviction moratorium helped at the time, the removal of these without transitional support caused financial problems later.

**“I noticed... that extra Covid payment... I had my own place then and I split that £20 between my gas and electric... It was about an extra day of electric and about another two or three days’ gas.”**  
(Interviewee)

**“I took advantage of the mortgage break, so I think that it was three months I had... but as the other costs of living were slowly increasing as well it was just that one was offsetting the other and I didn’t really notice that much... I thought it would be beneficial, because I was, as I said, in lots of debt. So when that became available I thought okay, this is good, I can get breaks on this and credit cards were giving me breaks as well, so I thought this is actually a way where I might benefit from this pandemic but no... It was just a delay. Holding off the inevitable.”**  
(Interviewee)

Many people we spoke to were already exposed to financial risks which meant that pressures such as increases in living costs or loss of income had pushed them into homelessness or very near to it. Added to this was a lack of strong support networks prior to the cost of living crisis, or limits on what support people could ask for. This was reflected in the quantitative survey, in which 45% of households on low incomes said that if they lost their home they were not confident they would have someone to live with until they found a new home. One participant described how this was driven by her whole family having financial difficulties. Another described not wanting to be a ‘burden’ to others.

**“All my family have died, so I’m on my own and living in a place with all these health issues and**

**everything... I haven’t got any [support network].”**  
(Interviewee)

**“No, I don’t have family that lend money to folk. We don’t do that in our family. We don’t borrow from anybody and we certainly don’t ask for handouts, so no... I have met somebody now and I am dating, but he is not financially responsible for me and although it’s very nice that now and again he will take me out and buy me a dinner, you know, it’s not something I really want to burden him with, so without realising it you’re isolating yourself, because you don’t want to talk to your partner about the things that you’re dealing with because you’re worried that if you are constantly talking about finances and not being able to pay for bills, that you might wreck a relationship that could be a wonderful relationship in years to come.”**  
(Interviewee)

### 1.2 The cost of living crisis and homelessness

The cost of living, already a challenge, became even harder to manage in 2022, with high levels of inflation driving up prices across essential services and goods. Overall, the cost of electricity, gas and other fuels rose first in the spring, and then by a further 24% between September and October 2022. Food prices increased at their highest rate for 45 years, also in October.<sup>16</sup>

The cost of listed rents in Britain also rose at their fastest annual rate for 16 years between April and June 2022, before reaching record highs in the autumn.<sup>17</sup> People claiming housing benefit have faced additional challenges with increased housing costs. Analysis by Zoopla and Crisis

<sup>15</sup> Department for Levelling Up, Housing and Communities (2022) *Statutory homelessness in England: financial year 2021-22. Additional temporary accommodation breakdowns*. DLUHC: Online. <https://www.gov.uk/government/statistics/statutory-homelessness-in-england-financial-year-2021-22>; and Scottish Government (2022) *Homelessness Statistics, 2021-22*. Scottish Government: Online. <https://www.gov.scot/publications/homelessness-scotland-2021-22/>

<sup>16</sup> Office for National Statistics (2022) *Consumer price inflation, UK: October 2022*. London: ONS. <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/october2022>

<sup>17</sup> Rightmove (2022) *Rental Trends Tracker: Q1 2022, and Q2 2022*. Rightmove: Online. <https://hub.rightmove.co.uk/q1-rental-trends-tracker-2022/>; <https://hub.rightmove.co.uk/rental-trends-tracker-q2-2022/>;

also showed that in October 2022 just 8% of properties in England were affordable on Local Housing Allowance, the rates used to calculate housing benefit for private renters, and which are frozen at a level based on rents from 2018–19<sup>18</sup>. This meant that 1.7 million households in England who rely on housing benefit for private rent now have even larger shortfalls to meet their housing costs.<sup>19</sup>

Our survey of low-income households shows expenditure on all living costs has gone up whilst for the majority of households incomes have stayed the same or decreased. Over two-thirds (71%) said their overall household spending had increased in the past 12 months (November 2021–2022), despite the fact that less than one third (29%) had said their overall household income had increased over the same period of time. The proportion who said their spending on energy and food had increased was even higher (at 85% and 84%).

Housing costs among survey respondents also rose and were a significant outgoing. 51% of renters and mortgagors said their housing costs had increased over the past year, in most cases (79%) whilst living in the same home (see Table 9 in the Appendix). Over one in four respondents (29%) said their current housing costs were more than one third of their monthly income (see Table 5), suggesting their housing is unaffordable according to recommendations of the Affordable Housing Commission.<sup>20</sup>

18 Crisis and Zoopla (2022) *Falling short: Housing benefit and the rising cost of renting in England*. [https://www.crisis.org.uk/media/248340/zoopla\\_briefingv8-1.pdf](https://www.crisis.org.uk/media/248340/zoopla_briefingv8-1.pdf)

19 Crisis (2022) *Falling Short: Housing Benefit and the rising cost of renting in England*. Crisis: Online. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/housing-models-and-access/falling-short-housing-benefit-and-the-rising-cost-of-renting-in-england/>

20 See p. 66, Affordable Housing Commission (2020). *Making Housing Affordable Again: Rebalancing the Nation's Housing System*. Affordable Housing Commission: Online. <https://www.affordablehousingcommission.org/news/2020/3/23/making-housing-affordable-again-rebalancing-the-nations-housing-system-the-final-report-of-the-affordable-housing-commission>

21 Citizens Advice (2022) *Cost of living data dashboard, November 2022*. Citizens Advice: Online [https://public.flourish.studio/story/1634399/?mc\\_cid=8f81e33530&mc\\_eid=ac5faeb4d9](https://public.flourish.studio/story/1634399/?mc_cid=8f81e33530&mc_eid=ac5faeb4d9)

22 Ministry of Justice (2022) *Mortgage and Landlord Possession statistics: July to September 2022*. MoJ: Online. <https://www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-july-to-september-2022>

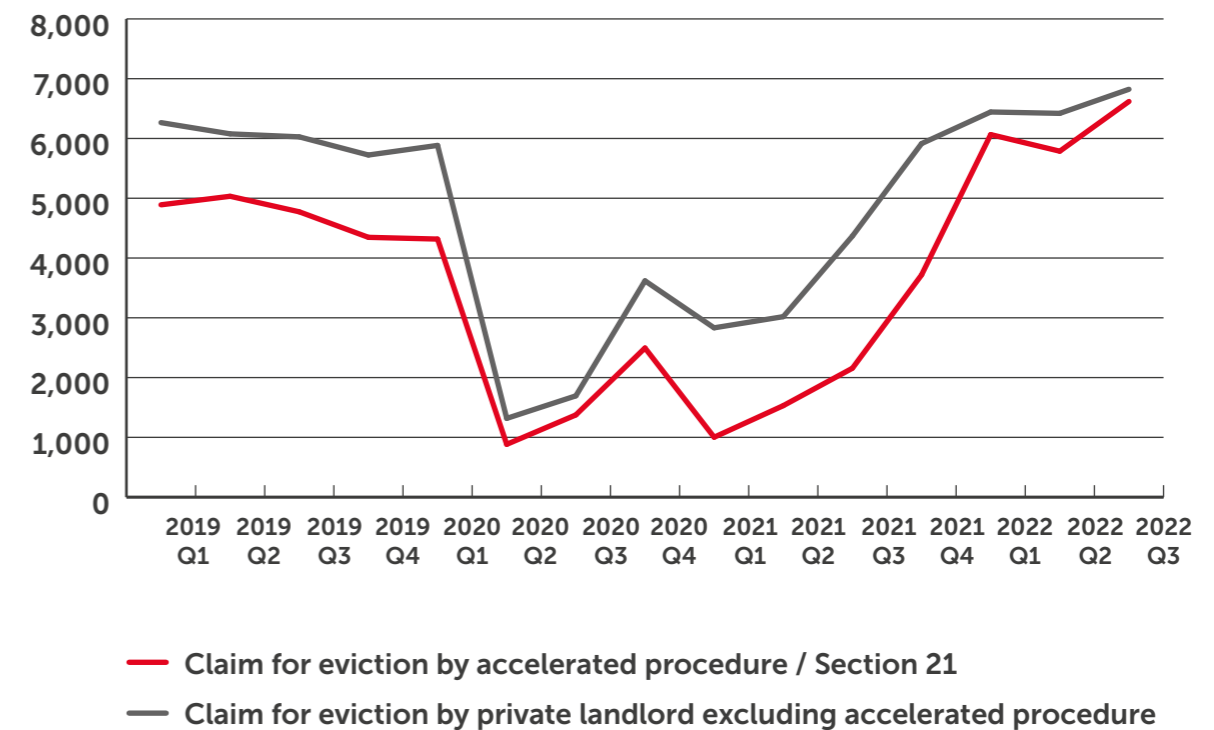
23 This echoes similar research conducted by Shelter recently among private renters. See [https://england.shelter.org.uk/media/press\\_release/almost\\_a\\_million\\_private\\_renters\\_are\\_under\\_threat\\_of\\_eviction](https://england.shelter.org.uk/media/press_release/almost_a_million_private_renters_are_under_threat_of_eviction)

As a result of these cost increases, levels of debt increased. Nearly one in three (30%) low-income households were behind on payments for one or more of their outgoings. Credit card repayments, energy bills, and rent were the most common sources of debt (see Table 10). Similarly, in November 2022 Citizens Advice reported that nearly half of the people they were supporting had negative budgets – meaning their necessary expenditure exceeded their income – and that the total value of energy debt amongst people they support was double its level in 2019.<sup>21</sup>

Alongside these increases in living costs, the end of the ban on evictions in place during the pandemic saw increasing claims for property repossession from private sector landlords in England and Wales. Whilst levels of eviction activity in social housing at time of writing remain below pre-pandemic levels, by July–September 2022 claims to evict by accelerated procedure (following a Section 21 notice), and other claims by private landlords, had exceeded the levels seen immediately before the pandemic, as shown in Figure 1.<sup>22</sup>

In this context, changes to the cost of living also had an impact on people's confidence in whether they will be evicted from their homes. The survey found that nearly 1 in 10 low-income households said it is likely they would face eviction (9%) in the coming winter.<sup>23</sup> This rises to a higher proportion among specific groups on

**Figure 1: Private landlord claims for property repossession, January–March 2019 to July–September 2022, England and Wales**



Source: Ministry of Justice, Mortgage and Landlord Possession statistics.

low incomes (see Table 8):

- 16% among Black, Asian and minoritised ethnic groups;
- 16% among people on housing benefit;
- 17% among households with children under 18;
- 21% among 18–24 year-olds; and
- 24% among people with past experience of homelessness.

### 1.3 How the cost of living crisis led people to lose their homes

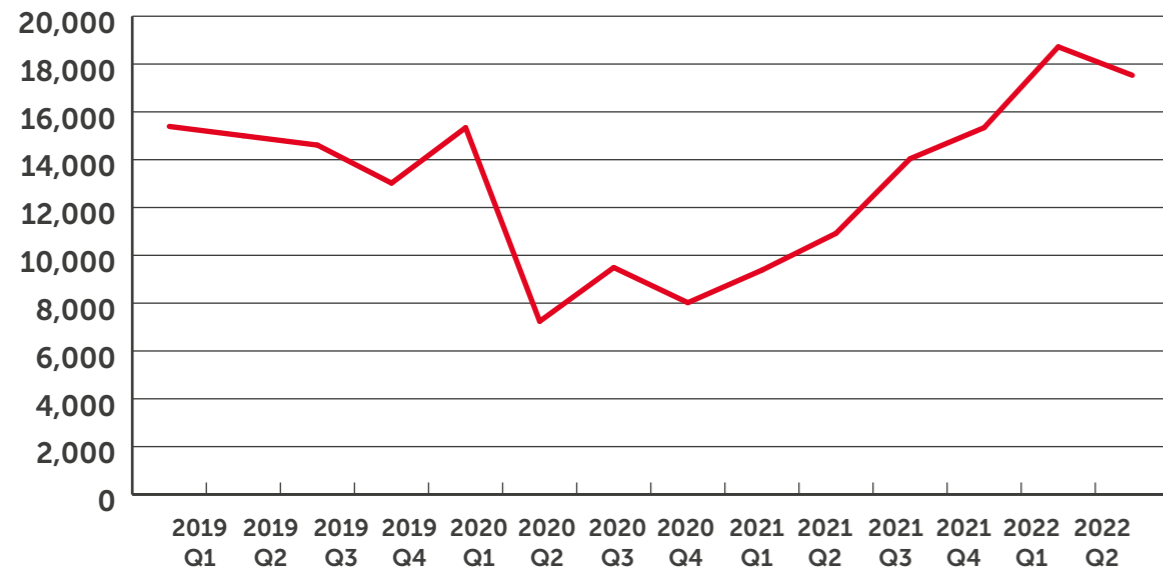
It is projected that over 300,000 households will be experiencing

‘core’ homelessness on a given night in 2023. The cost of living crisis, alongside the far-reaching disruption of the Covid-19 pandemic, underpins why levels of core homelessness are expected to be nearly one third (32%) higher in 2023 compared to 2020.<sup>24</sup>

Statutory data for England covering January–June suggests that whilst overall levels of homelessness remained consistent, the above changes in the economy and private rented sector did have some impact on the reasons why people were facing homelessness, with more people in England living in private rented accommodation facing homelessness compared to before the pandemic. 36,250 households were facing homelessness between January–June

24 See p. 77, Watts, B., Pawson, H., Bramley, G., Young, G., Fitzpatrick, S. and McMordie, L. (2022) *The Homelessness Monitor: Great Britain 2022*. London: Crisis <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/about/the-homelessness-monitor-great-britain-2022/>

**Figure 2: Statutory homelessness in England, households owed a prevention or relief duty because of the end of an assured shorthold private tenancy, January 2019–June 2022**



Source: Department for Levelling Up, Housing and Communities, live tables on homelessness.

because of the end of an assured shorthold private tenancy, 19% more than in the equivalent period in 2019 (see Figure 2).<sup>25</sup>

Rough sleeping also increased in summer 2022 in England and Wales.<sup>26</sup> Despite a huge amount of progress made in support for people sleeping rough as a result of Everyone In, 3,672 people were seen sleeping rough in London between July–September 2022, similar to the number seen

immediately before the pandemic, and driven by 1,844 people seen sleeping rough for the first time.<sup>27</sup> In Wales, more people were sleeping rough in August and September 2022 compared to any time in the previous two years.<sup>28</sup> Over the course of September 2022, 6,631 people were estimated to be sleeping rough across England, a 19% rise since June 2022 and 25% more since the same period in 2021.<sup>29</sup> Though none of these sources include causes of sleeping

<sup>25</sup> Department for Levelling Up, Housing and Communities (2022) *Live tables on homelessness*. DLUHC: Online. <https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness>. Equivalent data for Scotland and Wales is unavailable.

<sup>26</sup> In Scotland data for summer 2022 is not available; prior to this rough sleeping was brought to an all-time low during the pandemic and continued to decrease in the 2021-22 financial year. See *The Homelessness Monitor: Scotland and Scottish Government Homelessness Statistics, 2021-22*.

<sup>27</sup> Greater London Authority (2022) *Rough sleeping in London (CHAIN reports)*. Online: GLA <https://data.london.gov.uk/dataset/chain-reports>

<sup>28</sup> Welsh Government (2022) *Homeless accommodation and rough sleeping: September 2022*. Online: Welsh Government. <https://gov.wales/homelessness-accommodation-provision-and-rough-sleeping-september-2022>. It is worth noting that comparable data for before the pandemic is not available.

<sup>29</sup> Department for Levelling Up, Housing and Communities (2022) *Support for people sleeping rough*. DLUHC: Online. <https://www.gov.uk/government/publications/support-for-people-sleeping-rough-in-england-september-2022/support-for-people-sleeping-rough-in-england-september-2022>

rough, it seems plausible that given the downward trends in rough sleeping seen in 2021 and early 2022, the cost of living crisis may have contributed to these increases in England and Wales.

Reflecting the above data, in a context where people were often already in financial difficulty, there were many interviewees who were facing homelessness due to eviction from the private rented sector. Many received a 'no-fault' eviction notice. It was common for landlords to tell tenants they were selling the property, and quite a few had a family member who they wanted to live in the home. This reflects statutory homelessness data for England showing more people facing homelessness between July 2021–June 2022 compared to any of the three years prior because of landlords wishing to sell or re-let their property.<sup>30</sup>

**“Just after a few months of us being moved here the landlord says that he will be selling... He has got a number of properties and he is basically selling them all off because he’s retiring and this is the last house that he has that he wants to sell.”**  
(Interviewee)

In some cases, landlords did not seem to know what the legally required notice for the Section 21 eviction was.

**“[The landlord’s] mother had passed away and they had been left some money and the flat was the other asset that they had and they said, ‘We’re going to put it on the market, so can you start looking for somewhere else’. And obviously it will take time to sell. So they put it on the market, and there was no sort of set period but it sold within days and so that put added pressure on me and I didn’t want to hold them up at all, it wouldn’t be right.”**  
(Interviewee)

<sup>30</sup> Department for Levelling Up, Housing and Communities (2022) *Live tables on homelessness*. DLUHC: Online. <https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness>.

**“So he basically said I had two months, at the time, and I said I think it’s a bit longer than that, because he was doing a Section 21 no fault eviction... I think that it’s six months. I think that it’s six months. So he goes ‘Okay, is it then?’”**  
(Interviewee)

As well as no-fault evictions, there were other ways in which people faced homelessness because of issues affording their current home, where again the increasing cost of living had played a role: eviction due to rent (or in one case, mortgage) arrears, or a rent increase making tenancy renewal unaffordable.

**“I wasn’t even earning enough money to be able to pay for the rent that I had currently for two years been paying, which was £870 a month, plus all of the other bills. And then of course when [the landlord] came back to me he said ‘I put it up to £1,200 because that is the going rate’ and I just thought I have no hope in hell of being able to find that extra money, because it was hard to mouth pretty much all the time... to be able to find another £400 a month was just absolutely impossible. So, I had to tell the estate agent that I wasn’t going to be taking the lease on again and I was going to have to find other accommodation.”**  
(Interviewee)

Then there were people facing homelessness for other reasons related to the cost of living. They described how in recent years, their income had either stayed the same or decreased, while other living costs had gone up. This meant they eventually could no longer afford their current housing costs.



**“The cost of living is so high in London, I’m not sure how – I don’t know about others, but how I am going to – I don’t know how to say it to be very honest... now the struggle is overall like with food, with travel, with bills and with rent. It is just everything. Every single thing... I mean I am already living hand to mouth, so there is nothing I can do to save in any way... so I have to look for support.”**

(Interviewee)

For many people the cost of living was one of multiple pressures that contributed to them losing their home, with other pressures including health issues and bereavement – often situations where having a home was particularly important. These pressures were sometimes but not always compounded by the experience of a particular event or trigger that led to their homelessness – such as loss of work or benefits.

**“The benefits people decided to give me a review for my... money and I told them I was no good at doing things like that myself, and due to the Covid all the support I was getting had been taken away, and I was in the process of getting me a CPN [Community Psychiatric Nurse] and that put in place and could I not just wait until I get all that back? No, it needs to be done and then because I balled it up they took it off me.”**

(Interviewee)

**“I just kept the house going really, but on a single wage. I was drowning. Drowning in debt. I had to lend a large amount of money off of my mother, but that only lasted for a few months before I was back in debt and then everything over the last few years, with the cost of living – and also my own sickness as well impacting on my income. Yes, it all contributed to not being able to pay the mortgage anymore and entering into the bankruptcy agreement.”**

(Interviewee)

There were also people whose homelessness was triggered largely by a circumstance that on the face of it, was less related to money – such as a relationship breakdown, leaving prison or another country without a home to go to, or domestic violence. In many cases, however, these could be linked to living in poverty already – for example, one interviewee talked about how he was asked to leave his family home because of an argument with a parent, but that underlying this his parents were struggling to afford to look after everyone in the household (see David’s case study, page 10).

There was other background context to why some were facing homelessness. People were often navigating circumstances that caused a huge amount of stress, sometimes making it difficult to have the time or mental bandwidth to navigate the financial and housing pressures they were facing. Again, the cost of living added to these stresses, making them harder to navigate. Pressures people faced included difficult dealings with an employer over sick pay, with a university over a student loan, and a court case. There were also people with challenging caring responsibilities, including a parent whose children had severe mental health issues.

**“I have one daughter, with extreme anxiety, she is going to CAMHS [Child and Adolescent Mental Health Services] at the moment for cognitive behavioural therapy and my other daughter a couple of years ago, she’s a bit better now but she was self-harming and last month my son tried to take his own life, so I am dealing with three very sensitive young adults and I am trying to keep the situation as stable as possible for them, and I think that us moving around so much hasn’t helped.”**

(Interviewee)

In addition, many people lacked a support network who they could count on for the help they needed to avoid homelessness. In addition to the issues highlighted above, some were physically isolated from support networks. Others who were sofa surfing in poor conditions already were told or just felt they could not stay for long.

**“I had a friend who said ‘obviously I won’t see you homeless, you can come and stay at my house’, but it’s... 50 minutes away from here. I don’t drive. There is no bus stop near where she lives. The work that my son is doing now is literally down the road from where we live. He has to leave at 7.30 and if we went and lived... 50 minutes away and that’s in a car, it would take him like an hour and a half so he would have to do two buses and a train and he wouldn’t get there.”**

(Interviewee)

**“One day my friend said to me ‘you’ve been here two weeks now, we want to help you but it’s not really on you staying any longer’ and they were friends and they knew it was awkward for me and I didn’t want to fall apart and bust into tears and say ‘You’ve got to let me stay’, it was ‘no, no, no, it’s no problem, I will move, don’t worry, I’ll be fine’. Well of course I wasn’t fine. I was homeless. I was a 59-year-old woman who wasn’t getting any help from the council and I was... sleeping in the car park, and it was just dreadful.”**

(Interviewee)

For nearly every participant in this research, regardless of the reasons why they were losing, lost, or were already without a home, the cost of living crisis made it harder for them to access a new home, as explored in the next chapter.



**Case study: David\***

David is 19 years old. He and his younger brother were sleeping in the living room in their family home because of overcrowding. The room would get hot at night and they would sometimes open the window.

One morning another adult living there shouted at them for leaving the window open at a time when it was costing them more to heat the home. This argument escalated into the two brothers being asked to leave.

With no income they had no other options but to sofa surf for two days whilst they sought help from their local authority in Scotland. They were helped by support services to access welfare benefits, including an advance on their payment, and to access temporary accommodation which they lived in for five months.

The cost of being in temporary accommodation without any savings was high. They had to pay for their own gas, and the one time they put £20 on the meter it vanished within about a day. They decided to only use the microwave for cooking since the electricity costs were covered by the accommodation provider.

David and his brother were eventually able to access social housing and are now living in a flat. David is looking for work and his brother is in college. During this time David has learnt to cook, budget, shop, and look after their bills – all for the first time – with the help of a local charity and some friends.

*\*All interviewee names have been anonymised to protect people's identities.*

## Chapter 2: Looking for a home

### 2.1 Accessing private rented accommodation

In 2022 the cost of renting privately in Britain rose dramatically. In the autumn, the average asking rent for new tenants outside of London rose to a record high, and London saw the highest ever yearly rate of rental growth. Rightmove also described competition among tenants to secure a property as being at a record high.<sup>31</sup>

In the survey of low-income households, private and social housing tenants were presented with a typical private rent increase for newly advertised lets in their area for their property size.<sup>32</sup> If their own rent went up by this much, one third (33%) of respondents said they would struggle or not be able to pay for this. Only 1 in 4 (25%) said they would be able to pay for this without cutting back elsewhere. 37% said they would be able to pay for this but would have to cut back on spending elsewhere.

Many interviewees similarly said they could not afford the rents they saw when looking for a new home in the

PRS. One person said they had to look at shared accommodation when the cost of renting his own home was too high.

**“Also the competition for places... there is multiple people and parties going for the same properties and landlords can decide who is the best option, so if you’ve got two people it’s going to be better than one every time, so there are two lots of income which makes it very difficult.”**  
(Interviewee)

Between 2016-18, over a third (36%) of low-income households had less than £250 in liquid savings.<sup>33</sup> By early 2022, 4.6 million low-income households were in arrears on at least one outgoing, such as rent, energy bills, or tax.<sup>34</sup> People we interviewed similarly had limited disposable savings or income that they could use when faced with a new cost. But those looking to rent privately described how often property listings stated a requirement to pay at least 1 months’ rent in advance and a security

<sup>31</sup> Rightmove (2022) The Rightmove Rental Trends Tracker. Rightmove: Online. <https://www.rightmove.co.uk/news/content/uploads/2022/10/Rental-Trends-Tracker-Q3-2022-Final.pdf>

<sup>32</sup> For more information on the methodology for this question, please see Appendix, Table 4

<sup>33</sup> See p. 74, Joseph Rowntree Foundation (2022) *UK Poverty 2022: The Essential Guide to Understanding Poverty in the UK*. York: JRF. <https://www.jrf.org.uk/report/uk-poverty-2022>

<sup>34</sup> Schmuecker, K. and Earwaker, R (2022) *Not heating, eating or meeting bills: managing a cost of living crisis on a low income*. Online: JRF. <https://www.jrf.org.uk/report/not-heating-eating-or-meeting-bills-managing-cost-living-crisis-low-income>

deposit whose value was also at least 1 month's rent. Most people simply did not have the disposable income to afford this. Similarly, around half (49%) of survey respondents said they were not confident about being able to afford to move into a home that required a month's rent in advance as well as a deposit also worth 1 month's rent (see Table 6). In the interviews, some people also had prior experience of not receiving a deposit back from a landlord, and were worried about this happening again.

**"It is very difficult, because it's capped at 5 weeks deposit plus the month's rent in advance, so straight way you're looking at the best part of £2000 for a one bedroom place anyway, just to step through the door."**  
(Interviewee)

**"I had been renting for 15 years and this is about the fourth time landlords have kept deposits from me, you know, they will use anything in their power to keep that money back... I couldn't do it privately, because I didn't have the deposit back from the last landlord... Yes, they were asking £1000, they were asking for £500 deposit and then the £500 for the first months rent, so to do that I then had to find another grand."**  
(Interviewee)

There are additional challenges for people on low incomes when trying to rent privately in Britain as they may be subject to unique forms

of discrimination from landlords. Amongst Black people with experience of homelessness, one third (32%) report discrimination from a social or private landlord.<sup>35</sup> In the 2021 English Private Landlord Survey, 44% of landlords said they were unwilling to let to someone in receipt of benefits.<sup>36</sup> Research into the private rented sector in Wales showed over a quarter of tenancies being advertised for 'professionals', and over a quarter setting minimum income thresholds for tenants.<sup>37</sup> Interviewees also described other potential barriers to renting such as a criminal record, having a poor credit history, or not being able to rent a home with their pet.

**"If you've got like unspent convictions some places won't rent to you... mum had just moved up here, she didn't have a job and so obviously they wouldn't have been able to go as a guarantor for me, so I wouldn't have a guarantor... there are loads of places that wouldn't take anyone [on benefits] and then the ones that would were – they tended to be a bit more expensive."**  
(Interviewee)

**"You know they do the credit checks. I probably wouldn't pass that now because of the debt relief order I've had. So that is another challenge for why I haven't applied to anywhere that's in an estate agents."**  
(Interviewee)

35 Bramley, G., Fitzpatrick, S., McIntyre, J., Johnsen, S. (2022) *Homelessness Amongst Black and Minoritised Ethnic Communities in the UK: A Statistical Report on the State of the Nation*. Edinburgh: Heriot-Watt University. [https://pure.hw.ac.uk/ws/portalfiles/portal/67022958/Homelessness\\_Amongst\\_Black\\_and\\_Minoritised\\_Ethnic\\_Communities\\_State\\_of\\_the\\_Nation\\_Report\\_2.pdf](https://pure.hw.ac.uk/ws/portalfiles/portal/67022958/Homelessness_Amongst_Black_and_Minoritised_Ethnic_Communities_State_of_the_Nation_Report_2.pdf)

36 Two court rulings have found that blanket policies of refusing to let to people receiving housing benefit or Universal Credit are unlawful as they discriminate against women and disabled people, but there is no wider legal provision for refusing to let to benefit claimants. See chapter 3 of *Department for Levelling Up, Housing and Communities (2022) English Private Landlord Survey 2021: Main report*. Online: DLUHC. <https://www.gov.uk/government/statistics/english-private-landlord-survey-2021-main-report>; and, Wilson, W. (2022) *Can private landlords refuse to let to Housing Benefit claimants?* London: House of Commons <https://commonslibrary.parliament.uk/research-briefings/sn07008/>

37 See page 18, Bevan Foundation (2021) *Wales' housing crisis: the role of LHA*. Online: Bevan Foundation. <https://www.bevanfoundation.org/wp-content/uploads/2021/09/Wales-housing-crisis-Bevan-Foundation-Report.pdf>

Most participants were receiving some form of housing benefit, which whilst providing them with additional financial support, often wasn't enough for them to afford a private rented home. Some found that shortfalls between LHA rates and the cost of renting meant (as described in Chapter 1) they couldn't afford rents in a new tenancy because of the amount of 'top up' rent they would need to pay. This was reflected in the survey where 24% of those on housing benefit said they would be behind on housing payments in the coming winter (compared to 14% of all respondents) and 37% said they worry most days about how to cover housing costs (compared to 27% of all respondents). (see Tables 5 and 8).

**"I've looked and with my financial situation most of the private rents are too expensive. I'm going to be out of pocket each month because I'll be paying between £70 and £100 per month towards top up on the rent. That is money I can't afford to lose."**  
(Interviewee)

**"There is no way I could pay £1,200 a month for a room, when I'm not working, when the council's max, for private accommodation it cuts off at about £900 a month, and the average price of accommodation in [area] is about £1,200, so that's not happening... if you get benefits for a private rented, you are going to get about £900 a month for that if you're not working and you're on UC. I have only just looked into all of this, but the average property price is about £1,200 a month, and so you're still going to have to pay £300 a month... and then you've got like £26 to live on and you are still having to pay council tax,**

**electric, gas, water, and everything else on top of that, you are just in the negative before you've even moved in."**  
(Interviewee)

These issues could often have a disheartening effect. It made it feel in some cases impossible to access a home in the private rented sector, sometimes compounded by a poor experience of support from a local authority housing officer whose role was to help them find somewhere to rent.

**"I was really thrown into depression to be honest, because I was looking at the rents and they're like £250 more than I pay... I pay £420 and the rents I was looking at were like £650, £750 for the same sort of two bedroom but no dogs allowed."**  
(Interviewee)

**"I mean, I feel like it's borderline impossible, obviously without help. But at this point I'll just take any little old room. I'd just be happy to not be in this situation, you know what I mean."**  
(Interviewee)

## 2.2 Accessing social rented accommodation

Participants also talked about barriers to accessing social housing. Over a million households in Britain are on a waiting list for social housing,<sup>38</sup> and many interviewees had been on this list for years. There was some awareness among other participants of how long they would need to be on such a list before they could access social housing, especially if they were seen as a lower priority applicant.

38 Department for Levelling up, Housing and Communities (2022) *Social housing lettings in England, April 2020 to March 2021*. Online: DLUHC. <https://www.gov.uk/government/statistics/social-housing-lettings-in-england-april-2020-to-march-2021>; Scottish Government (2022) *Housing lists*. Online: Scottish Government. <https://statistics.gov.scot/data/housing-lists>;

**“You know, my friend’s been waiting for housing for something like six years on and off... she’s only just got her permanent place today, she just told me. She’s got a kid, you know.”**  
(Interviewee)

**“I know my son is not a dependent and I’m 58, I’ve got nothing, apart from my chronic mobility, nothing I could get any social housing you know.”**  
(Interviewee)

Some also felt pessimistic about accessing social housing because they had experienced eligibility issues when seeking help with homelessness from their local authority, or had broader negative experiences or perceptions of this support. This echoes research conducted by Crisis on experiences of support from local authorities in Britain, where in England in particular the high demand for services and lack of options has left many in homeless situations after their contact with Housing Options services has ended.<sup>39</sup>

**“There was this £500 debt that I needed to clear before they would allow me to bid on anything. And I said to them can I pay it back each month, and they said, ‘Well until that bill is cleared you cannot bid.’”**  
(Interviewee)

**“[It was] like trying to get blood out of a stone... My probation officer and my solicitor and everyone was basically saying I was in priority need and the council said because I could drive a car they don’t think I am in priority need and they just gave in in the end. It wasn’t easy.”**  
(Interviewee)

39 Sutton-Hamilton, C., Allard, M., Stroud, R., and Albanese, F. (2022) *“I hoped there’d be more options:” Experiences of the Homelessness Reduction Act, 2018-2021*. London: Crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/services-and-interventions/i-hoped-there-d-be-more-options-experiences-of-the-homelessness-reduction-act-2018-2021/>

40 See p. 57, Watts, B., Pawson, H., Bramley, G., Young, G., Fitzpatrick, S. and McMordie, L. (2022) *The Homelessness Monitor: Great Britain 2022*. London: Crisis <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/about/the-homelessness-monitor-great-britain-2022/>

There were exceptions to these poor experiences of accessing social housing. Some had been assessed as being higher priority due to their health and were therefore given more points or a higher banding on the social housing register in their area. In addition, some participants in Scotland found or believed there were fewer barriers to accessing social housing when experiencing homelessness. This is likely to be related to the higher volume of social housing in Scotland, proportionate to the population.<sup>40</sup>

**“Obviously because of my disability status I’m classed as vulnerable, but also I have to look after my kids a couple of nights a week as well, and I am hoping that will give me enough priority... The homelessness system up here in Scotland is far, far better than it is in London and so I could probably approach the [council] now to be honest, and let them know in a month’s time that there could possibly be a procedure in place to sell my house. So I am not overly anxious about that.”**  
(Interviewee)

The above issues with accessing social housing were not necessarily different compared with before the cost of living crisis. In addition, there is already evidence that the number of households unable to rent social housing after not passing affordability checks has been growing, with most local authorities in England in 2021 saying that affordability/financial capability checks by social landlords were making it difficult for homeless

households to access social tenancies.<sup>41</sup> However, the cost of living crisis had a big impact on what people currently homeless might expect to pay for when they move into settled housing – suggesting the number failing such checks may grow, or that new affordability issues will take place once people pass such checks.

There were participants living in accommodation provided by local or central government – temporary, supported or asylum accommodation. Whilst for a few this housing was genuinely temporary, as noted above many had been in this accommodation for years, or expected they would be. This could simply be due to the low availability of permanent housing in their area, but could be compounded by issues that were preventing participants from affording what housing might be available, such as ongoing health issues, childcare responsibilities, issues with citizenship status, or even not being able to work more without housing costs quickly becoming unaffordable.<sup>42</sup>

When faced with the prospect of finally leaving temporary accommodation for a more settled home, participants were therefore quite worried about what their new living costs might be like. It was striking that news about the rising cost of energy in particular made them anxious about whether these bills would be affordable, but it was also difficult to predict what the exact cost of these might look like.

**“Things are now just coming to the point of where I should hopefully have this new house... I’ve been put into band 2... they basically came out to assess us and put us in the higher band, with my disabilities... I still think that I’m going to be [financially] worse off, because obviously it’s a bigger home, it’s going to use more power, it’s a little further distance to shops and things like that, if I were to use a taxi and stuff like that, but on the other hand as well I do have forward coming my PIP once that has been dealt with, so it is going to be a bit harder at first, but it’s going to pan out.”**  
(Interviewee)

**“That is what I am worried about, because when I have to move out of the hostel, I have to move into my own place and everything and then that is when I will have to start to pay the rent and like pay the council tax and I will worry then. Because I will be worried in case have I got enough money to pay them all. That does worry us.”**  
(Interviewee)

A lack of affordable housing was already preventing people from leaving homelessness – now, the prospect of housing being even less affordable put people in the position of potentially having even longer stays in temporary accommodation, increasing the already high costs their local authority would be paying for it,<sup>43</sup> as well as their own uncertainty and insecurity.

41 See p. 129, Watts, B., Bramley, G., Pawson, H., Young, G., Fitzpatrick, F., and McMordie, L. *The homelessness monitor: England 2022*. London: Crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/england/the-homelessness-monitor-england-2022/>

42 This was the case for two participants who said they had been advised working at all or beyond a set number of hours would mean they would become liable for rent payments to their accommodation provider, rather than these being covered through housing benefit – and that these rents would be very high due to the high cost of temporary accommodation.

43 Provisional data suggests that £1.6 billion was spent by English local authorities on temporary accommodation in 2021-22. See Department for Levelling Up, Housing and Communities (2022). *Local authority revenue expenditure and financing England: 2021 to 2022 provisional outturn*. Online: DLUHC. <https://www.gov.uk/government/statistics/local-authority-revenue-expenditure-and-financing-england-2021-to-2022-provisional-outturn>



**“As a person who is not working and who doesn’t have thousands of pounds in savings anymore, there is not even a hope in hell of me getting a private rented flat through an estate agent. But at the same time I am not able to bid on social housing. So I am completely trapped [in temporary accommodation].”**  
(Interviewee)

### 2.3 Staying in a home

During the research we spoke to a few people who in 2022 felt at risk of homelessness despite living in social housing at the most affordable levels of rent available, and despite in some cases this having been the resolution of a previous experience of homelessness. This was being driven by their mounting concerns about being able to afford their living costs from their current home.

**“I mean to be very honest, [I feel] very scared. Because I don’t want to be homeless... so sometimes I will compromise on hundreds of other things, but I will make sure that... I will not eat, but I will pay my rent and stuff. I will borrow but I will pay because I don’t want to be homeless and I don’t want to go through that stress of becoming homeless or getting those notices. So I am worried, but this is my focus, not to miss any payment or anything.”**

**“I’m not able to work at all. I’m stuck. It’s what I mean, it’s a vicious run they’ve put me in, I cannot earn any more money unless they give me it... the value of the money, it’s worthless now pretty much. Technically my income hasn’t changed, but the value of the pound, my income has probably dropped by a good 10%, 15%.”**  
(Interviewee)

In one case, a participant talked about how he could see himself potentially returning to supported accommodation because it was cheaper to live in than social housing (see Phil’s case study on page 17). He was concerned about the prospect of rent increasing – and since the interview took place, it has been announced that social housing rents could increase in April 2023 by up to 7% in England and up to 6.5% in Wales.<sup>44</sup> This shows how the cost of living crisis threatened to undo the support that had previously worked effectively to place people in sustainable housing. Now with other living costs on the rise some were less confident that their experiences of homelessness had come to an end.

### Case study: Phil\*

Phil lives in social housing in London and has been settled there for a few years after experiencing homelessness. He has schizophrenia which makes it very challenging for him to work.

In 2022 Phil noticed his food and energy costs had gone up, something which he thinks is linked to high levels of inflation. Whilst he has income from benefits, he doesn’t think he will be able to afford his living costs anymore when the weather becomes colder and he needs to put his heating on – he believes he will be making a homelessness application in the next few months.

In this scenario he thinks he would be placed in supported accommodation because of the need for support with his mental health – a type of accommodation he has lived in before. Whilst this would be more affordable in the short term, he knows this is not a sustainable solution: it will only be a temporary home and the environment will not be supportive for his health needs.

Phil has been helped by Crisis before and so knows who to turn to should he lose his home. But he is very worried about the future – he has had depression before and is very concerned about the potential impact experiencing homelessness again would have on his mental health.

\* All interviewee names have been anonymised to protect people’s identities.

<sup>44</sup> See <https://www.insidehousing.co.uk/news/news/chancellor-confirms-7-rent-cap-for-social-landlords-79142> and <https://gov.wales/written-statement-social-landlords-agreement-2023-24>. In Scotland, social housing rent levels will be influenced by whether or not the Cost of Living (Tenant Protection) (Scotland) Act 2022 is extended.



## Chapter 3: The cost of living when you're facing homelessness

### 3.1 Cost of living challenges among people facing homelessness

As noted in Chapter 1, people across Britain saw the price of their food and grocery shopping increase in 2022. Interview participants said many staple food items they bought had increased in price, sometimes doubling.

**"Tea bags, coffee, the meat has really gone up in price. I remember when I first moved in here I could go and get a pack of mince for about £1.50 and now it's about £5.50. It's so ridiculous how much it's gone up. And like the tea bags, they used to be like £1, and now they're £2.20 and it's just like getting ridiculous now."**  
(Interviewee)

**"The price of inflation, I don't know if you have shopped in [supermarket] recently? Or the pound shop? It is no longer a pound, it is more £1.25, £1.75. Yeah, it has gone up, everything... I can tell you the toilet rolls because**

**I used to buy... £1 for four and now it's £1.75, so that is almost  $\frac{3}{4}$ , well, inflation... And like milk, like pasta, pesto. Like basic stuff has gone up."**  
(Interviewee)

**"Butter used to be I think £1.90 and now it's like £2.70 and bread has gone up, cheese has gone up massively... tins of tomatoes used to be 45 or 50p a can and now it's like 70p. Yeah, toilet paper has gone up. I mean all of it. It's just every month... And it's not just 10%, like the official inflation rate. It's massive, massive increases and I don't buy like expensive... I try to be economical and make good choices but there aren't really any cheaper choices that I can make at this point, other than relying on a food bank or cutting stuff out completely."**  
(Interviewee)

People therefore had strategies to save money on food such as changing diet and looking for items that were

reduced in price due to their expiration date – including changing when they went to the supermarket to buy these items.

**"I've gone vegan because it's cheaper, and so I am not eating – I don't have dairy anymore, I don't have fish, I have to buy dry stock because it lasts longer and I'm sprouting stuff because that kind of keeps me going. So yeah, there is kind of like a really big change that I've had to do. Just in order to – like all the bills have gone up and everything's gone up."**  
(Interviewee)

**"I'm buying yellow labels or yellow brand labels, but you're only allowed like three of those each in [supermarket]."**  
(Interviewee)

**"I am having to buy stuff that is reduced and go every day. Whereas before I had been buying stuff for the week and now it's every day to get reduced stuff."**  
(Interviewee)

Many nevertheless had to rely on using food banks or parcels, at a time when food bank demand more widely rose to record levels.<sup>45</sup> For some this was routine; for others there was a sense of embarrassment about going to a food bank.

**"When I moved into [supported accommodation], you get the initial food parcel and then after that you kind of make your own way, but there are places where you can go and get free hot meals and stuff. I go to [community centre], which you can go there every day and get a free meal and you can get a proper meal and there are like places over the weekend that do stuff as well."**  
(Interviewee)

45 Trussell Trust (2022) *Emergency food parcel distribution in the United Kingdom: April – September 2022*. Trussell Trust: Online. <https://www.trusselltrust.org/wp-content/uploads/sites/2/2022/11/MYS-UK-Factsheet-2022.pdf>

People also talked about the high cost of using digital devices and accessing the internet. Some therefore made minimal use of their mobile phone which could mean losing contact with support services and their friends. It could also mean not having the digital tools needed to access statutory services, look for housing, or access employment opportunities.

**"I learnt to do without a contract phone. Before I had a contract phone and now I am on pay as you go, and for about three months I haven't had any credit on my phone... I get the call then they have to call back again because I can't return the call. So I have learnt to do without credit and I've learnt to do without stuff like that."**  
(Interviewee)

**"I live like I'm in a bunker compared to most people, I think. If I run out of data on my phone, I just deal with it. I don't, you know, I mean, like I can't top up sometimes for weeks. My friends just have to deal with, like, a social media blackout, they'd be like 'Are you missing, girl? What's happening?'"**  
(Interviewee)

**"So the council had sent this letter... there was a huge list of [housing] organisations to apply to, and so I thought right, I don't have any choice, I'm going to have to do something. So I literally, for pretty much the best part of a week, I just sat in the library... people think that it's all easy to do things, but if you don't have a computer then you can't do these things, so it's like right, how am I going to do this?"**  
(Interviewee)

For some the cost of travelling went up, whether by public transport or car. There were frustrations around not having enough disposable income to

own and run a car, despite it being more cost-effective to do so.

**“Bus fares [have gone up]. Or like public transport in general. For example, if I were to jump on the metro just for the ABC zone, a single used to be like £3 and it’s now like nearly £4.”**  
(Interviewee)

**“There is no way I can run a car anymore. Just wouldn’t be feasible. So I have to – if I’m going anywhere I have to use public transport and I suppose because I don’t go very many places anymore it’s not as big an issue, but I think that is more expensive.”**  
(Interviewee)

Whilst the above challenges took place across different types of living situation, some issues were more specific to certain types of homelessness.

### 3.1.1 The cost of living among people at risk of homelessness

Thousands of people face homelessness when they risk losing more settled forms of housing. The cost of living crisis meant that interviewees in this group were finding that it was becoming impossible to afford living in their homes. Energy was the area of spending they brought up most when asked about what cost of living challenges they faced.<sup>46</sup> They described gas and electricity costing double or triple what they had paid in the year before.

**“I would say that we go through maybe about £5 a day of gas... £5 before would last like two days, if not into the third day.”**  
(Interviewee)

<sup>46</sup> As can be seen from the case study in this section, many in temporary accommodation pay for their own energy bills as well, though among our interviewees this was more common among those in settled accommodation.

<sup>47</sup> Citizens Advice (2015). *Prepay energy customers paying £226 a year more*. Online: Citizens Advice. <https://www.citizensadvice.org.uk/about-us/about-us1/media/press-releases/prepay-energy-customers-paying-226-a-year-more/>

**“Well it’s more than doubled now to what I was paying before. I have been in contact with them and they did lower it for a while but it’s just gone up again now. Well, it’s not as much as they wanted but it’s somewhere in between. So I am building up arrears basically in my gas and electric.”**  
(Interviewee)

**“Before I would probably get away with what I would put on [the energy meter] now for a week. I would probably get away with that for a month before, whereas now it’s kind of gone up and it’s probably tripled.”**  
(Interviewee)

Challenges imposed by the type of meter and bill that was in place disadvantaged people facing homelessness more than other households. Other research has shown that pre-paying for energy, despite being more common for households with lower incomes, and sometimes preferred for budgeting reasons, tends to cost more, putting people at risk of not being able to use any energy if they ran out of money.<sup>47</sup> Pre-payment meters were often already in the property, or the energy provider had installed it due to concerns about debt (see Ventura’s case study, on page 22).

People at risk of homelessness on other types of energy meter also found themselves at a disadvantage. For example, one participant trying to recover credit held by his energy provider discovered he would now start paying more than people who pay by direct debit.

**“I don’t have the heating on unless my kids are here... [the energy provider] told me that they had £195 of mine in credit sitting in their account and I said well I need that back please, I need that money. You are earning the interest out of my money sitting in your account and I’m struggling for money. However, they wouldn’t give it back and so I cancelled my direct debit and so now they’ve said we were going to hold on to this to pay for your next bill, however your next bill will now be about 20% more because you’ve cancelled your direct debit. So to get cheaper bills you have to go on a direct debit. They take more money off you and it sits in their account earning money when that money could be feeding me and my kids... £195 would probably last me a month if I used it wisely... Everybody is just putting difficulties in front of me... [energy provider] is taking my money and refusing to give it back unless I agree to a higher tariff.”**  
(Interviewee)

People’s low incomes also meant they were unable to afford paying for large, sudden costs in one go. Those not prepaying for energy described receiving particularly high energy bills in the autumn, in some cases after moving into a new home. One person could not identify their energy provider in their new home, until months later when they received an energy bill. By the time this arrived they did not have the disposable income to pay this in one go, leading to debt collection proceedings. These issues were exacerbated by a poor experience of support from Housing Options with moving into the home.

**“The only reason with how I got into arrears with the electric was when I moved in to this house I didn’t receive a bill... basically the council gave me five days to move into this property and she couldn’t give me**

**any more because she was going on annual leave... I was panicking saying what about the electric and gas and stuff and she said don’t worry, it’s sorted, we’re sorting it. So I moved in and I’m waiting for a bill and it’s not coming and I wait some more and it still doesn’t come and so I contact her, I don’t get much of a reply, and I don’t know who my landlord is because they’ve got my housing contract, so I have no contact details... in the interim I find out through the council, some months later, who I am actually with, I accrued an amount with them. I was trying to pay it off, and I couldn’t pay it... also turns out that I didn’t actually have an account with them, it was the account of the house and so that extra money I apparently owed must have been the previous occupants, so they were trying to hammer me with the previous occupants’ bill.”**  
(Interviewee)

Some said their home was particularly draughty or poorly insulated making heating all the more important for them. One participant in temporary accommodation therefore decided to stop bidding for a house on the social housing register, due to concerns about being able to heat it, compared to a flat. (see Ventura’s case study, on page 22).

**“The cold has started and my house is super extremely cold and I got flu but I cannot afford to turn on the heating because they charged me £189 already and I don’t think I can afford more than that, so I am literally freezing, because my house is on the ground floor, I have forest around me, it’s a detached flat, you know, exposed from all four sides my flat, and there are trees around me so my house is extremely cold. I am too scared to turn on the heating, because if it’s more than £190 I don’t know that I will be able to pay, so I am**

**Case study: Ventura\***

Ventura moved to the UK in 2019 with her two children. Working part-time on a low income, and looking after her children she was unable to afford anything more than a one-bedroom flat. She moved from London to Birmingham in the hope of finding something more affordable but eventually she was forced to apply to her local authority for homelessness support.

At first they were placed in a bed and breakfast with limited facilities. With no kitchen, they had no option but to buy takeaway meals which cost them much more.

Now they live in a house with a kitchen and more space, but it is still temporary accommodation. Whilst the conditions are better than the B&B it is more expensive to live in, and the specific type of temporary accommodation she lives in leaves her unable to work more than the occasional cleaning shift without her housing benefit entitlements being affected in a way that would mean she has to pay more of the rent – which would be unaffordable due to the high cost of temporary accommodation compared to other kinds of housing.

Consequently, Ventura fell into debt as the cost of living increased in 2022. Her energy provider installed a pre-payment meter as a means of recovering debt.

Despite all of this, she has had helpful support from Crisis and other charities, who helped her to apply for financial assistance from her local authority's welfare provision.

She is going to college part-time to help improve her English, and is bidding for social housing but there is a long waiting list. She has started to bid for flats instead of houses because based on her current experience, she thinks the energy costs will be cheaper.

\* All interviewee names have been anonymised to protect people's identities.

**not turning on the heating, which is why I am already sick, so I have the flu, a sore throat, and I have a temperature... I don't know how long I can carry on because it's really hard... I am not sure what I'm going to do to be very honest. I have no idea."**  
(Interviewee)

**3.1.2 The cost of living for people in temporary accommodation**

Over 100,000 homeless households are staying in temporary or emergency accommodation provided by their local authority.<sup>48</sup> The nature of this accommodation could mean that people face unique cost of living challenges. Some had to pay a service charge which incorporated their energy costs, and saw this cost increasing in 2022, in one case by a third.

**"We pay a service charge of £100 a month and that's because you've got your own flat and everything, and you like pay £100 for like lights, gas and electric and whatever. Whatever you've got in your flat, you pay the £100... It went up [this year] to about £120... I still struggle a little bit with shopping and everything. And like worried in case they're going to put up, with this cost of living thing that's going on, that they're going to put up the service charge and that any more."**  
(Interviewee)

**"Yeah, it's about a £40 service charge a month. I have been struggling to pay that... It has, yes, it's gone up by about I think it's something like a tenner it's going up by."**  
(Interviewee)

Those who had been evicted from other accommodation sometimes

ended up without means to keep important belongings in their new accommodation, and therefore had to pay a large amount of money for storage facilities.

**"I have got storage that I'm paying for, which is – I mean meant to be paying £125 a month... all that stuff is in storage and I don't know when I'm going to take that out, because I don't know when I'm getting a house, so sometimes I don't pay two months or three months and at the moment I'm in arrears with them and there is nothing I can take out of there right now until I pay up to a certain amount of money."**  
(Interviewee)

**"The tenancy of the flat... was coming to an end and I was going to have to put all of my stuff in storage I was then in a situation where I had to keep paying, for about five months... I had to keep paying for the storage, which was £117 each month, because I couldn't afford to get it out. I couldn't afford the man with the van at £400-500 to get it out."**  
(Interviewee)

Some were living in accommodation with limited or inadequate cooking facilities, for example: sharing kitchens with others; having only one means of cooking (eg a microwave); kitchens being in disrepair; having limited food storage (eg only a small fridge); or, having no kitchen at all. There were also people where the distance between their place of work or children's education and accommodation meant they had to eat whilst out. This meant some were reliant on take-away food or buying pre-prepared meals, both of which were more expensive than cooking from scratch (see Ventura's case study, on page 22); or on buying the same

<sup>48</sup> See page 60, Watts, B., Pawson, H., Bramley, G., Young, G., Fitzpatrick, S. and McMordie, L. (2022) *The Homelessness Monitor: Great Britain 2022*. London: Crisis <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/england/the-homelessness-monitor-great-britain-2022/>



and cheaper forms of food than they wanted for themselves or their children.

**“There are times when [we] can’t cook, we have to just eat from whatever we can on the road and then we will go home. Just maybe cereal or noodles... So my kids had a while where they basically lived off of noodles.”**  
(Interviewee)

**“I haven’t got a cooker and I haven’t got a big fridge, so I haven’t got freezer space and I’ve got very little actual storage space for like bulk buying, so I can’t do any of that in terms of like buying cheaper groceries. I can’t batch cook. I use a microwave to cook all my meals so I get a lot of ready meals and like half prepared meals which are at a bit of a premium. You know there is not even counter space to chop vegetables and stuff, so it’s not easy for me to go to the market for example and buy like 10kg of potatoes at a cheap price and then cook up batches of things. I can’t really do that. I would do it if I could because I’m pretty good at that sort of stuff. So I definitely pay more.”**  
(Interviewee)

Travel costs could also be particularly high for people who had been placed in temporary accommodation that was far from their place of work, their children’s school, or health appointments. Due to the cost of accessing the internet, one person was struggling to access online payments for public transport, which meant they had to pay more.

**“Every morning it costs me £7.40 for a bus, if I take the travel bus. I have to make sure I’ve got money in my account to tap a card... In Birmingham you have got to pay for a child from the age of 5 now, and they said it will cost me £2 having a single... we haven’t got**

**that bus pass anymore. What you used to do is you could take your kids and go and have their pictures taken and get a card there and then and they have lockdown... So most things now people have got to do online.”**  
(Interviewee)

**“Once in a while I take a taxi, sometimes early in the morning if I’m waiting for more than 20 minutes and I don’t know when the bus is coming, even though it tells you that the bus is coming now, you would wait there for more than that and I don’t want my child to miss school... And before I used to pay £5 and now I have to pay £8-9.”**  
(Interviewee)

There were also people who did not have laundry facilities in temporary accommodation and had to pay more to wash clothes as a result.

**“A month ago my child was ill, so she was throwing up for three days and I had to pay £100 out because I had to wash every single day, bedding, clothes, the carpets. Oh my goodness. Blankets... It is, I think £13 for a small bag. So imagine if you have to do that for 2–3 days and then not only once per day... it is a laundry shop.”**  
(Interviewee)

**“The other thing that has gone up is I have to use a laundromat, because there is no washing machine and my building manager won’t let me use the washing machine in the building, and that has definitely gone up. I mean that is a pretty big expense... it costs me about £20 a week to do laundry.”**  
(Interviewee)

### 3.2 The cost of living, homelessness, and wider inequalities

The above experiences show how the impacts of the cost of living crisis have not been equal, but often put people facing homelessness at a particular disadvantage. It has also been noted elsewhere that the impacts of the cost of living crisis more generally have been felt more keenly by groups already subject to unequal treatment and discrimination.<sup>49</sup>

Some of these patterns were also apparent in our research. Table 7 shows how some groups in the survey were more likely than others to have lived in poor housing conditions during the previous year. Reflecting other research highlighting structural inequality and discrimination in poverty and homelessness,<sup>50</sup> people from Black, Asian and other minoritised ethnic groups were significantly more likely than others to have concerns about their housing situation. Most striking was that they were nearly twice as likely as people identifying as White to say they were expecting to face eviction in the coming winter (see Figure 3).

People with past experience of homelessness were also more likely than others to face challenges with the cost of living. The survey findings were generally worst for this group (see Tables 5, 7 and 8), who were two and a half times as likely as others to say they were expecting to live in a homeless situation in the next year (see Figure 3). This points to a worrying trend that people with past experience of homelessness may be at heightened risk of becoming homeless again.

The rest of this chapter explores how some groups facing homelessness

were more at risk of challenges with the cost of living than others.

#### 3.2.1 People with long-term health conditions and disabilities

People with long-term health conditions described unique problems with the cost of living and homelessness. There were people with mobility issues and experiencing chronic pain who were in accommodation that was not adapted to support their health, because they were not placed on the ground floor, or they were unable to use communal facilities. This could sometimes lead to additional living costs, with one participant talking about how he couldn’t access drinking water in his hostel.

**“The water system in here, I can’t actually use the water to drink... The kitchens I think have drinkable tap water, but the distance from my room to the kitchen is quite a distance to then be able to get back as well, just for a glass of water, so I’ve had to be buying bottled water as well.”**  
(Interviewee)

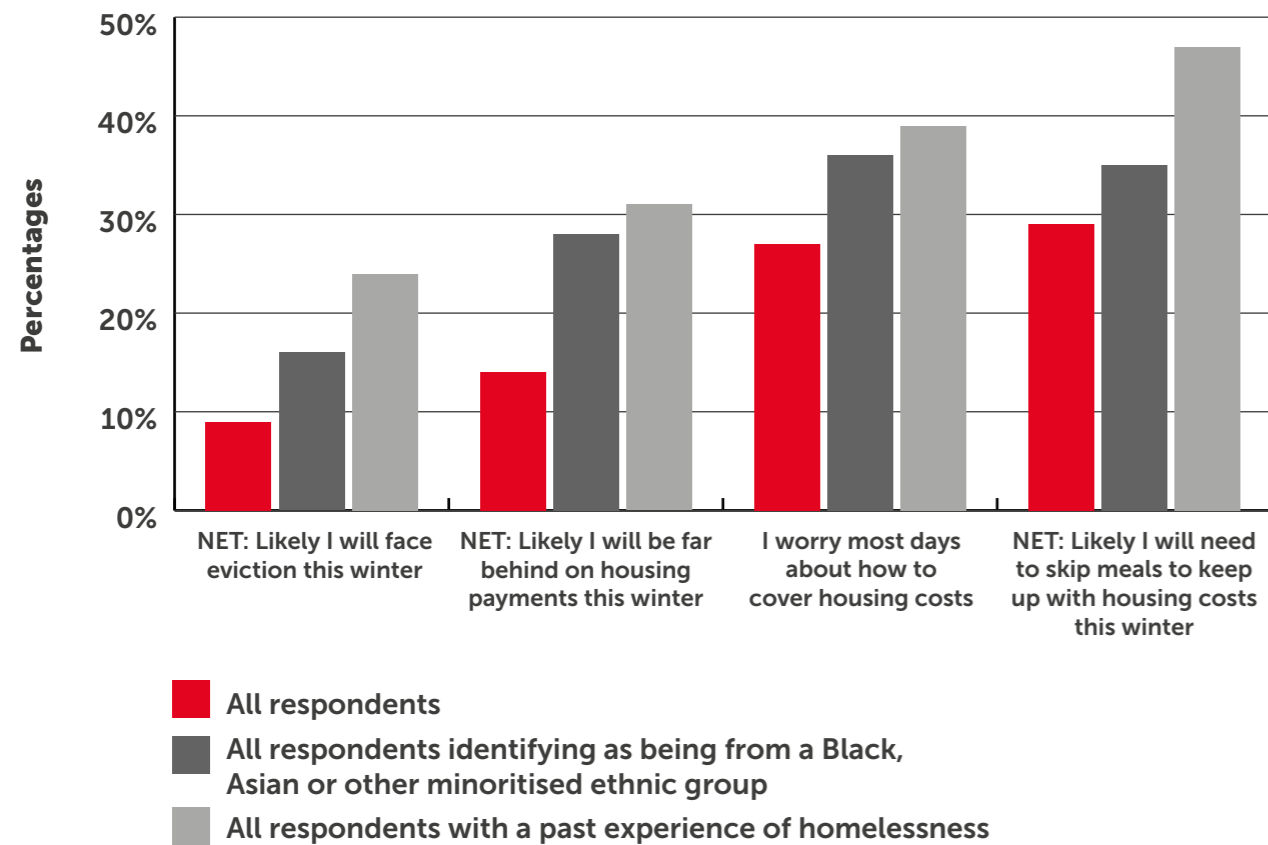
Travel costs could be higher if people needed to take a taxi and didn’t have a friend or family member to drive them somewhere. This had the potentially dire consequence for a person with severe anxiety that they had avoided a medical appointment and collecting prescriptions due to not being able to afford to travel.

**“I will get a panic attack anywhere and always I am scared I will get a panic attack so I take cabs... if I’m going with the hospital appointment or something, because I will just forget,**

49 See Citizens Advice (2022) *Cost of living data dashboard, November 2022*. Citizens Advice: Online [https://public.flourish.studio/story/1634399/?mc\\_cid=8f81e33530&mc\\_eid=ac5faeb4d9](https://public.flourish.studio/story/1634399/?mc_cid=8f81e33530&mc_eid=ac5faeb4d9) and Scope (2022) *Do The Right Thing: Supporting disabled people through the cost of living crisis*. Online: Scope. <https://www.scope.org.uk/campaigns/research-policy/cost-of-living-report/>

50 See People Like Us (2022) *Cost of living crisis threatens to widen disparities for ethnic minority workers in the UK*. Online: People Like Us. <https://www.plu.org.uk/cost-of-living-crisis/>; and Bramley, G., Fitzpatrick, S., McIntyre, J., Johnsen, S. (2022) *Homelessness Amongst Black and Minoritised Ethnic Communities in the UK: A Statistical Report on the State of the Nation*. Edinburgh: Heriot-Watt University. [https://pure.hw.ac.uk/ws/portalfiles/portal/67022958/Homelessness\\_Amongst\\_Black\\_and\\_Minoritised\\_Ethnic\\_Communities\\_State\\_of\\_the\\_Nation\\_Report\\_2.pdf](https://pure.hw.ac.uk/ws/portalfiles/portal/67022958/Homelessness_Amongst_Black_and_Minoritised_Ethnic_Communities_State_of_the_Nation_Report_2.pdf)



**Figure 3: Concerns about housing situation among different groups of low-income households**

Base sizes: 2000, 387, 466

sometimes I just forget where I'm going, so it's easier when I'm in a cab... I have missed two of my appointments because I took a bus and I completely forgot where I was going and I got anxiety attacks... Now I'm scared to even call a cab, because cabs are costing more, just to even go to my hospital appointments." (Interviewee)

"Transport is basically if I don't have anyone to give us a lift or chaperone us then I have to use a taxi if possible. So that is more so where I have to cut back on food, because I would need to basically get out to get my bare essential items, and so things like that. Or if I couldn't do my shopping online, then it would have to be a taxi to do the shopping." (Interviewee)

Options for reducing the cost of food could also be more limited. Some with limited means of travelling said they had to shop online instead, which they believed was more expensive. People whose health meant they could not always cook for themselves described the food they bought being more expensive as a result. Others described the importance of eating healthily so as not to exacerbate a health condition, and this being more expensive.

"I can cook it myself and that, but odd times I haven't been too good at the minute, so I've been getting odd takeaways and that but they are so expensive... but now that I'm going for this major operation I have got to cut it out and I've now got to cut a lot of stuff out, to try and build my health up." (Interviewee)

"I've sacrificed my health with my food. I've had to. Because I can't afford to actually buy the fresh food." (Interviewee)

"I get everything delivered and so that often means I haven't got the choice of certain things. Like I can't shop around very easily and get bargains or like yellow sticker stuff, because I don't really go to supermarkets." (Interviewee)

In some cases, health issues and concerns stopped people from accessing food from food banks, due to experiences of not being able to use the food without exacerbating their health condition, or because of issues physically going to the food bank.

"I haven't [gone to a food bank] because... I cannot carry. If I go in a cab it's the same thing, like I can't carry because I'm too weak. Physically I am weak so I can't carry." (Interviewee)

"The stuff at the foodbank is gifted by people that are buying it on top of their shopping to give to other people. The problem is that it's normally unhealthy stuff. It's normally a tin of beans or a Pot Noodle or something like that because that is all they can really afford, and they can't really afford that on top of their cost of living either. And they are doing that to help out. But the thing is why are the foodbanks having to do this?" (Interviewee)

"There is a foodbank down [name of street] and you pay £3.75 a week and then you get like a carrier bag of food. It wasn't ideal for me because it was basically lots of pasta, bread and rice and I don't have a gallbladder, so carbohydrates and things like that, they can affect me. I really need

more fruit and veg and you don't tend to get too much fruit and veg in that place, but yeah, I have queued on the street for that." (Interviewee)

Some people had difficulty accessing support for their health that might have alleviated these challenges. Some people with physical conditions that limited their ability to cook for and wash themselves did not have anyone to help with this. Others with mental health issues described being on a waiting list for treatment. Then there were people whose health prevented them from working but were not in receipt of relevant benefits that would provide them with an alternative source of income. Whilst some were in receipt of such benefits as ESA and PIP, others were struggling to access these, or saw their income decrease as they stopped working and waited for the application and assessment process to be completed.

"I have five prolapsed discs, S1 nerve damage and stenosis of the spine. I'm in a wheelchair 99% of the time. I can't cook or clean for myself most days. I can't get out unless someone chaperones us. Cleaning for myself and my everyday day-to-day needs as a person... I'm currently waiting on a carer to help us out... they can assess like if I'm going to be able to afford a carer with obviously how much benefits are at the moment and how much will come in to the cost of living... it's going to cost more for people who need carers as well... At the moment I'm waiting for PIP to come through... it's took a while, and I'm not sure if they are going to be backdating it. So it's just a waiting game now." (Interviewee)

### 3.2.2 People with No Recourse to Public Funds, or other restricted eligibility for statutory support

The cost of living was in some cases the most severe for participants whose immigration status meant they were not eligible to receive welfare benefits, and who could not access other forms of state support. In some cases, such as for people seeking asylum, people were also unable to work. These participants described receiving a minimal amount of financial support from the state, despite many of them having children to look after.<sup>51</sup>

**“I mean obviously I was an asylum seeker and [the council] say ‘We don’t have any responsibility because you have no recourse to public funds’ so yeah, they couldn’t help me or give me even a small amount of money to help me to buy food or travel.”**  
(Interviewee)

**“I didn’t have any income. They just gave us; I don’t know what they call it. NASS support? ...it’s like £35 a week for me and the same for my child, so £70, which was nothing. So we have been struggling... that couldn’t cover our expenses... clothes, toiletries, shoes, internet top up, school trips... we had to pay for everything... No. We didn’t have any other funding... We were struggling, so if we had to pay for school uniform and then reduce the cost of food we had to do that... I had to borrow money from friends. And not only food, two years ago because my case was refused and then the solicitor said we don’t have legal aid... I had to pay £1,200 or something because it was private and I couldn’t afford that money so I had to borrow money from friends, family. Yes. And it wasn’t easy to pay them back. Because I didn’t have any benefit.”**  
(Interviewee)

Asylum and temporary accommodation conditions were sometimes poor, with one participant describing having to share their kitchen with a large number of households, and issues with animal infestation – which as with other participants had a potential impact on increasing food costs.

**“My previous accommodation was shared... the condition was very dirty... The cupboards were dirty, there was a mouse infestation... we were like 40 people, 40 families, and we had like just two cookers... They were industrial cookers... Almost two months... But I was actually happy because I know people who came from [a hotel], where they didn’t have any cooking facilities.”**  
(Interviewee)

Many of these participants had waited or were expecting to wait for years before receiving a decision on an asylum application. In 2022, a research participant had his asylum claim accepted after 20 years of being in London, going between temporary accommodation, sofa surfing and sleeping rough. The five week wait for Universal Credit and his lack of bank account meant that his financial situation became immediately worse upon his legal status being settled. Whilst he was offered an advance on his benefits, he did not have a bank account and so couldn’t receive this. He was struggling to set up a bank account and so was concerned about being exploited doing cash in hand work.

**“The Jobcentre asked me would I like to take a loan and I said yes, but they said we need a bank account... which was really ridiculous because no bank would allow me, I didn’t have a bank account, I didn’t have like proper credit because I had just been**

**granted status and so basically it is all the bank’s fault, they were asking me for a lot of documents when they shouldn’t ask, because documents that British people have, like your P45, the utility bills, I said I’m not allowed to work, I’m not allowed to rent, so I wouldn’t have any of this. But they didn’t understand that you see... it kind of made me even worse because now if I want to do a job I need to get paid, or I could do some cash in hand job, but people will exploit you and pay you less, or long hours. So I feel that I’m in a much more worse situation because I can’t access more stuff. Even though I am being granted status by appeal, like I feel I’m an undocumented person, you know?”**  
(Interviewee)

51. At time of writing the standard financial support asylum seekers receive is £40.85 per week per household member, with additional amounts of £3 to £5 a week available for pregnant women and children aged up to three years old. See <https://www.gov.uk/asylum-support/what-youll-get>

## Chapter 4: The personal impact of homelessness during the cost of living crisis

### 4.1 Practical impacts

As the cost of living has become less and less affordable, people facing homelessness have had to make enormous compromises and sacrifices. In the survey, almost one in four of all respondents (23%) described having skipped meals during the last 12 months to save money; this was even more common (30% – see Table 7) among households with children. Some interviewees talked about eating the same foods again and again, eating less food, and skipping meals, with one person saying they were sometimes ‘going without’ food so their children could eat.

**“I get... this prepared [meal], the frozen one, so I just warm them up, and I just eat that, and I eat very little. Like once a day, or sometimes not even that. Just tea and biscuits. That is what I eat.”**  
(Interviewee)

**“Food, less shopping, kind of thing. Less food in the cupboards all the time... Yeah, I skip meals, yeah... it’s something I’ve had to do for a while really, but it’s getting more now, you know.”**  
(Interviewee)

**“To get to a stage in life where you’re thinking about things like that... or actually ‘I can have a sandwich at work but then I haven’t got any food in the cupboard, so I am not going to be able to have a dinner at night, but that’s okay because I’ve got some milk and cereal’, you know, to get yourself into a situation where you are earning enough money to pay for your rent, your rates, and maybe £50 worth of food, but towards the end of the week you don’t have food in the cupboard and it’s getting worse.”**  
(Interviewee)

Others described not using their heating when they needed it, despite having received financial support from the government to save money on their energy costs. In the survey, two thirds (66%) said they had avoided using heating, hot water or electricity in the past year, to save money. Some interviewees were regularly using blankets or leaving lights off at times when they might need them. One person described charging her phone in other places and using candles to avoid energy bills going up. Another described turning off their boiler completely when her son was at work to avoid using heating or hot water, and because she was worried the light showing the boiler was on might use electricity.

**“I have just been given that incentive by the government, you know, when they are doing that monthly, where they’re putting some money on for you, that £400 that they’re putting over the winter months, so I am living off of that at the moment... I’m still putting some [of my own money] on, but not as much, because I’ve got that. So I am probably putting an extra £20-30 but I am trying to make that last by not having anything [switched] on.”**  
(Interviewee)

<sup>52</sup> See Crisis and Shelter (2014) *A roof over my head: The final report of the Sustain project*. Online: Crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/housing-models-and-access/a-roof-over-my-head-2014/>

**“Gas is really expensive, it’s, yeah, it’s either going cold or just having little blasts of heat or trying to have it on low. I turned the gas down as low as it can on the boiler... So yeah, it’s really difficult keeping it on and seeing the money going out.”**  
(Interviewee)

**“Well what I do with it is I’ve turned off everything in the house. The boiler is off, so there is no light telling me it’s on... to be honest, the only thing that I have on during the day is I will have my phone if I need to charge it and my fridge is on and then when my son comes in I put on the boiler.”**  
(Interviewee)

People had to make tricky decisions about how to manage and prioritise their outgoings. Reflecting previous research on this subject people often prioritised rent before utilities and food to avoid losing their home.<sup>52</sup> In the survey, 29% said that they would likely need to skip meals to keep up with their housing costs over the coming winter, a proportion that rises to 43% among families. (see Table 8).

**“I don’t want to be homeless because the council is brutal. They don’t care what you’re going through. They will just ask you to leave, so sometimes I will compromise on hundreds of other things, but I will make sure that my [rent] is up-to-date and I am paying my rent. So it’s very scary, to be very honest, because with the council you have zero say, you just do what they say, so I will not do other things. I will not eat, but I will pay my rent and stuff. I will borrow but I will pay because I don’t want to be homeless and I don’t want to go through that stress of becoming homeless or getting those notices.”**  
(Interviewee)



However, some had run out of money entirely, or had such limited income (eg if they were seeking asylum) that there was little prioritisation they could do. Others had less control over how to prioritise outgoings: because their housing benefit was paid directly to landlords (if it covered all of their rent); because they did not pay for energy; or because prepaying for energy meant if money completely ran out they couldn't cover this cost.

**"I've been down to a few pounds before and had to think, do I want food or do I want painkillers, which is tough when you're in chronic pain and hungry, you kind of need both."**  
(Interviewee)

Some people we interviewed moved out of homelessness in 2022. This could have a transformative impact, especially for those who had lived without a home of their own for years. However, it was striking that some people whose homelessness had ended now found their new living costs to be much higher than anticipated. This included housing that was in poor condition, or which was unfurnished – which could lead to additional unexpected costs they could scarcely afford.<sup>53</sup> It also included people shocked at how high their first energy or council tax bill was, and being unsure about whether this was correct, and if they could afford such payments going forward. Some people therefore had to start making sacrifices so that they could avoid returning to homelessness – even though these decisions seemed unsustainable for their living situation.

<sup>53</sup> This reflects other research reflecting experiences people have had with local authorities where they are concerned that refusing a property they are offered will lead them to be ineligible for any other social housing – see <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/services-and-interventions/i-hoped-there-d-be-more-options-experiences-of-the-homelessness-reduction-act-2018-2021/>

**"At the moment I have just moved into a house, so that is my living situation at the moment. But nothing has really been done to the property as yet, and most people know that when you do get a council property, it is not somewhere you can just live straight away... the flooring is not done yet, and the windows are still bare... she has got a bed, thank god, and everything else we haven't really got, to be honest, which is going to take a little while because, like I say, when I do get that money, I've got that excess bill that I still need to pay."**  
(Interviewee)

**"I'm paying out £756 rent for a one-bedroom flat... plus the rates on this flat are £175 a month. So again, it's put me in the situation where, yes, I've got a roof over my head, and I'm working, but I don't have any spare cash. It's just the cost of everything. I've just had an energy bill come through and it's got £2,093 on it, and I'm thinking, what the bloody hell is that all about?! And that's an estimated bill, and I'm thinking I'm living in a one-bed flat; I've got the water on, I don't have the heating on, I daren't put the heating on, and I've got things like that coming through the door for me. I'm thinking Jesus Christ, where do you go from here?"**  
(Interviewee)

**"You have to sacrifice some things in order to, yeah, to make ends meet. Well at times you've just got to [go], 'it is easier to sacrifice something like that than not having gas and electric or the money to pay rent and end up back on the streets.'"**   
(Interviewee)

When faced with escalating debts, a need to get enough money together to pay for rent or a deposit, some described doing things they regretted to get more money or avoid spending. This included borrowing money from family and friends, or from a financial service, sometimes at a rate of very high interest. This was not always enough to prevent people from 'doing without' everyday essentials.

**"In the beginning of October I had to take a loan out on my credit cards. I've got one of those... I had to borrow £1,000 and now I'm going to have to pay it back at a rate of 39% but I'm on a freeze until Christmas. And they are taking away the – they used to have this thing called like a lifeline and you could freeze it for 24 months and take a month off here and there. They're stopping all those benefits now, so at Christmas they are going to want me to pay that, yeah."**  
(Interviewee)

**"Sometimes there are different things for me that I have to pay, like a loan, a little loan, but not from like companies, but like family or friends that I've got to pay back... I can't put that person off. It's every month, so I put myself in that position where I don't want to be there, so what I do, what I don't have is I just kind of learn to do without."**  
(Interviewee)

Others talked about taking extreme measures, like scrapping a car that was costing too much to run, borrowing money from a loan shark, shoplifting food, and selling treasured belongings – including a wedding ring.

**"That ring was probably worth two grand. But you know that you're not going to be able to sell it to anybody because people can go**

**in to jewellery shops and buy a piece of jewellery and pay over six months of whatever, and they are not going to give you £2,000 for it, so I went to like four or five different pawn brokers... the highest one was £400... I had had that ring on most of my life, and then to have to be in a situation where you've got to sell probably one of your last treasures, and it's like you've just got to do it. So I pawned it... that month I thought great, I'm able to buy a bit of food and maybe pay an extra bill or put some more petrol in the car, but you can't keep doing that because I don't have any more jewellery."**  
(Interviewee)

Someone with a health condition described buying medication from a pharmacy before being told at the till there was no money in the account. She had to call a friend to ask them to transfer a small sum of money to her immediately so she could afford it.

**"I don't think anyone in a quote unquote first world country should be stood in line like this. Happened to me - stood in line at [pharmacy] trying to pay for co-codamol cause my rib was out of place and I had to call my friend and ask him to send me £0.50 because I couldn't afford co-codamol and that was my last money and I had no food either... it's just no one should be faced with things like that."**  
(Interviewee)

People often had no choice but to live in a situation that they knew was unsuitable, due to the lack of other options, something that has been well documented in other research.<sup>54</sup> A man described returning to sleeping in a tent when his temporary accommodation was having a negative impact on his health. A father whose child lived elsewhere most of the week said he was now living in shared

<sup>54</sup> Ibid.

accommodation, with only a small bed, meaning that he would have to sleep in a chair when the child came to stay over.

**“Even though living in a room with someone else and having a shared bathroom and shared kitchen and everything, it’s okay because that is what I have to do at the moment... And it’s just a real sort of bone of contention for me I suppose. It’s not ideal. My son is 15, nigh on, and when he stays with me he has my bed and I just sleep in a chair... It’s all I can do.”**  
(Interviewee)

Others in shared accommodation described not being able to use the kitchen due to the impact of interacting with others on their mental health and spending more money on food elsewhere as a result. We also interviewed caregivers worried about the impact of staying in temporary accommodation on their child’s development of living in unsuitable conditions that could be bad for their health, sometimes for years, where they could have long distances to travel to school, limited space to play in, all whilst feeling uncertain around whether they would be asked to move location at short notice.

**“Me and my kids was getting bed bug bites, it was just horrible, horrible, a sewage smell and everything. Cockroaches. Everything.”**  
(Interviewee)

**“There was a hot water pipe in that room and that made the room so hot, and it took them six months to come and put a box on the hot water pipe and because of that issue my child started having rashes because of that and the heat.”**  
(Interviewee)

#### 4.2 Impacts on mental health and wellbeing

It was typical for interviewees to talk about how their mental health had suffered because they were facing homelessness and unaffordable living costs. In the survey, 27% of low-income households said they worried most days about how to cover housing costs, a proportion that rises to 42% among families with children under 18 (see Table 5). Interviewees described how they felt anxious not knowing where they would get the money to pay for housing and other essentials.

**“It’s one of the hardest things that I’ve ever had to do, spreading so little amount of money out over the monthly period to just survive, just on groceries, bills, and it’s sort of living day-to-day and then it’s like utility bills as well, and there is no room for a treat of any sort, it’s diabolical, it is really, really hard.”**  
(Interviewee)

**“I did get into a mindset where it was feeling a bit hopeless where I wasn’t even opening letters. I was just shoving them in a drawer and forgetting about them. It just felt like a hopeless situation I wasn’t getting out of.”**  
(Interviewee)

Homelessness and the amount of pressure people experienced led some to suffer panic attacks, for example among people who had to sleep rough, and a woman sleeping in her car who was struggling to keep working whilst doing so.<sup>55</sup>

<sup>55</sup> This echoes similar issues encountered in Crisis’ research into in-work homelessness – see Sanders, B. and Allard, M. (2021) *Barely breaking even: the experiences and impact of in-work homelessness across Britain*. London: Crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/types-of-homelessness/barely-breaking-even-the-experiences-and-impact-of-in-work-homelessness-across-britain/>

**“I was preparing to go and find somewhere to sleep, and I was trying to scout out... trying to find somewhere I thought might be relatively safe, which was a pretty frightening experience to be honest. I’m not a small chap I suppose but I didn’t particularly fancy the idea of trying to fall asleep in those circumstances... I just couldn’t get my head around how I had ended up in this situation. I did suffer with an awful anxiety attack because I didn’t know what to do.”**  
(Interviewee)

**“Your mental health will link to your physical, because if you can’t then it makes you tired, lethargic, just fully drained and you can’t do anything. I mean I was street homeless, I had blackouts, I had collapsed a few times. I mean how the worry, the unnecessary worry of getting a house and paying... it is daunting on you, I mean the uncertainty, it is just all – like coming off of one frying pan to another frying pan, which is worse, or bigger.”**  
(Interviewee)

**“The state that I was in, because of all of the pressure, it put me in a situation where I didn’t want to work [there] anymore. I just felt the pressure it had put me under, and it’s a stupid thing to say because you get pressured when you don’t have money, but the pressure in doing a job when you’re so very, very stressed puts another kind of pressure on you and I just closed up and I just had to go and say to my boss ‘I can’t do this at the moment, I’m just in such a dreadful state’ and he said ‘what’s wrong, you never said anything?’ And I said ‘I’ve got some problems with housing at the moment and I need to sort that out before I can carry on’ ... I just said no, I can’t do this at the moment, and I left.”**  
(Interviewee)

Concerns about the cost of living going forward could make people feel anxious or depressed. The combination of not understanding why living costs were so high and the knowledge they may increase further could make some in temporary accommodation feel pessimistic about being able to afford more permanent housing.

**“I have researched it all, I have now researched it all because I now know that it is going to be a bigger issue, it is going to be a bigger issue funds wise once I move out of [temporary accommodation], to be able to afford everything.”**  
(Interviewee)

**“I am worried. I don’t know what the winter’s going to bring. We’re in a cold snap now and the winds have been really bad and we’ve had a few storms here. I live close to a mountain and it can get cold here, so I am just hoping that my son stays in the job that he’s got, I hope that I might be able to get some part-time work, working from home.”**  
(Interviewee)

**“I’m struggling. Really struggling. I try and like give them so much a week, just like to try and cover some of [the service charge]. I have been in a little bit of debt with living here and everything, but they’ve been considerate and they’ve just told us to pay so much. I can afford to pay, just like on top of what I’m paying. And just so I can get the debt down a bit... It’s about £400-500... Once my health gets picked up and everything, I will have to move into my own place. And that will worry us.”**  
(Interviewee)

Interviewees who had experienced some form of homelessness earlier in their lives, and who now felt at risk of homelessness again, described how this was potentially re-traumatising

them. A mother who had fled an abusive partner described how her household was subject to no-fault evictions over a few years in different homes, and how the mental health of herself and all three of her grown-up children had suffered as a result, with one of them attempting suicide.

**“We have been sort of on and off homeless for the past six years... I escaped an abusive relationship and I am basically picking up the pieces of what’s left over that with the three children.... Things are playing out now and what’s compounded it is the constant homelessness hanging over our heads. What I’m particularly worried about is that when the eviction day comes we’re going to end up in a bed and breakfast or somewhere really unsuitable for the adults that I’m supporting. We have our eviction notice, we have had a Section [21]... It feels like it perpetuates what’s been happening all these years. It feels like the cycle continues... I do think that I have been going through PTSD, I have had a few years of nightmares and struggle really. I think part of it is a struggle to reach out and trust entirely and it’s a struggle just to reach out full stop I think. It’s not even the trust element in it. And just feeling overwhelmed an awful lot.”**

Whilst some had friends, family or support workers to talk to about their struggles, one of the most common experiences people reported was of loneliness and isolation – something often made worse because of issues affording the cost of living. On the one hand there was the isolation of living with the stresses associated with being at risk of or experiencing homelessness, without having other people to help or talk to. On the other hand, there were people who described feeling very isolated when they were no longer facing

homelessness – for example, because they were now living in a spare room.

**“I didn’t have anybody to kind of share it with or to support me and put their arms around me and give me a hug. It was just like doing it all on your own.”**  
(Interviewee)

**“I feel like I’m in jail, do you know what I mean? I spend the bulk of my time in a double bedroom with a bed, a chair there, a telly, wardrobe, cupboard. So I haven’t got my living room, somewhere to go and sit, or I can’t just go and use the kitchen whenever I feel like I’m hungry, because someone else might be there. Sometimes you have to wait to go to the bathroom and I’m conscious when I do work nights I have to sneak around when I get back in and it’s just – it’s quite mentally draining, that there just isn’t anything affordable to give me the option to live on my own anymore.”**  
(Interviewee)

People whose homelessness had ended in some cases also talked about the difficulty of not being able to see other people. They were spending a lot of time alone in their home, sometimes because of not wanting to ‘burden’ others, but also simply because the cost of travelling to see other people, and/or spending money on food or drink with them, was too high. This had the devastating consequence that some people said they couldn’t spend time with their children. It was therefore clear that in some cases, it could be just as important to have support from other people as it was to have a physical home.

**“I don’t run a car anymore because I can’t afford it. I can’t just sort of go for a drive or take my kids out or anything or go and see my daughter.”**  
(Interviewee)

**“I can’t believe sometimes that I have to say no to meeting friends and family because I can’t afford the petrol to go over to the friend or family member to have a meal, because I’m thinking if I use the petrol to go over to visit them although you know you will benefit from a nutritious meal and a chat and it will be lovely because you’ve got comfort, you are then thinking no, I can’t do that, because I do need that £10 of petrol money to get to work the next day. You know, to be in a situation where you’re having to choose from comfort or necessity and petrol to be able to do that bit of travelling, to earn your wages, it is a real sorry state of affairs, I feel anyway.”**  
(Interviewee)

**“The cost of living now, I’ve become a hermit, I can’t afford to go anywhere. I can’t do anything.”**  
(Interviewee)



## Chapter 5: Recommendations

Whilst the cost of living crisis is affecting households all over the country, for thousands of people it is driving them into the devastation of homelessness, as unaffordable housing leads people to lose their homes and makes it harder to find a home to live in.

Based on the research findings Crisis has the following recommendations.

1. Interviewees described being subjected to unaffordable rent increases and not being able to find a home because the cost of renting somewhere new in the Private Rented Sector was so high. To help people facing unaffordable rent hikes, there should be a **limit placed on in-tenancy rent increases in all three nations** so that they are always tied to an inflationary measure. **The UK Government must also invest in Local Housing Allowance so that it covers at least the bottom third of rents in a local area.** Investing in LHA is the quickest and most effective way to prevent people in Great Britain from losing their homes because they can't make up the shortfall between income and rent, and to help people move on from homelessness by accessing an affordable home.
2. Thousands of people in England and Wales are facing 'no-fault' evictions and our interviews revealed other issues with standards in the private rented sector, such as landlords not providing adequate eviction notice, and discrimination deterring people from renting in the PRS. **The UK Government must urgently bring forward the Renters' Reform Bill** to improve the private rented sector in England, including by ending no-fault evictions and introducing a decent homes standard. In Wales, **it is important that the Welsh Government ensures the successful implementation of the Renting Homes Act**, which seeks to provide better protection for those facing 'no-fault' evictions.
3. Across the whole of GB temporary accommodation placements remain high and have risen since the pandemic. The chronic undersupply of genuinely affordable housing – most notable in England – has long been both a driver of homelessness and a barrier which stops people leaving homelessness behind. Interviewees were waiting for years in temporary accommodation because of the lack of social housing in their area (and often facing higher living costs because of inadequate facilities), and because they didn't have enough disposable income to afford rents in advance and

deposits. In England, **the UK Government urgently needs to set out a coherent housing strategy to deliver affordable homes for all** people who need them, including the delivery **of 90,000 social rented homes a year for the next 15 years.** In Wales, **the Welsh government needs to deliver on its target of 20,000 social homes by 2026.** In Scotland, **the Scottish Government must make swift progress on its commitment to deliver 110,000 affordable homes by 2031/32, meeting interim targets.**

4. People are making huge sacrifices to afford the cost of living: skipping meals, not using their heating when they need it, and avoiding seeing friends and family because of the cost of doing so. The much-needed cost of living support that has been provided by the UK Government up to now has been tied to benefits, meaning it is not helping people who are affected by No Recourse to Public Funds restrictions. We also know that some people who are receiving Universal Credit are not getting as much financial support as they need because they are paying back deductions after having had an advance on their Universal Credit. The UK government should consider **pausing deductions from Universal Credit for anyone who is at risk of or experiencing homelessness.** More broadly, across Great Britain, all levels of government should continue to consider additional **targeted financial support to help those at increased risk of homelessness, including those with restricted eligibility for benefits.**

The research revealed both how the cost of living crisis puts people with long-term health conditions facing homelessness at a disadvantage and leads people to face isolation as they struggle with mental health challenges. Interviewees described being lonely and unable to see family and friends because of the cost of doing so and the need to prioritise paying for rent and energy. **The UK Government should develop a cross-government strategy to reduce health inequalities.** Any strategy must consider the role that poor quality and unaffordable housing, as well as other areas such as fuel poverty, play in creating health inequalities. In Wales, it will be important for the Welsh Government.

## Bibliography

- Affordable Housing Commission (2020). *Making Housing Affordable Again: Rebalancing the Nation's Housing System*. Affordable Housing Commission: Online. <https://www.affordablehousingcommission.org/news/2020/3/23/making-housing-affordable-again-rebalancing-the-nations-housing-system-the-final-report-of-the-affordable-housing-commission>
- Bevan Foundation (2021) *Wales' housing crisis: the role of LHA*. Online: Bevan Foundation. <https://www.bevanfoundation.org/wp-content/uploads/2021/09/Wales-housing-crisis-Bevan-Foundation-Report.pdf>
- Bramley, G. and Fitzpatrick, S. (2018) *Homelessness in the UK: who is most at risk?*, *Housing Studies*, 33:1, 96-116, <https://www.tandfonline.com/doi/full/10.1080/002673037.2017.1344957>
- Bramley, G., Fitzpatrick, S., McIntyre, J., Johnsen, S. (2022) *Homelessness Amongst Black and Minoritised Ethnic Communities in the UK: A Statistical Report on the State of the Nation*. Edinburgh: Heriot-Watt University. [https://pure.hw.ac.uk/ws/portalfiles/portal/67022958/Homelessness\\_Amongst\\_Black\\_and\\_Minoritised\\_Ethnic\\_Communities\\_State\\_of\\_the\\_Nation\\_Report\\_2.pdf](https://pure.hw.ac.uk/ws/portalfiles/portal/67022958/Homelessness_Amongst_Black_and_Minoritised_Ethnic_Communities_State_of_the_Nation_Report_2.pdf)
- Bramley, G. (2018) *Housing supply requirements across Great Britain: for low-income households and homeless people*. London: Crisis and National Housing Federation. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/housing-models-and-access/housing-supply-requirements-across-great-britain-2018/>
- Citizens Advice (2022) *Cost of living data dashboard, November 2022*. Citizens Advice: Online [https://public.flourish.studio/story/1634399/?mc\\_cid=8f81e33530&mc\\_eid=ac5faeb4d9](https://public.flourish.studio/story/1634399/?mc_cid=8f81e33530&mc_eid=ac5faeb4d9)
- Citizens Advice (2015). *Prepay energy customers paying £226 a year more*. Online: Citizens Advice. <https://www.citizensadvice.org.uk/about-us/about-us1/media/press-releases/prepay-energy-customers-paying-226-a-year-more/>
- Crisis and Shelter (2014) *A roof over my head: The final report of the Sustain project*. Online: Crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/housing-models-and-access/a-roof-over-my-head-2014/>
- Crisis and Zoopla (2022) *Falling short: Housing benefit and the rising cost of renting in England*. Crisis: Online <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/housing-models-and-access/falling-short-housing-benefit-and-the-rising-cost-of-renting-in-england/>
- Delahunty, S. (2022) *Chancellor confirms 7% rent cap for social landlords. Inside Housing, 17th November 2022*. Online: Inside Housing. <https://www.insidehousing.co.uk/news/news/chancellor-confirms-7-rent-cap-for-social-landlords-79142>
- Department for Levelling Up, Housing and Communities (2022) *English Private Landlord Survey 2021: Main report*. Online: DLUHC. <https://www.gov.uk/government/statistics/english-private-landlord-survey-2021-main-report>
- Department for Levelling Up, Housing and Communities (2022) *Live tables on homelessness*. DLUHC: Online. <https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness>
- Department for Levelling Up, Housing and Communities (2022). *Local authority revenue expenditure and financing England: 2021 to 2022 provisional outturn*. Online: DLUHC. <https://www.gov.uk/government/statistics/local-authority-revenue-expenditure-and-financing-england-2021-to-2022-provisional-outturn>
- Department for Levelling up, Housing and Communities (2022) *Social housing lettings in England, April 2020 to March 2021*. Online: DLUHC. <https://www.gov.uk/government/statistics/social-housing-lettings-in-england-april-2020-to-march-2021>
- Department for Levelling Up, Housing and Communities (2022) *Support for people sleeping rough*. DLUHC: Online. <https://www.gov.uk/government/publications/support-for-people-sleeping-rough-in-england-september-2022/support-for-people-sleeping-rough-in-england-september-2022>
- Department for Work & Pensions (2021) *Households below average income: an analysis of the income distribution FYE 1995 to FYE 2020*. DWP: Online. <https://www.gov.uk/government/statistics/households-below-average-income-for-financial-years-ending-1995-to-2020/households-below-average-income-an-analysis-of-the-income-distribution-fye-1995-to-fye-2020>
- Greater London Authority (2022) *Rough sleeping in London (CHAIN reports)*. Online: GLA <https://data.london.gov.uk/dataset/chain-reports>
- Joseph Rowntree Foundation (2022) *UK Poverty 2022: The Essential Guide to Understanding Poverty in the UK*. York: JRF. <https://www.jrf.org.uk/report/uk-poverty-2022>
- Ministry of Justice (2022) *Mortgage and Landlord Possession statistics: July to September 2022*. MoJ: Online. <https://www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-july-to-september-2022>
- Northern Ireland Statistics and Research Agency (2017) *2016-based Population Projections for Northern Ireland*. NISRA: Online. <https://www.nisra.gov.uk/publications/2016-based-population-projections-northern-ireland>
- Office for National Statistics (2022) *Consumer price inflation, UK: October 2022*. London: ONS. <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/october2022>
- Office for National Statistics (2022) *Families and households in the UK: 2021*. London: ONS. <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/bulletins/familiesandhouseholds/2021>
- People Like Us (2022) *Cost of living crisis threatens to widen disparities for ethnic minority workers in the UK*. Online: People Like Us. <https://www.plu.org.uk/cost-of-living-crisis>

- Rightmove (2022) *Rental Trends Tracker: Q1 2022. and Q2 2022*. Rightmove: Online. <https://hub.rightmove.co.uk/q1-rental-trends-tracker-2022/>; and <https://hub.rightmove.co.uk/rental-trends-tracker-q2-2022/>
- Rightmove (2022) *The Rightmove Rental Trends Tracker*. Rightmove: Online. <https://www.rightmove.co.uk/news/content/uploads/2022/10/Rental-Trends-Tracker-Q3-2022-Final.pdf>
- Sanders, B. and Allard, M. (2021) *'Barely breaking even': the experiences and impact of in-work homelessness across Britain*. London: Crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/types-of-homelessness/barely-breaking-even-the-experiences-and-impact-of-in-work-homelessness-across-britain/>
- Schmuecker, K. and Earwaker, R (2022) *Not heating, eating or meeting bills: managing a cost of living crisis on a low income*. Online: JRF. <https://www.jrf.org.uk/report/not-heating-eating-or-meeting-bills-managing-cost-living-crisis-low-income>
- Scope (2022) *Do The Right Thing: Supporting disabled people through the cost of living crisis*. Online: Scope. <https://www.scope.org.uk/campaigns/research-policy/cost-of-living-report/>
- Scottish government (2022) *Housing lists*. Online: Scottish government. <https://statistics.gov.scot/data/housing-lists>
- Shelter (2022) *Almost a million private renters are under threat of eviction*. Shelter, 30th November 2022. Online: Shelter. [https://england.shelter.org.uk/media/press\\_release/almost\\_a\\_million\\_private\\_renters\\_are\\_under\\_threat\\_of\\_eviction](https://england.shelter.org.uk/media/press_release/almost_a_million_private_renters_are_under_threat_of_eviction)
- Stephens, M., Perry, J., Williams, P., Young, G. (2022) *2022 UK Housing Review: Autumn Briefing Paper*. Online: Chartered Institute of Housing and University of Glasgow. <https://www.cih.org/publications/uk-housing-review-2022-autumn-briefing-paper>
- Sutton-Hamilton, C., Allard, M., Stroud, R., and Albanese, F. (2022) *"I hoped there'd be more options:" Experiences of the Homelessness Reduction Act, 2018-2021*. London: Crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/services-and-interventions/i-hoped-there-d-be-more-options-experiences-of-the-homelessness-reduction-act-2018-2021/>
- Trussell Trust (2022) *Emergency food parcel distribution in the United Kingdom: April – September 2022*. Trussell Trust: Online. <https://www.trusselltrust.org/wp-content/uploads/sites/2/2022/11/MYS-UK-Factsheet-2022.pdf>
- Watts, B., Bramley, G., Pawson, H., Young, G., Fitzpatrick, F., and McMordie, L. *The homelessness monitor: England 2022*. London: Crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/england/the-homelessness-monitor-england-2022/>
- Watts, B., Pawson, H., Bramley, G., Young, G., Fitzpatrick, S. and McMordie, L. (2022) *The Homelessness Monitor: Great Britain 2022*. London: Crisis <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/about/the-homelessness-monitor-great-britain-2022/>

- Watts, B., Bramley, G., Fitzpatrick, S., Pawson, H. & Young, G. (2021) *The Homelessness Monitor: Scotland 2021*, London: Crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/scotland/the-homelessness-monitor-scotland-2021/>
- Welsh Government (2022). *Homeless accommodation and rough sleeping: September 2022*. Online: Welsh Government. <https://gov.wales/homelessness-accommodation-provision-and-rough-sleeping-september-2022>
- Welsh Government (2022). *Written Statement: Social landlords' agreement for 2023-24*. Online: Welsh Government. <https://gov.wales/written-statement-social-landlords-agreement-2023-24>
- Wilson, W. (2022) *Can private landlords refuse to let to Housing Benefit claimants?* London: House of Commons. <https://commonslibrary.parliament.uk/research-briefings/sn07008/>



## Appendix

**Table 1: Qualitative interview sample**

Location	No. of qualitative interview participants
London	12
North	9
Midlands	7
South	4
Wales	4
Scotland	4
<b>TOTAL</b>	<b>40</b>

**Table 2: Quantitative survey sample**

<b>Age</b>	18-24	164	<b>Ethnicity</b>	Indian	60
	25-34	290		Pakistani	75
	35-44	315		Bangladeshi	46
	45-54	297		Chinese	11
	55-64	318		Any other Asian background	34
	65-74	445		African	60
	75+	171		Caribbean	28
<b>Gender</b>	Male	916		Any other Black, African or Caribbean background	7
	Female	1080		Black Caribbean and White	7
	Other	1		Black African and White	4
	Prefer not to say	3		Asian and White	8
				Any other mixed/multiple ethnic background	7
<b>Housing situation</b>	I/we live in a property I own outright	694		English / Welsh / Scottish / Northern Irish / British	1531
	I/we live in a property I own through a mortgage or loan	271		Irish	13
	Renting from a private landlord	542	Gypsy or Irish Traveller	2	
	Renting a council or housing association property	430	Any other White background	70	
	Homeless	3	Arab	16	
	Other	59	Any other ethnic group	22	
<b>Other housing experiences</b>	Past experience of homelessness*	466	Don't think of myself as any of these	0	
	Currently in receipt of housing benefit	630	Prefer not to say	0	
			<b>Region</b>	Scotland	163
				Wales	111
				London	236
				North East	103
				North West	246
				Yorkshire and Humberside	210
				East Midlands	163
				West Midlands	219
			East of England	170	
			South East	212	
			South West	164	

\* Defined as having lived in any of the following situations in the past: sofa surfing, rough sleeping, supported accommodation, temporary accommodation, sleeping in a vehicle or building not intended for residential use.

**Table 3: Levels of mortgage and rent arrears**

Mortgage		Rent	
Base (weighted)	43	Base (weighted)	155
Less than 3 months behind	57%	Up to 1 month behind	34%
3 months to 6 months behind	27%	More than 1 month but less than 2 months behind	27%
Over 6 months behind	10%	2 months or more behind	27%
Don't know	6%	Don't know	12%

Q: You mentioned your household is currently behind on mortgage/rent payments. How far behind are you on mortgage/rent payments?

**Table 4: Perceived affordability of hypothetical rent increases**

All respondents who were renting were presented with the average rent increase for newly advertised lets during the 6 months between April and September 2022, according to Zoopla data shared with Crisis, and asked if they would be able to afford this level of increase in their current home. All data was taken from the bottom 30th percentile of properties of the respondent's current property size in their broad area.

The purpose was to understand both the affordability of a new home in the private rented sector for anyone who faced eviction and could not rent social housing, and to understand the potential impact of future rent increases in people's current homes, should their landlord choose to increase rent in line with market rates.

£ increase in 30th percentile Apr 22 to Sep 2022 (monthly figure)	1 bedroom	2 bedrooms	3 bedrooms or more
Midlands	£17	£12	£25
South	£22	£32	£66
London	£48	£71	£49
North	£3	£11	£38
Scotland	£14	£18	£43
Wales	£23	£32	£45

Responses	All respondents	Receive housing benefit	Renting privately	Social rent	Other rent (e.g. renting from a friend)
Base (weighted)	996	531	542	430	24
We would be able to pay for this	25%	20%	27%	22%	22%
We would be able to pay for this but would have to cut back on our spending elsewhere	37%	33%	41%	31%	38%
We would struggle to pay for this, even if we cut back on spending elsewhere	21%	25%	20%	24%	14%
We would not be able to pay for this	12%	15%	9%	15%	16%
Don't know	5%	7%	3%	8%	9%

Q: Imagine that your rent went up and was £XXX a month higher. How affordable would this be for your household? Please select the statement that best applies.

**Table 5: Perceptions of current housing costs among different groups**

	Total	Black, Asian and other minoritised ethnic groups	Receive housing benefit	Have past experience of homelessness	Households with children under 18
Base (weighted)	2000	387	630	466	564
My monthly housing costs are more than one third of my monthly income	29%	32%	31%	34%	31%
I worry most days about how to cover housing costs	27%	36%	37%	39%	42%
I have lost sleep recently worrying about how to cover housing costs	20%	23%	28%	31%	31%

Q: Thinking about covering housing costs, which of the following, if any, apply to you?  
Please select all that apply.

**Table 6: Confidence in navigating housing challenges and crises**

	If I lost my home, I would have somewhere else to live	If I lost my home, I know someone who I could live with until I found a new home	If I lost my home, I would know what support service to go to	I could afford to pay average rent prices in my area if I needed to	I could afford to move into a home in my area that required me to pay a month's rent in advance as well as a deposit that's also worth 1 months' rent
Very confident	12%	15%	7%	10%	16%
Fairly confident	23%	30%	24%	25%	25%
Not very confident	22%	18%	25%	27%	21%
Not at all confident	31%	27%	31%	25%	28%
Don't know	13%	9%	12%	12%	10%
NET: Confident	35%	45%	31%	36%	40%
NET: Not confident	52%	45%	56%	52%	49%

Q: Thinking about housing, how confident, if at all, are you of the following?  
Base: all respondents.



**Table 7: Experiences of the past 12 months among different groups**

	All respondents	Black, Asian and other minoritised ethnic groups	Receive housing benefit	Have past experience of homelessness	Households with children under 18
Base (Weighted)	2000	387	630	466	564
<b>A: Experiences of housing and the cost of living</b>					
Had to start using a pre-payment or 'pay as you go' energy meter	7%	12%	13%	16%	12%
Lived in poor housing conditions*	18%	32%	30%	43%	30%
Experienced eviction**	7%	14%	14%	20%	13%
<b>B: Actions taken to save money or avoid spending</b>					
NET: Avoided using heating, hot water or electricity	66%	60%	66%	67%	69%
Avoided using heating or hot water	59%	48%	56%	57%	60%
Avoided using electricity	47%	41%	46%	45%	49%
Reduced how much food I buy	43%	44%	49%	44%	48%
Ate smaller meals	27%	30%	34%	37%	33%
Skipped meals	23%	23%	34%	35%	30%
Borrowed money from family or friends	17%	29%	28%	32%	32%
Applied to a scheme to save money on energy (such as Warm Home Discount, fuel voucher, grant with energy provider)	13%	14%	26%	20%	20%
Used a food bank	8%	12%	16%	16%	12%
Applied for a job or a promotion	8%	16%	10%	16%	14%
Spent time somewhere that isn't my home so I could stay warm (such as bus, library, workplace)	7%	7%	9%	13%	9%
Applied to a scheme to save money on other utility costs (such as water, broadband)	7%	11%	14%	14%	10%
Asked a professional for support with my housing situation	6%	14%	11%	15%	13%

QA: Which, if any, of the following have you or your household experienced in the past 12 months? Please select all that apply.

QB: Which, if any, of the following have you or other household members done this year to save money or earn more money? Please select all that apply.

\* Defined as having lived in any of the following situations: Lived somewhere that has had a negative impact on your health/mental health OR the health/mental health of children or other dependents you live with; Lived somewhere that was in a bad condition (such as damp, mould, bathroom/kitchen/heating in disrepair; Lived in an overcrowded home (such as someone sleeping on a sofa, children sharing beds); Lived somewhere with inadequate space or facilities (such as sharing room/bed with other people, sharing kitchen/bathroom with another household).

\*\* Defined as any of the following: Received eviction notice; asked to leave home by landlord/someone else; left home because you were going to be evicted.

**Table 8: Expectations for the coming winter among different groups**

	Total	Aged 18-24	Black, Asian and other minoritised ethnic groups	Receive housing benefit	Have past experience of homelessness	Households with children under 18
Base (weighted)	2000	164	387	630	466	564
NET: Likely 'I will have a high level of debt'	24%	34%	32%	36%	40%	37%
NET: Likely 'I will be facing eviction'	9%	21%	16%	16%	24%	17%
NET: Likely 'I will be far behind on my housing payments'	14%	25%	28%	24%	31%	28%
NET: Likely 'I will need to eat less to keep up with housing costs'	36%	48%	41%	48%	53%	51%
NET: Likely 'I will need to skip meals to keep up with housing costs'	29%	35%	35%	43%	47%	43%
NET: Likely 'My financial situation will be harder than it's ever been'	58%	60%	58%	65%	64%	70%
NET: Likely 'My housing costs will be higher than they've ever been'	58%	53%	56%	57%	62%	65%
NET: Likely 'I won't be able to heat my home'	37%	36%	40%	50%	49%	49%

Q: Thinking about this Winter, how likely or unlikely are the following?

**Table 9: Increases in income and spending over the past 12 months among low-income households**

	Your overall household income	Overall household spending	Rent/ mortgage	Food and other groceries	Household energy (gas, electricity)	Water rates	Broadband	Mobile phone (contract or pay-as-you-go)	Travel
Increased a lot	10%	25%	14%	40%	54%	11%	7%	7%	9%
Increased somewhat	19%	45%	37%	44%	31%	37%	29%	20%	21%
Stayed about the same	49%	18%	43%	11%	11%	43%	54%	63%	34%
Decreased somewhat	16%	7%	3%	4%	1%	4%	5%	6%	9%
Decreased a lot	6%	4%	1%	1%	1%	1%	1%	1%	6%
Not applicable	0%	1%	2%	0%	1%	4%	4%	2%	20%
NET: Increased	29%	71%	51%	84%	85%	48%	36%	27%	30%
NET: Decreased	22%	11%	4%	5%	3%	5%	6%	7%	15%

Q. Have the following/Has the amount your household spends on the following increased or decreased in the past 12 months? Base: all respondents, n=2000, except for rent/mortgage n=1267 and excludes people not paying for a mortgage or rent.

**Table 10: In arrears for services/goods, by housing situation**

	All respondents	Receive housing benefit	I/we live in a property I own outright	I/we live in a property I own through a mortgage or loan	Renting from private landlord	Renting council or housing association property	Homeless	NET: Other
Base (weighted)	2000	630	694	271	542	430	3	59
Credit card repayments	9%	15%	4%	12%	11%	13%	21%	10%
Household energy (such as gas and electricity)	9%	14%	4%	13%	11%	12%	21%	1%
Water rates	8%	15%	3%	9%	11%	13%	21%	2%
Rent	8%	14%	0%	0%	14%	18%	0%	7%
Other	6%	9%	2%	4%	8%	9%	21%	5%
Mobile phone contracts	6%	9%	2%	9%	7%	7%	29%	3%
Loan repayments	5%	11%	2%	7%	7%	8%	21%	7%
Broadband	4%	7%	2%	8%	5%	5%	29%	2%
Other housing payments	4%	8%	2%	6%	6%	5%	21%	3%
Repayments for a product where you didn't pay for everything upfront (such as a hire purchase or 'buy now, pay later' scheme)	4%	7%	1%	3%	6%	7%	21%	6%
Mortgage	2%	2%	0%	16%	0%	0%	0%	0%
Childcare costs (such as reoccurring nursery fees)	2%	3%	1%	2%	3%	1%	0%	1%
Travel (such as paying off a holiday, or season travel ticket)	2%	2%	1%	4%	2%	1%	0%	0%
Not applicable - I am not behind on any payments	70%	50%	87%	64%	61%	57%	49%	74%
Behind on 1-2 payments	19%	31%	9%	22%	25%	27%	29%	18%
Behind on 3-4 payments	8%	16%	2%	8%	10%	13%	0%	8%
Behind on 5+ payments	3%	3%	1%	6%	4%	3%	21%	0%
NET: Rent or mortgage	10%	16%	0%	16%	14%	18%	0%	7%

Q. Are you or your household currently behind on payments or in arrears for any of the following? Please select all of the payments types you are currently behind or in arrears.



