



Chartered  
Institute of  
Housing

# COST OF LIVING CRISIS

Spotlight on different parts of the UK

The Chartered Institute of Housing's tenth cost of living briefing



January 2024

Welcome to issue no.10

Welcome to our tenth cost of living briefing.

Having started to fall, CPI inflation last month increased to 4 per cent. The cost of living continues to place huge pressures on people across the UK. We look at what this means in practice, with a focus on housing.

Topics in this edition:

- [Latest evidence](#)
- [Spotlight on different parts of the UK](#)
- [How social housing providers are responding](#)
- [What is CIH calling for?](#)
- [Useful resources](#)

For previous copies of our briefings see [www.cih.org/policy/cost-of-living-crisis-briefings](http://www.cih.org/policy/cost-of-living-crisis-briefings).

For any feedback on our briefings or suggestions for future topics please email [policyandpractice@cih.org](mailto:policyandpractice@cih.org).

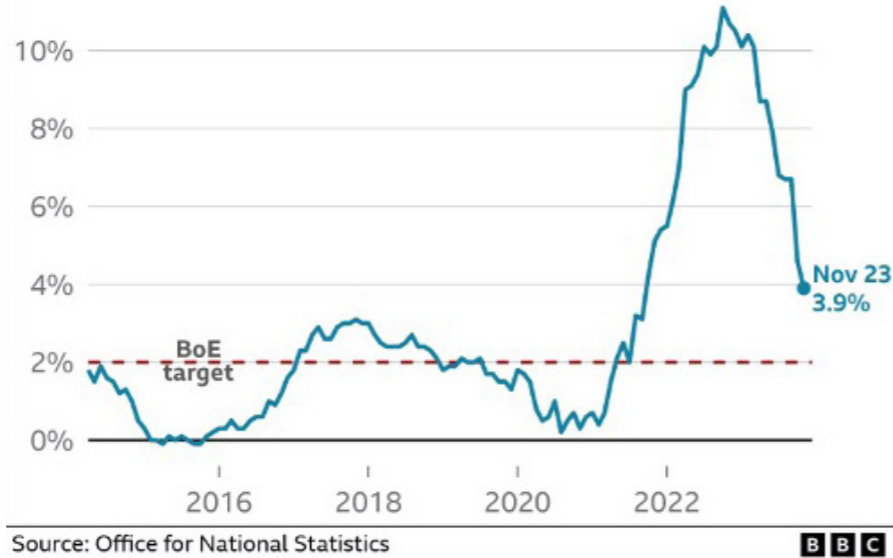
# Latest evidence

## Inflation slows but prices remain high

Having fallen to 3.9 per cent in November, CPI inflation rose unexpectedly to 4 per cent in the year to December 2023. Prices remain higher than they were a year ago.

Inflation is still double the Bank of England's 2 per cent target. The Bank of England has increased interest rates 14 times since December 2021 to try to slow price rises. Rates are now 5.25 per cent, a 15-year high, which means higher borrowing costs for mortgages (as well as higher savings rates). The Bank of England has ruled out cutting rates for now.

### UK inflation at 3.9% in November 2023



## Food insecurity

With food price inflation at 9.2 per cent those on the lowest incomes continue to feel the strain. The cost of food and non-alcoholic beverages rose by around 27 per cent in the past two years, compared with an increase of about 9 per cent between November 2011 and November 2021. According to JRF's October [cost of living tracker](#), 73 per cent of low income families on universal credit experienced food insecurity in October 2023. The [Resolution Foundation](#) notes that as we enter 2024, the average annual food bill will remain £1,000, and the average energy bill £760, higher than pre-pandemic. Levels of food insecurity are higher among Black people, who are three times more likely than White people to report that they had used a food bank in the last month. The [Food Foundation](#) charity also reports high levels of food insecurity experienced by disabled people.

## Marginal growth in earnings

Labour market data shows total pay (including bonuses) for employees rose by 7.2 per cent in November to December 2023. However, in real terms (adjusted for inflation) growth in total pay rose by just 1.3 per cent and regular pay by 1.4 per cent, as the figure below shows:

**In November 2023, Citizens Advice helped more people with a cost of living issue than in any other month on record.**

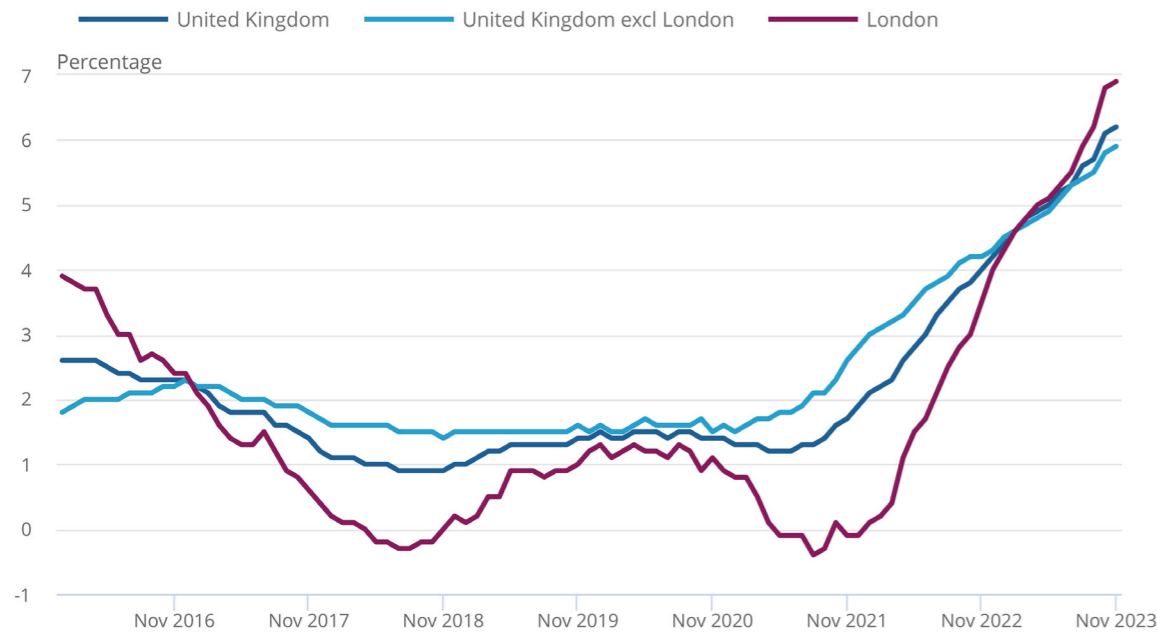


## Rising housing costs

The cost of living crisis continues to be exacerbated by high housing costs and a shortage of affordable homes, notably social housing.

The [Office for National Statistics](#) (ONS) publishes a monthly Index of Private Housing Rental Prices, which tracks changes in the price paid by private tenants in the UK. It shows private rental prices in the UK grew by 6.2 per cent over the year to November 2023, the largest annual percentage change since the data series began in January 2016.

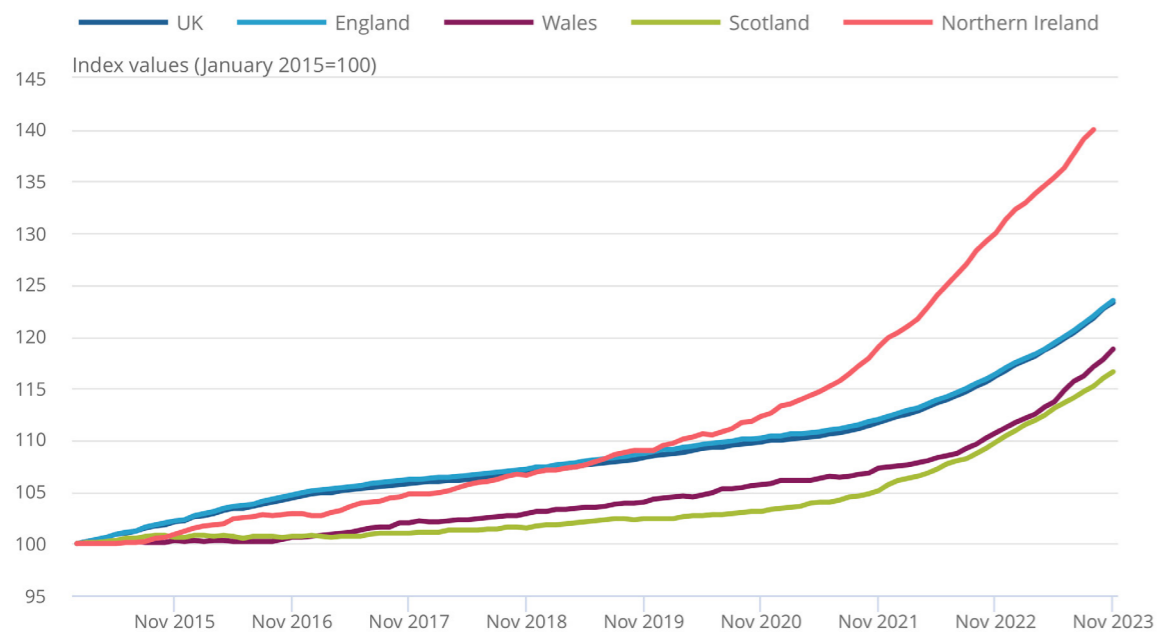
### Private rental price percentage change over 12 months, UK and London, January 2016 to November 2023



Source: Office for National Statistics

Broken down by nation, average rents increased by 6.1 per cent in England, 7.3 per cent in Wales, 6.2 per cent in Scotland (to November) and 9.1 per cent in Northern Ireland (to September). Rental prices have increased more in England and Northern Ireland than in Wales and Scotland since 2015.

### Private rental price indices for countries of the UK, January 2015 to November 2023



Source: Office for National Statistics

In contrast, the [Voice of the Tenant](#) surveyed over 2,000 private tenants in September 2023, with the results showing an average 17 per cent rent increase in England over the past year (27 per cent in rural areas), with 52 per cent regularly cutting back on essentials to pay rent.

Latest (2022-23) data from the [English Housing Survey](#) shows that people with mortgages found it more difficult to afford their payments in the past year compared to 2021-22, with 11 per cent finding it difficult to afford in 2022. More than a quarter of private renters (29 per cent) and social renters (27 per cent) found it challenging to pay rent.

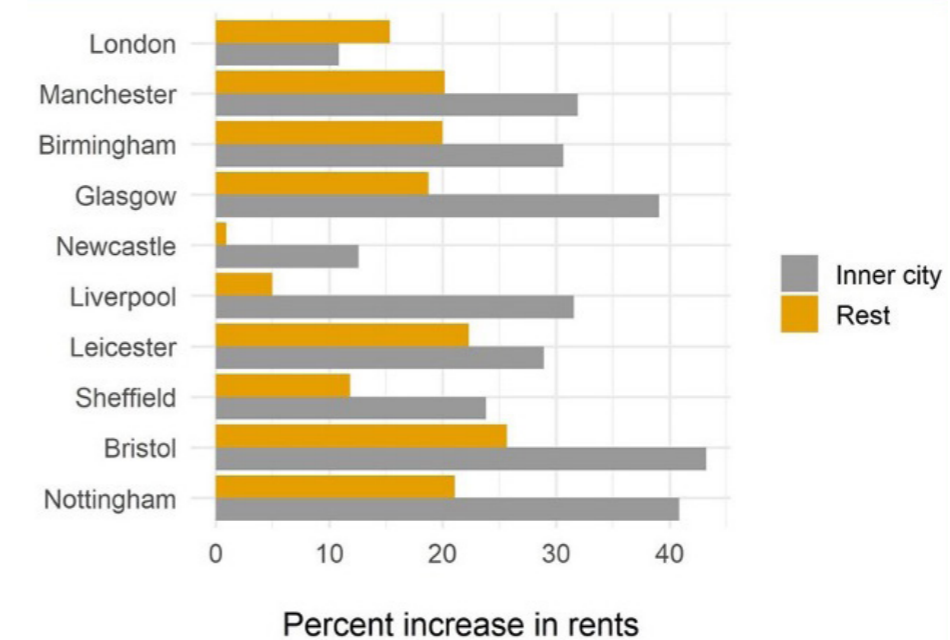
This also impacts the types of properties that households can rent. Data demonstrates that [thousands more families are renting smaller homes than three years ago](#) to reduce costs. This downsizing trend means there is an increased likelihood in overcrowding and households living in unsuitable homes.

Rising interest rates have left many mortgage holders in debt which appears to be driving [a rise in private sector evictions](#), as landlords are either forced to sell their properties or increase the rent to levels their tenants cannot afford. These rising housing costs are impacting homelessness rates. Latest government data ([quarterly homelessness statistics for April to June 2023](#)) show that in just three months nearly 15,000 households were accepted as owed a main homelessness duty - up 19 per cent from the [previous year](#). Over 105,000 households are now living in "temporary accommodation", up 10.5 per cent. There are now nearly 140,000 children living in temporary accommodation.

Whilst it was encouraging to see government use the [Autumn Statement](#) to uprate local housing allowance (from April) there is still a significant affordability gap and we continue to call for government to take more action to boost affordable housing supply and support those struggling with housing costs. The government has also not yet confirmed if the [Household Support Fund](#) (HSF) will be continued beyond March 2024. The fund provides a vital safety net for those in crisis, and CIH continue to call on government to extend it for at least another year to help struggling households. (A recent [report by End Furniture Poverty](#) found that 62 per cent of Local Welfare Assistance (LWA) spending came from the HSF in 2022/23, with 38 per cent coming from local authorities' core spending power, nationally.)

Looking beyond the most recent cost of living pressures, a report by the Urban Big Data Centre, part of the University of Glasgow, shows that high rents are leading to a "suburbanisation of poverty". It finds that one in nine private renters in the UK's ten biggest cities were displaced from central locations to cheaper housing areas on the suburban fringes during an eight-year period to 2020.

### Increase in rents for largest cities, 2012/3-2019/20



Source: Urban Big Data Centre

## Energy costs

[National Energy Action](#) estimate that as of January 2024 when Ofgem's price cap changes 6.5 million UK households will be in fuel poverty, two million more than in 2021.

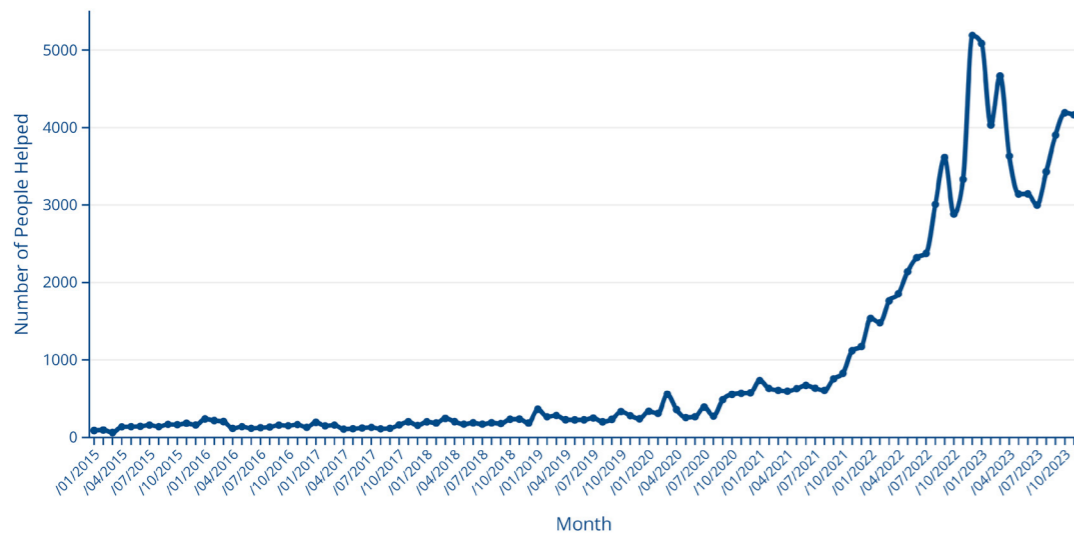
Polling by You Gov, commissioned by National Energy Action and [published](#) in November, shows that two million people went without energy in the last three months. It highlights shocking coping tactics, including two million households 'self-disconnecting' and going without any energy, 19 million going to bed early to save on heating and lighting and 5.5 million using ovens instead of central heating to stay warm. This creates considerable risk to health.

Latest [ONS data](#) shows that around four in ten energy bill payers (41 per cent) are struggling to afford their payments. This was compared with 47 per cent the previous year (December 2022). The survey also showed that just under half (48 per cent) of adults in Great Britain are using less fuel, such as gas or electricity, in their homes because of the rising cost of living and that around one in five (20 per cent) reported being unable to keep warm in their home in the past two weeks.

Prepayment top ups are a particular challenge, with increasing numbers of people being moved onto this payment form because of rising energy debts. From January 2024, some energy suppliers became eligible to install prepayment meters without permission, previously paused by [Ofgem](#), now reinstated with new rules for suppliers to follow but still with considerable impact on those struggling to pay their energy bills. In December 2022 [Citizens Advice](#) saw a record rise in the number of people who could not afford to top up - 61 per cent of these were disabled or had a long term health condition. This suggests that the government's support over the winter was not enough to keep people's heating and lights on. These numbers have escalated again after a drop in the summer which is a worrying sign for the winter months. The government's £300 Cost of Living payments (issued in November 2023) appear to have provided some relief which highlights the importance of targeted intervention. However, the payment expected in March 2024 is the final cost of living payment, so although benefits are uprated in by CPI in April, people on UC will lose £900 per year - equivalent to just over a quarter of the uprated standard allowance rate.

The number of people Citizens Advice have seen who can't afford to top up their prepayment meter each month:

The number of people we've seen who can't afford to top up their prepayment meter each month



Source: Citizens Advice

In December Ofgem [announced](#) that energy debt had reached £2.9 billion and may look to recover this by raising the price cap and increasing energy bills. This highlights the urgency of government action to help low income households clear their debts and make sure bills are affordable.

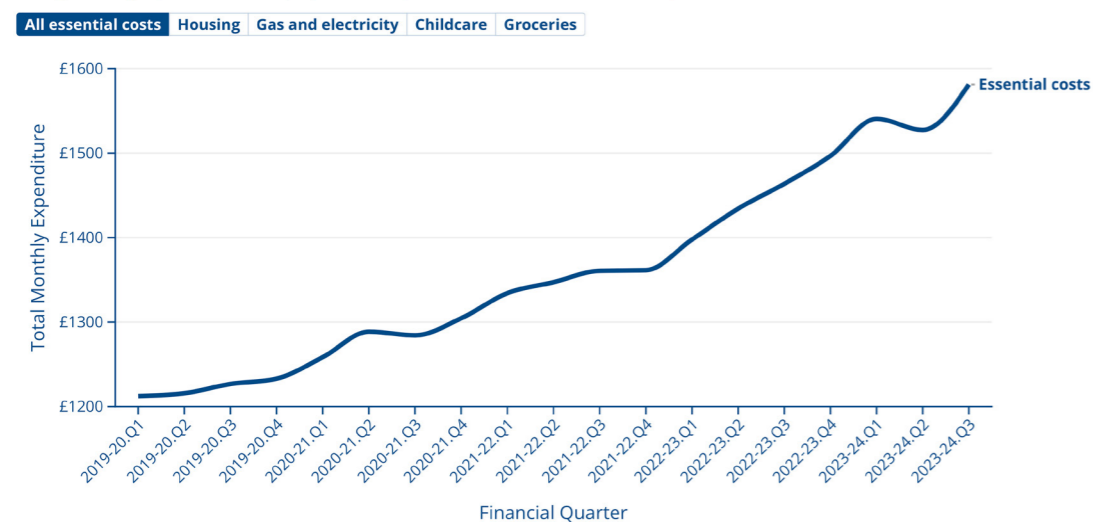
The announcement of a third wave of [Social Housing Decarbonisation Funding](#) was welcome at the end of 2023, supporting those living in social housing. However concerns remain about what [latest developments](#) will mean for the private rented sector. Energy bills remain a challenge for many, not helped by old and draughty housing stock. Housing providers are working hard to take action to tackle energy inefficiency in homes, but further government support is needed. We await government's consultation on minimum energy efficiency standards in the social rented sector while advocating for a [social energy tariff](#) and additional support with energy debt.



## Rising debt

Citizens Advice report that among the people they help with debt advice, the average levels of energy debt and council tax debt is the highest on record. The charity's monthly spotlight report shows that rising essential costs are driving people into negative budgets:

Average monthly expenditure for the people we've helped with debt advice each Financial Quarter.



Source: Citizens Advice

## Unequal impact

Findings from the [ONS Opinions and Lifestyle survey](#) for July to October 2023 of groups of the population having difficulty with their rent, mortgage or food shopping showed:

- Around four in ten (39 per cent) adults said they would not be able to save money in the next 12 months; groups for which this proportion was higher included disabled adults (50 per cent), renters (54 per cent), and lone adults living in a household with at least one dependent child (70 per cent)
- Four in ten (40 per cent) adults said affording their rent or mortgage payments was very or somewhat difficult; groups more likely to report this included Asian or Asian British adults (56 per cent), Black, African, Caribbean or Black British adults (51 per cent), and lone adults living in a household with at least one dependent child (61 per cent)
- Around three in ten adults (29 per cent) reported an inability to afford an unexpected expense of £850; 40 per cent among disabled adults and 53 per cent among renters, and increased to 66 per cent among disabled adults who were renting
- One in 20 (five per cent) adults reported running out of food and not being able to afford more; eight per cent among parents living with a dependent child and 13 per cent among renters, and increased to 21 per cent among renters who were parents living with a dependent child.



## Rising poverty

JRF's latest study as part of its [Destitution in the UK](#) series shows that approximately 3.8 million people experienced destitution in 2022, including around one million children. This is almost two-and-a-half times the number of people in 2017, and nearly triple the number of children.

Destitution denotes the most severe form of material hardship. In the study it is measured in two ways: (1) Lack of access to at least two of six items needed to meet the most basic physical needs to stay warm, dry, clean and fed (shelter, food, heating, lighting, clothing and footwear, and basic toiletries) because you cannot afford them and (2) Extremely low or no income indicating that you cannot afford the items described above.

Key points:

- The number of people experiencing destitution has increased by 61 per cent since the last Destitution in the UK survey in 2019, an increase of almost two-and-a-half times (148 per cent) compared to 2017.
- The number of children experiencing destitution since 2017 has almost tripled with an increase of 186 per cent.
- UK nationals accounted for almost three-quarters (72 per cent) of the population identified as living in destitution but people who have migrated to the UK were over-represented among those experiencing destitution.
- The majority of survey respondents (86 per cent) experiencing destitution do not report complex needs (defined as experiencing two or more of homelessness, drug or alcohol problems, offending, domestic violence and begging).
- The rate of destitution among black-led households was three times their population share.
- Almost two-thirds (62 per cent) of destitute survey respondents reported having a chronic health problem or disability.
- London had the highest destitution levels in 2022, followed by the North East and North West. The lowest rates were in the southern English regions.
- Whilst single people remain most at risk of destitution (comprising almost three-fifths of the destitute population), destitution is experienced by a growing number of families with children, particularly lone-parent households

### The JRF study recommends:

- Universal credit (UC) should have an 'Essentials Guarantee' to ensure everyone has a protected minimum amount of support to afford essentials such as food and household bills. An independent process should determine the Essentials Guarantee level, based on the cost of essentials.
- Undertake wider reforms to social security, including: lowering the limit on deductions from benefits to repay debts; reforming sanctions so people are not left with zero or extremely low income; and ensure people can access disability benefits they are entitled to.
- Ensuring cash-first emergency financial assistance is available in all areas, along with free and impartial advice services to address the debt, benefits and housing issues that keep people destitute.
- Enable everyone to access help in an emergency whether they have 'no recourse to public funds' or not - and resource local authorities to meet this additional need. Local authorities, charities, independent funders and housing providers should also work together to prevent destitution and homelessness for people with restricted entitlement.

*"Ad-hoc support from the government, first during the pandemic and now to help with the cost of living, has not halted the rising level of destitution. We urgently need a bold and ambitious programme of action to address destitution and its corrosive impacts".*  
- Joseph Rowntree Foundation

The Centre for Social Justice report, [Two Nations: The State of Poverty in the UK](#), reinforces many of these findings.

# Spotlight on different parts of the UK

As we have seen throughout this [briefing series](#), the cost of living crisis does not impact people equally and this can also be seen at a geographic level. Across the UK, the effects of the crisis vary from one area to another, significantly shaping how the rising costs of household essentials such as fuel, food, and housing affect different communities.

As the [Centre for Cities](#) notes, it is the UK's poorest cities that are likely to be the most negatively impacted. Their analysis shows that inflation rates were higher in cities that entered the crisis in an already challenging position, where lower average wages reflected a weaker economic performance. In these areas, people were also more likely to be facing high levels of debt, making it even more difficult to absorb a new shock on costs. Many of these cities and large towns are located in the North, Midlands and Wales, while those in the South are relatively more sheltered from rising costs. Energy and petrol consumption account for most of the differences between places: places where households are more reliant on cars to get around are more exposed to increases in fuel prices, particularly when they drive longer distances.

The nature and quality of the housing stock is a determining factor in how the cost of living crisis impacts people. The leakiest and least insulated stock tends to be concentrated in the North which is home to a third of England's fuel-poor households. As the [Northern Housing Consortium](#) highlights, nearly two-thirds of privately rented homes in the North fail to meet the EPC C standard and it is estimated they cost around £680 more to heat last winter compared to homes that meet the EPC C benchmark. Those living in the North West (330,000 homes) and Yorkshire and Humber (312,000 homes) regions are the most severely affected.

The JRF's report on [Destitution in the UK](#) finds that destitution has increased in all regions. In summary:

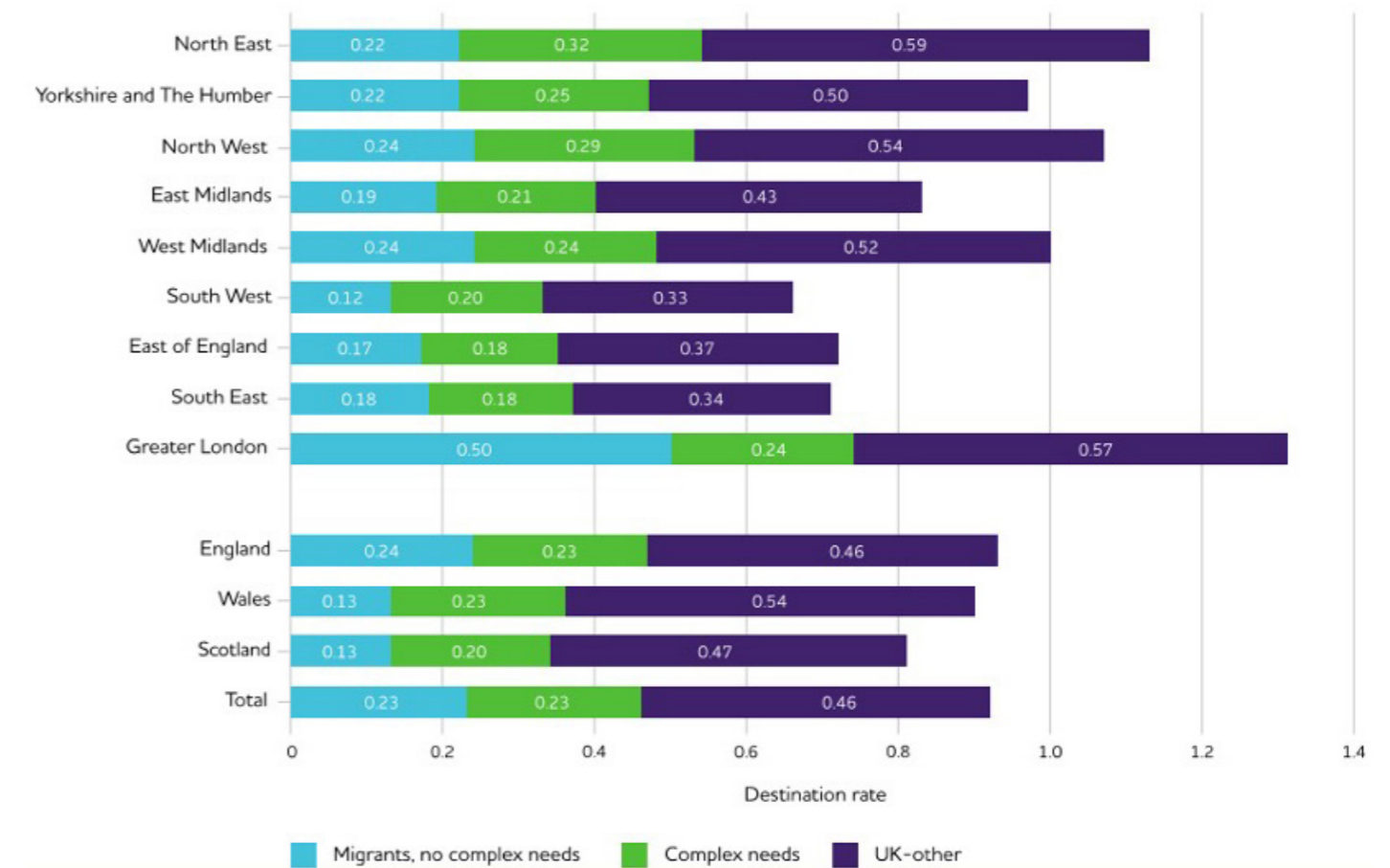
- London had the highest overall destitution scores in 2022, driven by having high levels in the migrant and UK-other categories.
- Lower scores characterised the three southern English regions across all three groups and overall.
- Scotland's position had improved, with by far the lowest increase since 2019.

Overall, the range of variations between regions is between 0.65 per cent (of households) in the South West and 1.31 per cent in London, with London having replaced the North East as the region with the highest destitution rates since 2019.

As well as London, deprivation rates are also relatively high in the North East and the North West. Rates have risen in all regions but more so in London, Wales, and the West Midlands, while they have risen less in the three southern regions. Destitution has risen faster in Wales than in these regions, except for London, although it remains below the GB average. Scotland has improved its position to lie below the GB average, having experienced the lowest increase since 2019. This may be indicative of the growing divergence in welfare benefits policies in Scotland, notably the introduction of the Scottish Child Payment (from 2021).

As we saw in a previous [briefing](#), the cost of living crisis has hit rural areas particularly hard, with high energy, transport and housing costs.

**Figure 21: Destitution rates estimated from secondary indicators by region or country and by analytical subgroup (% of households, weekly basis), 2022**



Source: [JRF](#)

*“Every corner of the UK is experiencing a cost of living crisis but the burden will be felt unevenly across places. Those who live in cities and large towns in the North and the Midlands, many of whom entered the crisis in an already precarious position, are likely to see their financial situation deteriorate more than average, and more than cities and large towns in the South.” - Centre for Cities*

## Devolved nations

A report by the [Centre for Progressive Policy](#) (July) which looks at the impact of the crisis on the devolved nations found that:

- Rural and remote places, including small town and village communities in Wales and rural and island communities in Scotland, are more vulnerable to high inflation. This is due to high levels of fuel poverty combined with other local factors, such as higher food prices in Scotland's rural communities, and lower rates of pay across many smaller settlements in Wales.
- Residents in the capital cities of Cardiff, Belfast, and Edinburgh are particularly exposed to higher housing costs, due to both higher costs in the private rented sector and a large number of households carrying high mortgage burdens - leaving them more vulnerable to high interest rates and future rate rises.
- There is a significant difference in the severity of fuel poverty between Belfast and other areas in Northern Ireland, likely due to the lack of grid connectivity and dependence on heating oil outside of Belfast.

*"In the last eighteen months, living standards have been squeezed beyond any level seen for generations, as rising living costs have brought the consequences of over a decade of economic stagnation to fruition." - Centre for Progressive Policy*

## Wales

The Welsh Government has recently published their draft strategy to tackle child poverty. This does not include child poverty reduction targets but proposes to use a range of national indicators as part of the Wellbeing of Future Generations Act. This includes indicators to measure progress on the more equal Wales wellbeing goal.

The Welsh draft budget for 2024/25 included some measures help alleviate some of the impact of the cost of living crisis. These include:

- £38.5 million for the Discretionary Assistance Fund
- £10.7 million for the care leavers basic income pilot
- £11 million for the Single Advice Fund to provide advice on income maximisation and debt management
- £2.6 million for supporting communities including emergency food aid and emergency fuel support.

However, there has been a real term cut to homelessness prevention funding. In 2023/24 Welsh Government announced additional indicative funding for homelessness prevention services of £5 million in 2024/25. This has now been reduced to a £2 million increase for 2024/25. Effectively a £3 million cut to homelessness prevention monies. The total monies available for homelessness prevention is now £46.7m. The funding for housing support grant has been maintained at £166.7 million which due to ongoing inflationary pressures is a cut in real terms. This could have a significant impact on the prevention of homelessness in Wales at a time when homelessness is rising with 11,200 individuals in temporary accommodation including 3,500 children; a very visible sign of the deepening housing crisis in Wales.

The Bevan Foundation's report on [local housing allowance](#) (LHA) (March 2023), as part of its 'Wales' housing crisis' series, found that only 32 properties advertised were available at LHA rates; equivalent to just 1.2 per cent of the market. 16 local authorities did not have a single property available at LHA rates (and this is likely to have got worse over the subsequent months). The report concluded that there is an acute shortage of properties available for rent for low-income households in the private rental sector in Wales.

The Foundation's work on [discretionary housing payment](#) (DHP) use in Wales shows that 70 per cent of DHP spending in Wales is to help with rent costs. Cuts to DHP and increasing rents are placing increasing strain on the DHP and homelessness systems.

This added strain comes at a time when local authorities are facing significant income cuts following a below inflation increase to their budget of 3.1 per cent. This could further impact services and their ability to tackle the rising levels of poverty and its impact as outlined in the [Bevan Foundation's latest snapshot on poverty](#) in Wales (summer 2023) which found:

- More than one in seven households in Wales (15 per cent) sometimes, often or always struggle to afford essential items.
- Large numbers of people are going without essentials including more than one in four (26 per cent) eating smaller meals or skipping meals in their entirety.
- Debt is a significant problem with 29 per cent of people borrowing money between April 2023 and July 2023 and 13 per cent being in arrears on at least one bill for at least one month.

- The cumulative effect of the cost of living crisis can make life even more difficult for people. More than four in ten people who have cut down on the size of meals or skipped meals entirely have borrowed money from friends and family (45 per cent) or on a credit card (42 per cent) since April 2023.
- People's health is being negatively affected by their financial position. 45 per cent of people report this in respect of their mental health and 28 per cent report this in respect of their physical health.

According to Community Housing Cymru's latest cost of living research report, Ends Won't Meet, more than 14,000 people living in housing association homes in Wales turned to their landlord for urgent financial support between January and June 2023 alone.

It found that single parents and single-person homes were among the most likely to need financial support. The most common reason tenants approached their housing association was to help with soaring energy costs, with 50 per cent of housing providers surveyed offering this type of assistance. Just under half of landlords reported that tenants had approached them for help affording food, and a fifth for help with debt.

Figures from the Trussell Trust charity published in November showed nearly 90,000 emergency food parcels were handed out by its food banks in Wales between April and September 2023 - a 15 per cent increase on the previous year.

All of this evidences the significant impact the cost of living crisis has had and is continuing to have in Wales.

*"Research published throughout the crisis has pointed to the Welsh experience of the crisis being one of the most severe." - Centre for Progressive Policy*



## Scotland

The Scottish Government has a statutory target to reduce child poverty to fewer than 10 per cent of families by 2030, although evidence suggests that this target is increasingly unlikely to be met without significant additional intervention. The Scottish Government's draft budget published in December 2023 included some measures towards relieving cost of living pressures:

- ▶ £144 million to cover the cost of a Council Tax freeze for 2024/25 (the equivalent of a five per cent increase).
- ▶ An additional £5 million for discretionary housing payments (DHPs).
- ▶ £1.5 million towards cancelling school meal debts.
- ▶ Increasing the Child Payment in line with inflation.

However, a £200 million reduction in the affordable housing supply programme has caused significant concern across the sector.

The Joseph Rowntree Foundation's 2023 report, [Poverty in Scotland](#), found that:

- ▶ Over one million people are living in poverty with 490,000 of those living in very deep poverty.
- ▶ While the Scottish Child Payment is likely to reduce child poverty, the growth of in-work poverty is holding back progress.
- ▶ Just over 10 per cent of workers in Scotland are experiencing persistent low-pay (below the real Living Wage) and 72 per cent of them are women.
- ▶ Women, disabled people, and minority ethnic people are more likely to experience low pay, unreliable and insufficient hours and struggle to make ends meet as a result.

The latest [cost of living analysis](#) published by Citizens Advice Scotland for Q2 2023/24 showed higher levels of demand for cost of living related advice from single, non-pensioner households and council tenants, particularly in relation to crisis support, food insecurity, debt and utilities.



## Northern Ireland

The [Consumer Council](#) publish a quarterly Northern Ireland (NI) Household expenditure tracker. This shows what households are experiencing financially, including changes to their income and expenditure and in what areas they are spending most of their money. The latest (Q2 2023) tracker highlights that gross household income per week in NI is £253.56, nine per cent lower than the UK. This is a trend that has continued from 2019 with the gap between households in NI and UK remaining at nine per cent.

The Consumer Council runs quarterly [pulse surveys](#) which gather consumer perceptions and experiences of the cost of living crisis in Northern Ireland. The most recent (September 2023) survey shows that a significant number of respondents were impacted adversely by the difficult economic climate: nearly three in five (57 per cent) felt their household was worse off relative to 12 months ago, around two in five (38 per cent)

were pessimistic about the financial position of their household in 12 months' time, whilst a similar number (40 per cent) agreed that their mental health had been negatively affected by their financial situation.

The overwhelming majority of respondents were concerned about food prices (98 per cent) and home energy prices (97 per cent). Almost nine in ten (88 per cent) were concerned about petrol and diesel prices, with the number very concerned climbing (up to 39 per cent from 27 per cent) when compared to July 2023. The rising price of essentials (57 per cent) was most likely to have been cited by respondents as the biggest consumer issue they have faced in the last three months, with nearly two-thirds (63 per cent) having stated that they have had to cut back on spending on essentials after their mortgage/rent and any loan or overdraft payments have been made.

### Gross household income per week

NI = £258.34

UK = £284.15

9% lower than the UK

### Income from social securities (benefits)

NI  
71%



UK  
60%



Source: NI Household Expenditure Tracker

According to a November [BBC](#) report, a typical full-time public sector worker in Northern Ireland saw their real pay fall by more than seven per cent over the last year. [Typical monthly pay](#) in Northern Ireland was £2,064 in November - an increase of 2.3 per cent over the year but a month on month fall of 1.8 per cent. By contrast, average wages in the UK showed a 1.2 per cent month-on-month increase in November, meaning Northern Ireland earnings were 11 per cent below UK earnings, the largest difference on record.



# How social housing providers are responding

## Places for People

[Places for People](#) set up a task force in early 2022 to shape their response to the cost of living crisis. This included the creation of a £750,000 Cost of Living Fund in April 2022, with a further £1 million dedicated to the fund in April 2023. The fund offers food and fuel vouchers for customers and provides rent relief to write-off arrears. They have also backed a network of food banks and food pantries in their communities and manage a national project which offers furniture, white goods, and carpets for customers. In addition, they have a dedicated financial inclusion team to help customers maximise their income and specialist energy advisors to offer

practical support. This includes partnerships with [The Wise Group](#) and [National Energy Action \(NEA\)](#) to deal with complex cases and help to write-off energy debt.

Marcus Hulme, director of places impact at Places for People, says: "We've seen first-hand the impact that the cost of living crisis is having on communities, and we want to do everything we can to support our customers and communities through this difficult time."



Image: Places for People food pantry, Scotland

## Choice Housing

[Choice Housing](#) is working with homelessness charity [Homeless Connect](#) to support more than 1,700 Choice tenants in their journey from temporary accommodation to more sustainable tenancy living.

The partnership, now in its second year, provides vital 'getting started boxes' to families across Northern Ireland aimed at making the transition from temporary to more permanent accommodation easier. The £20,000 project is part of Choice's ongoing commitment to support their tenants in achieving financial security and sustainable living.

Carol Ervine, group director of tenant and client services at Choice says, "Setting up a new home can be daunting, it's particularly challenging if you are moving from a temporary living arrangement without many of the essentials that we all need and use on a daily basis. Whilst the initial focus for Choice is to deliver quality affordable housing for tenants, the support does not stop once they sign their tenancy agreement. The association is committed to ensuring tenants have a range of support available to them to ensure they can sustain their new living arrangement and create a long-term home for them and their families."

In the period 2022/23 the partnership between Choice and Homeless Connect delivered support to 2,500 households across the region with 'getting started boxes'. This is a food parcel with items to start filling the cupboard with the essentials needed when setting up home. This accompanies the very successful Starter Pack project offered by Homeless Connect, with essential household items such as small electrical items, bedding, crockery, cutlery, and a range of cleaning products. Providing both essential household items and food is a foot forward for tenants that may be overwhelmed with the costs associated with taking on a new home for the first time.

Kathy Henry from Homeless Connect says, "Homeless Connect's Starter Packs project, which is funded by the Northern Ireland Housing Executive, works in partnership with a range of providers to address the risk of homelessness and provide household items that provide a foundation for tenants as they move into a new home. We are grateful to our partners Choice for their support in the provision of 'getting started boxes' which truly make a real difference for those who receive them."



Image: Choice Housing staff and Homeless Connect

# Grampian Housing Association

To improve living conditions for many tenants, [Grampian Housing Association](#) (GHA) has invested £1.7 million in energy efficiency measures over the past six years. This has included external wall insulation, room in roof insulation, cavity insulation and solar panels - some with storage batteries.

To maximise the benefits tenants are realising from their more energy efficient homes and to promote financial inclusion GHA launched its new Heat and Eat initiative in 2023. With soaring energy bills and the cost of living crisis severely affecting many

of the association's tenants, the funding will help households who are in, or at risk of, fuel poverty and hardship as a result of rising living costs.

Heat and Eat is being funded by our successful grant applications to the Scottish Government's Social Housing Fuel Support Fund through the Scottish Federation of Housing Associations of £166,000 and The National Lottery Community Fund of £20,000. To date over 700 tenants, not eligible for financial support from any other source, have benefitted.



Image: Members of the GHA team with the cost of living packs that have been distributed

# Ark Housing

[Ark Housing](#) has set up an innovative Floating Support Service which connects individuals with vital resources and helps alleviate the impact of the cost of living crisis.

At the heart of the service are a team of dedicated community experts who have great knowledge of local resources, from fuel poverty payments to food bank locations. They act as advocates, guiding residents through complex applications and paperwork, often serving as a vital link for those with English as a second language.

Their support extends beyond financial assistance as the team build strong relationships with residents, becoming a trusted source of information and

guidance. They help connect individuals to essential support services, ranging from legal advice to mental health resources. By strengthening community networks, the service fosters a sense of belonging and reduces isolation, helping to stabilise tenancies and prevent homelessness.

Ark also proactively partners with local charities and community organisations to support initiatives like emergency food parcels for struggling families, utility bill assistance programmes, and even skills-building workshops to help residents find additional income through part-time jobs or freelance work.



Image: Ark neighbours day

# What is CIH calling for?

In order to address the immediate and longer-term pressures outlined we are calling on government to use its Spring Budget on 6 March to provide the support people need:

1. Reform welfare provision to support those on the lowest incomes
2. Invest in homelessness prevention and support
3. Support people with energy costs and continue to drive decarbonisation and energy efficiency improvements in homes
4. Increase grant levels to boost the supply of affordable housing
5. Invest in existing and new supported housing to meet a range of needs

We're also backing Inside Housing's campaign to [Build Social](#).

CIH is a member of the [End Child Poverty Coalition](#) and [End Fuel Poverty Coalition](#).



# Useful resources

A summary of useful resources available:

- Government - [cost of living support](#), [energy bills support factsheet](#) and [stakeholder toolkit](#) on help for households
- [House of Commons library](#) briefings on the cost of living
- Joseph Rowntree Foundation - UK Poverty 2023 - the [essential guide to understanding poverty in the UK](#)
- [Office for National Statistics \(ONS\)](#) - latest insights on the cost of living
- [Money Saving Expert](#) - [cost of living help guide](#) and [energy price cap calculator](#)
- [Money Helper](#) service - free, confidential, and impartial help tailored to individual needs
- [Energy Saving Trust](#) - information about practical ways to save money on energy bills
- [Energy UK](#) - winter support hub information on energy bills, energy efficiency etc
- [LEAP](#) - free service helping people keep warm and reduce their energy bills
- [CPAG Fuel Rights handbook](#)
- [Citizens Advice](#) - information on grants and benefits available to help with energy bills, plus an online benefits calculator. The charity also runs a cost of living [dashboard](#) to track impact and monthly briefings; you can sign up to the next one [here](#)
- Local Government Association - [cost of living hub](#)
- [HACT](#) provide a range of resources to help social housing providers support their tenants
- [Warm Spaces map](#) - national map and directory to register a space as a 'warm bank' and direct people to support
- [National Energy Action](#) - national fuel poverty charity. Provides training on fuel poverty - see [here](#) for details. Also providing Winter Warmth Support Packs for vulnerable and at-risk clients (distributed to existing service users identified as needing additional support)
- [Fuel Bank Foundation](#) - provides financial support and practical advice
- [One Home](#) - provides information and advice on practical solutions to save money and reduce carbon emissions
- [Lightning Reach portal](#) - brings range of support from across sectors in one system, matching those in financial hardship with eligible funding
- [Charis Grants](#) - administrator for many funds and grants
- [Turn2us](#) - search grants that provide financial support to people who need it
- [Together through this crisis](#) is a new website from a coalition of charities and organisations to help provide support and provide a forum for people to help.

Around £19 billion of existing benefits and support is unclaimed by households every year. People can use Policy in Practice's free [Better Off Calculator](#) to ensure they are claiming all the support they are eligible for.

## Webinars

If you missed any of our previous cost of living events, you can catch up with them at [Cost of living crisis briefings - series](#). These are free to access for CIH members.



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