



Chartered
Institute of
Housing

COST OF LIVING CRISIS

A spotlight on older people

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

May 2023

Welcome to issue no.8

The cost of living crisis continues to place huge pressures on people across the UK. Whilst Britain's inflation fell slightly to 10.1 per cent in the year to March, it remains historically high. As with previous briefings, we look at what this means in practice, with a focus on older people.

This Chartered Institute of Housing (CIH) briefing is the eighth in a series as we address the question: "what is the impact of the cost of living crisis on social housing tenants - and how should the sector respond?"

Topics in this edition:

- ▶ [Latest evidence on the crisis](#)
- ▶ [Welfare system - the adequacy of benefits](#)
- ▶ [Spotlight on older people](#)
- ▶ [How social housing providers are supporting](#)
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For previous copies of our briefings see 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.

Latest evidence on the crisis

INFLATION

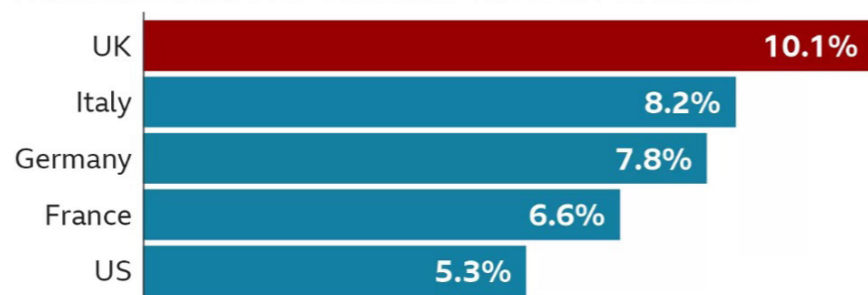
Inflation fell to 10.1 per cent in the year to March from 10.4 per cent in February, but this is the seventh consecutive month where it has hit double digits. It was expected to fall below 10 per cent (City economists had forecast a drop to 9.8 per cent) but food prices continued to soar, rising at their fastest rate in 45 years. In response to inflation, the Bank of England

raised interest rates for the 12th time in a row in May - from 4.25 per cent to 4.5 per cent.

Inflation in the UK remains higher than other western countries. Factors behind this include the UK's exposure to rises in wholesale gas prices, its reliance on imports of certain foods, and worker shortages and wage rises.

Inflation in advanced economies

Harmonised Index of Consumer Prices in March 2023



Note: February figures for US.

Source: Eurostat, Office for National Statistics



INCREASED RELIANCE ON FOODBANKS

Rising food prices are leading to the poorest households [skipping meals or using food banks](#). Latest figures from the Trussell Trust charity show a 37 per cent increase in foodbank demand in 2022-23 compared to the previous year.

Of the four nations, Wales had the highest rise at 41 per cent, followed by England at 37 per cent, Scotland at 30 per cent and Northern Ireland at 29 per cent.

A total of 2,986,203 emergency food parcels were given out between April 2022 and March this year - the most parcels food banks in the charity's UK-wide network have ever distributed in a single year. It is more than double the

amount distributed by food banks in the same period five years ago. More than 1.14 million parcels were distributed for children - up from some 836,000 the previous year.

More than the entire population of Sheffield used a Trussell Trust food bank for the first time in the last year (around 760,000 people) - a 38 per cent rise in first-time users.

Food banks are now extending their opening hours to accommodate employed people who need to access emergency support around their work.

FOOD PRICES DRIVE COSTS

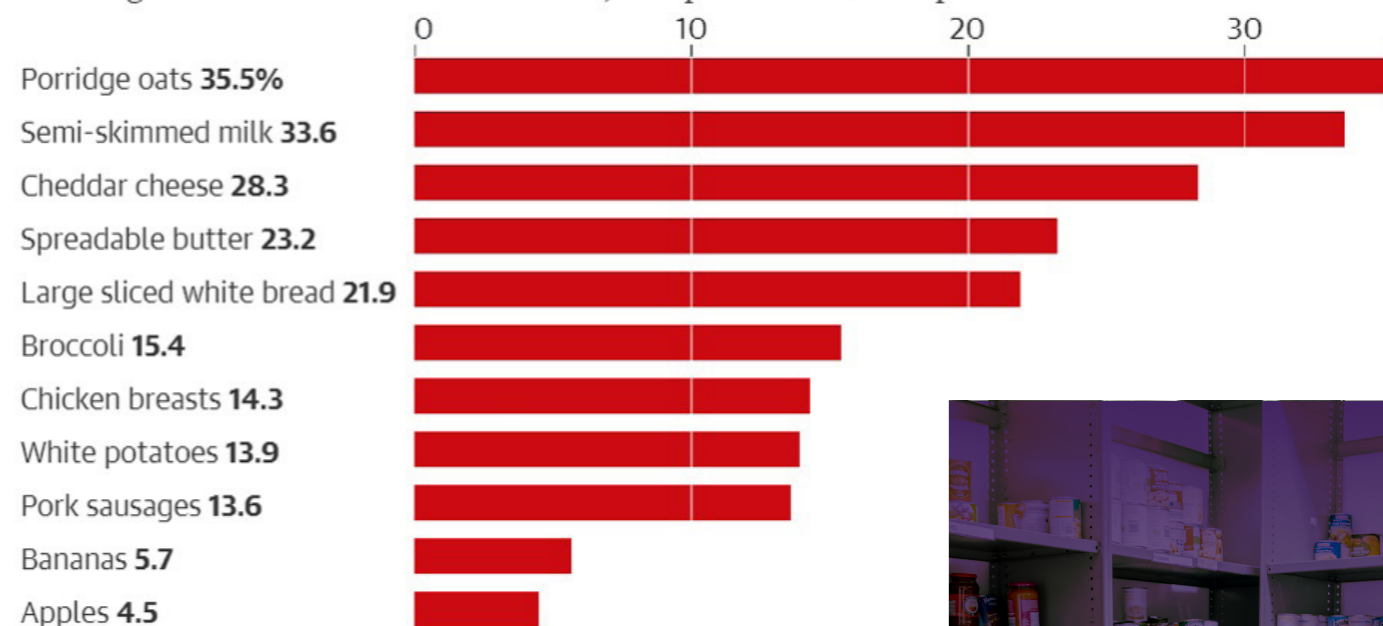
Food prices rose by 19.1 per cent in the year to March (up from 18.2 per cent to February) and 15.7 per cent to April - the highest rate in over 45 years. The price of staple foods has soared by up to 80 per cent in some shops over the past year, in further evidence of how inflation is hitting those on the tightest budgets the hardest.

The largest contributor to the rise in food inflation was bread and cereals, for which average prices rose by 19.4 per cent in the year to March 2023. While supermarkets have suggested food prices should start to fall soon the current price increase is placing considerable pressure on low income families.

"The cost of food risks perpetuating this [cost of living] crisis long into the future, as families are increasingly unable to provide what they know they need to be healthy - regular, nutritious, cooked meals." - Joseph Rowntree Foundation

The price of porridge oats has risen 35% in the past year

% change. Three months to March 2023, compared with same period in 2022



Guardian graphic | Source: Which? research

EARNINGS ARE STILL FALLING

[Labour market data](#) shows total pay (including bonuses) for employees rose by 5.9 per cent in December 2022 to February 2023, and growth in regular pay (excluding bonuses) was 6.6 per cent. However, in

real terms (adjusted for inflation) growth in total pay fell by at least 3 per cent and regular pay dropped by 2.3 per cent over the same period. Earnings are not set to recover fully until early 2026.



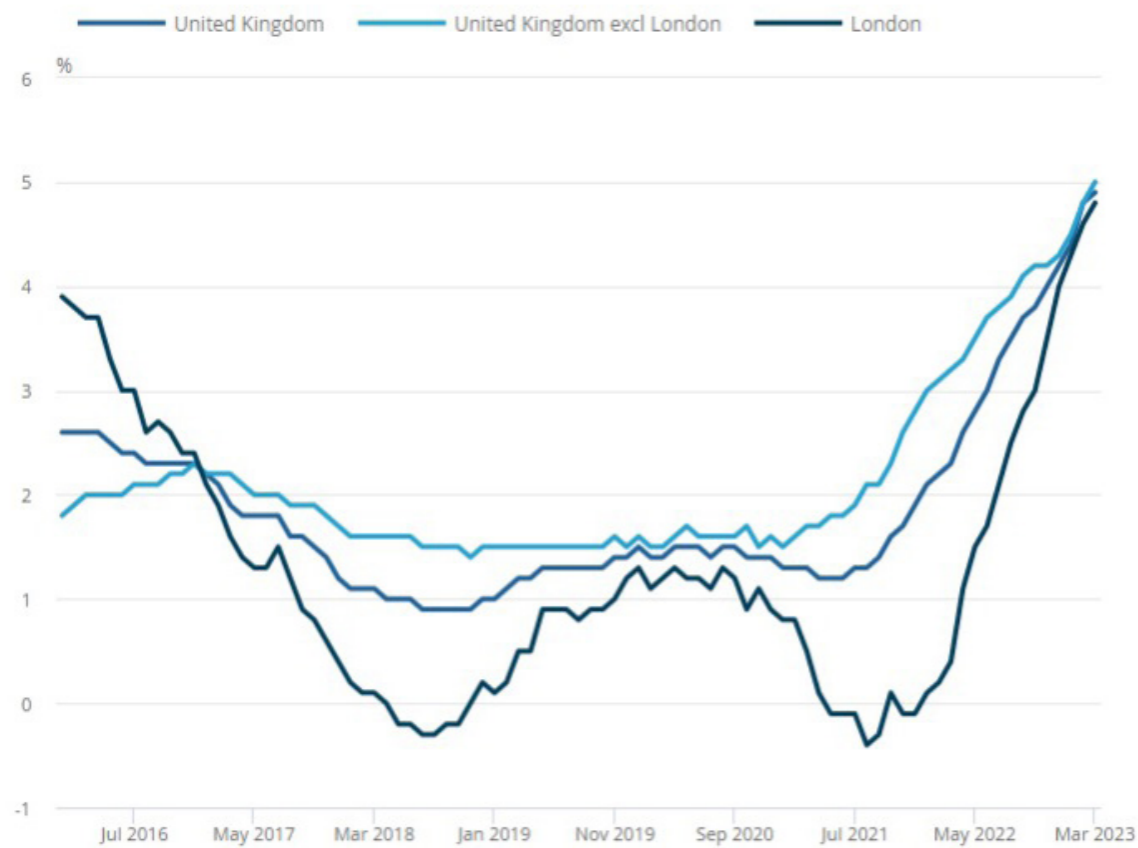
HOUSING

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

Private rents rise again - by highest annual rate since records began

Official figures released last month [showed](#) that UK private rental prices increased by their highest annual rate since records began in 2016, rising by 4.9 per cent in the year to March (up from 4.8 per cent in February), according to the Office for National Statistics' (ONS) Index of Private Housing Rental Prices. (NB industry indices are running at 10-12 per cent.)

Index of Private Housing Rental Prices percentage change over 12 months, UK and London, January 2016 to March 2023

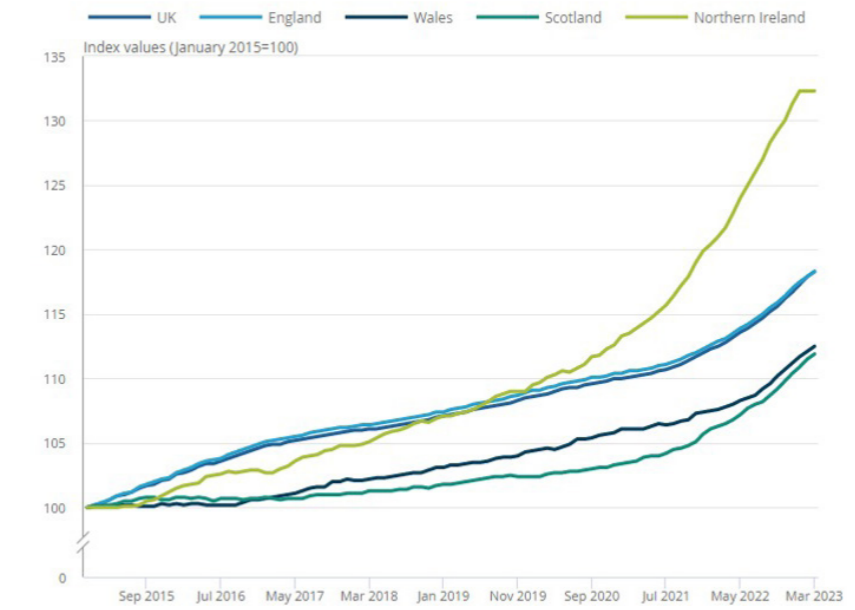


Source: Index of Private Housing Rental Prices from the Office for National Statistics

The annual percentage change rose across all regions in 2022 and early 2023 - England, Wales and Scotland saw their highest rates since records began in 2006, 2010 and 2012 respectively. Prices rose by 4.6 per cent in England, with the biggest regional increase seen in the East Midlands at 5.1 per cent. London had England's second highest percentage change at 4.8 per cent - the highest rate in the city since 2012.

Prices in Wales increased by 4.4 per cent, while Scotland saw a rise of 5.1 per cent. Northern Ireland saw an increase of 9.9 per cent - higher than the rest of the UK and its biggest percentage change since records began in 2016.

Index of Private Housing Rental Prices indices for countries of the UK, January 2015 to March 2023



Source: Index of Private Housing Rental Prices from the Office for National Statistics

The ONS expects all parts of the UK to see further rent increases over the next year. A recent data release by consumer body [Which?](#) estimated that 700,000 UK households missed or defaulted on a rent or mortgage payment last month. Missed housing payments were "particularly high" among renters, affecting one in 20 tenants surveyed.

The latest homelessness statistics (for Q3 of 2022/23) show that the end of an assured shorthold tenancy (AST) is the most common reason for households owed a prevention duty - nearly four out of every 10. They also reveal that the number of households in temporary accommodation is now over 100,000.

Overcrowding pressures linked to lack of social housing

Research published by the [National Housing Federation](#) last month shows that more than 310,000 children in England are forced to share beds with other family members due to severe overcrowding, caused by a critical shortage of affordable homes.

The research, which uncovers the true state of overcrowding in England, reveals that one in every six children are being forced to live in cramped conditions with no personal space because their family cannot access a suitable and affordable home. The findings also demonstrate structural inequalities in our society, with households from ethnic minority backgrounds three times more likely to be affected by overcrowding than white households.

The leading cause of overcrowding in England is a chronic shortage of social housing. There are 4.2 million people in need of social housing in England, including those in overcrowded, unaffordable and unsuitable homes, and homeless people. Research by the National Housing Federation and Crisis shows 90,000 homes for social rent need to be built in England each year to meet existing demand and house all those in need.

"Every child deserves the right to have a home that is suitable for their needs and allows them to grow as individuals. Overcrowding is a direct result of our broken housing system, caused by underfunding by successive governments and a failure to prioritise building new homes for people on low incomes... We need an urgent, long term, national plan aimed at drastically increasing the number of affordable and social homes across England."
- National Housing Federation

People living in poor housing quality affected more by cost of living crisis

The [Resolution Foundation](#) has looked at how people living in poor quality housing have fared during the cost of living crisis. It found that:

- Renters have been the most likely to have fallen behind on their housing costs over the last three months - with 15 per cent of social renters and 10 per cent of private renters in this position, compared to four per cent of mortgagors
- Although worries have fallen slightly over the past four months, a significant minority of people remain worried about their ability to afford their housing costs in the near future, with nearly four in ten social and private renters concerned about meeting their housing costs over the next three months
- 10 per cent of people (6.5 million people) live in poor quality housing. People from traditionally more disadvantaged groups are more likely to be living in poor quality housing
- People living in poor quality housing are twice as likely to have poor general health than those who don't (22 per cent compared to 11 per cent). People living in poor quality housing were four per cent more likely to say their general health is poor and six per cent more likely to have had poor mental health
- Over half of people living in poor quality housing felt that the stress caused by rising living costs had worsened their health or that the money they had to spend on rising heating costs made their health worse, compared to 27 and 22 per cent respectively for those not living in poor quality housing

ENERGY

The energy crisis has pushed more people into desperate situations through increasingly high energy bills. This is coupled with millions living in homes with poor energy efficiency. **As of April, 7.5 million UK households are in fuel poverty.**

The [UK Government introduced new support](#) packages for vulnerable households from 1 April 2023 to replace the Energy Bills Support Scheme and other programmes which ran over winter 2022/23. The new support includes payments of up to [£900 for those households on some benefits](#), with the first instalments paid last month. However, estimates based on Government data have shown that [over four million Energy Bills Support Scheme monthly payments](#) of £66 or £67 from this winter had still to be made to or redeemed by households for the period October 2022 to February 2023.

Furthermore, whilst the Government extended the Energy Price Guarantee, keeping the annual bill for typical households at £2,500, the standing charge increased from 1 April. As a result of these changes energy bills are [forecast](#) to increase further. [New regional fuel poverty statistics](#) show that these increases are likely to be felt most acutely in the West Midlands and Yorkshire and Humber regions, which both have fuel poverty rates much higher than the national average.

Many people think energy bills won't rise [on 1 April], but that's not the case. The Government are keeping the Energy Price Guarantee, keeping the annual bill for typical households at £2,500. But, as well as the standing charge increase, the Government is stopping the Energy Bills Support Scheme payments of £67 a month, meaning energy bills will increase by 40 per cent a year. (National Energy Action)

Last month Ofgem, the energy regulator, announced that prepayment meters will no longer be fitted in the homes of over 85s or anybody with a terminal illness. Whilst this is a welcome development, there have been [widespread calls](#) (including from [CIH](#)) for the ban to go further and apply to all vulnerable groups.

YouGov research commissioned by the [Warm This Winter](#) campaign found that more than a quarter of people (29 per cent) are currently in debt to their energy companies.

Over one in ten (12 per cent) of vulnerable households, such as the elderly and disabled, are now sitting on an energy bill debt of at least £250 each. A fifth (18 per cent) of prepayment meter customers owe upwards of £250 each, with many owing more than £500.

More than half (54 per cent) of people in energy debt are worried that they won't be able to save enough over the summer months to pay off the accrued debt, rising to 70 per cent of lower income households.

Close to a third of respondents (30 per cent) in energy debt are experiencing anxiety as a result and 12 per cent say worrying about it is now making them ill. Over a fifth (22 per cent) of vulnerable householders are spending sleepless nights thinking about it.

To combat this, one third (33 per cent) of people in energy debt are now being forced to sacrifice essentials, including not keeping up with household maintenance (18 per cent) and skipping meals (17 per cent).

One in ten (12 per cent) say they will have to use other forms of debt, such as a credit card or overdraft to help pay off their energy bills.

A survey of registered providers by Aico and Inside Housing has also revealed that social housing residents are continuing to be affected by high energy prices. Their findings show that, of those who track the information among their residents, nearly two-fifths (38 per cent) said that more than 40 per cent of their tenants are currently living in fuel poverty. 72 per cent of respondents said

they have had to increase the level of support they offer to residents since April 2022. While energy prices are finally expected to fall in the summer of 2023, [estimates by Cornwall Insight](#) suggest that average annual energy bills will stay over £2,000 for the rest of the year. There will therefore be little respite for those struggling to keep their homes warm or living in the least efficient properties.




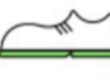


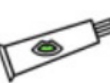
BENEFITS

[Research](#) by JRF and the Trussell Trust published earlier this year showed how the shortfall between the basic rate of universal credit and the cost of essentials, such as food, bills and vital household items, is a key driver behind increasing levels of hardship.

The standard allowance of universal credit is £85 a week for a single adult - at least £35 below a conservative estimate of what is needed to afford these essentials. Often people receive even less as they face deductions from their support which are automatically taken at unaffordable rates.

CIH has joined with over 90 organisations in calling on the governments of the UK to back the [Essentials Guarantee](#). This means ensuring that the basic rate of universal credit at least covers the cost of life's essentials, with support never being pulled below that level.

Amount needed to afford essentials for the adults in a household (for 2023/24)

Essential	Single £ per week	Couple £ per week
 Food and non-alcoholic drinks	£37	£67
 Electricity and gas	£35	£44
 Water	£6	£7
 Clothes and shoes	£6	£13
 Communications, including phones, internet and postage	£8	£11
 Travel	£16	£32
 Sundries - for example toiletries, haircuts, cleaning materials, bank charges	£13	£23
Total (rounded)	£120	£200

Source: JRF Essentials Guarantee

New statistics from [Citizens Advice](#) provide an insight into how much people are struggling: more people were helped by local offices in January to April than since records began (around 10,000 people a day).

If you prefer watching to reading you might want to take a look at some of the recent media coverage of the cost of living crisis:

- [Life and Debt: Stories from the Edge - ITVX](#)
- [BBC iPlayer - Evicted](#)
- [BBC iPlayer - Panorama - Cost of Living: Can't Afford My Home](#)
- [BBC iPlayer - Fighting the Cost-of-Living Crisis](#)

HEALTH

The rising cost of living is not just having harmful financial consequences, it is also associated with a deterioration in mental and physical health.

Drawing on its second cost of living survey of over 10,000 individuals, the Resolution Foundation, funded by the Health Foundation, examined how the cost of living crisis has affected living standards and health, looking specifically at the impact across different income and age groups.

In its report published last month, [Hoping and Coping](#), it found that:

- Around 1.7 million (16 per cent) adults in low-income families ate less or skipped meals for seven days in the past month, while around 500,000 people (six per cent) reported using a food or warm bank in the past four weeks
- 30 per cent of all respondents (16 million adults) stated that their health had been negatively affected by the rising cost of living (rising to 40 per cent for young people aged 25-34). This rose to 71 per cent among those who reported that their financial situation was a lot worse, and 77 per cent among those finding their debt a heavy burden (see figure).

Percentage of respondents that reported reporting various health consequences, by financial situation: UK, 6-13 March 2023



Source: [Resolution Foundation](#)

LOOKING AHEAD

"While there is a perception that the worst of the crisis is now behind us, as wholesale energy markets calm and inflation falls through the rest of 2023, thinking in this way would be a mistake. Energy bills are set to remain at twice their pre-crisis level for the rest of this year at least, government support is being scaled back, and the legacy of consistently high inflation is a permanent increase in the cost of living. The challenges of higher prices - and the impact they have on living standards - are going to be with us for the year ahead too." (Resolution Foundation)

Welfare system - the adequacy of benefits

DWP select committee inquiry

In its July 2022 Report, [The cost of living](#), the Department for Work and Pensions (DWP) select committee heard evidence which suggested that a root cause of the financial challenges households faced “lay in the fundamental inadequacy of social security support”. The committee recommended that government should “review the adequacy of benefit levels and publish its findings”. The government responded that it did not intend to do this because “there was no objective way of deciding what an adequate level of benefits should be”.

Given the high costs facing households across the UK, the select committee has launched an inquiry into the adequacy of benefit levels in the UK, to help inform current and future government thinking. CIH has submitted a response to the committee which will be published shortly [here](#).

Grand Union Housing Group report on UK welfare system

As a housing association that owns and manages over 12,500 homes, Grand Union Housing Group sees first-hand the impact that the benefit system has on its tenants. Its research shows that the current welfare system remains “dysfunctional and difficult to navigate”, while also leaving many unable to live on the support they receive.

Last month it published a [report](#) on the system which sets out the experiences and challenges faced by its customers, the impact on it as a landlord, and the possible changes - both long and short term - that could make a significant difference. The report provides case studies and line-by-line budgets that demonstrate how difficult it is for families to make ends meet.

The housing association is calling for a fundamental review of the welfare system, along with 10 other recommendations, based on principles of adequacy, accessibility, fairness, flexibility, and collaboration.

In June the Chartered Institute of Housing will be hosting a workshop to discuss how we can collectively make the case for reform. For more information and to sign up see [Investing in the Future: Reforming the Welfare System \(cih.org\)](#).



Spotlight on older people

As highlighted in [previous briefings](#), the cost of living crisis does not impact people equally. In this section we look at how the crisis is impacting older people, and what support is available.

Overview

[Statistics released in March 2023](#) show that in 2021/22 there were 2.1 million (18 per cent) pensioners living in poverty across the UK. This has increased from 13 per cent in 2012, with approximately 500,000 more pensioners in poverty now¹. There are also an additional 1.1 million pensioners who are financially insecure and living just above the poverty line². [Research](#) published by charity Independent Age in 2022 shows that people who spent time in poverty were more likely to go without a filling meal every day and more likely to live in a cold home.

Older people's housing challenges

Most people in later life own their own home but it should not be assumed that everyone past state pension age is financially secure. In research conducted last year, Independent Age spoke to older people facing financial hardship who privately rented or owned their home. Their [research](#) shows that older people's housing situations can have a significant impact on their health and wellbeing. Older private renters are more likely to be affected by chronic illness or disability than older homeowners.

Older homeowners on low incomes face challenges around repairs and maintenance, adaptations or mortgage repayments. Many of those interviewed by Independent Age had low savings and were reluctant to spend what they had on household maintenance, wanting instead to save it for 'emergencies'. This resulted in some trying to do repairs themselves or putting them off. Others were worried about the cost of the home aids and adaptations needed to cope with mobility problems.

For older renters on a low income the situation was often worse. The number of people renting privately in later life is increasing - a trend set to continue - which puts more

older people at risk of higher costs, greater financial insecurity and living in poor quality homes.

"Over the time, [the rent] has increased and it's a lot of money... I do get housing benefit, which pays for quite a lot of it and it leaves me about between £200 to £300 out of my pension to pay the rest.... My pension is, I think, it's about £174 a week, and so it takes up quite a lot." Toni, age 67

Many of the older people [Independent Age](#) spoke to are living in unsafe, unaffordable and unsuitable homes, with their situation made worse by the cost of living crisis. Older private renters described their struggles with high rents and the insecurity that comes from knowing their landlord could evict them at any time.

The impact of the cost of living on older people

Older people are particularly impacted by the cost of living. They typically have a higher energy consumption than younger people. They are less likely to be employed so spend more time in their homes. It is also harder for them to regulate their body temperature. They are more likely to live in older, less energy efficient housing, with outdated boilers and poor insulation (see [House of Lords library](#)). This can result in a substantial increase in energy prices, with people living in homes rated energy efficient E or worse being charged roughly £320 more than those living in homes rated C (see [Resolution Foundation](#)).

"People have told us they only boil their kettle once a day and store the hot water in a flask, have stopped cooking hot meals altogether or have stopped putting on the lights in their rooms." (Independent Age)

The pressures on older renters

Even allowing for housing benefit, which not all older private renters are eligible for, many older people are struggling to afford their rent. Research by [Shelter](#) in 2022 highlighted that more than 25 per cent of over 55's were behind or struggling to pay their rent. Shelter also found that of the over 65s who

contacted their helpline, 29 per cent were thought to be at high risk of becoming homeless, up 21 per cent from the previous year. Independent Age's November 2022 YouGov polling found that 37 per cent of renters reported feeling fairly anxious or very anxious about being able to afford their rent.

"With the national pension...it goes up, but it doesn't cover the increase in the rates or the rent. If the pension covered that, you'd be happy but they don't correspond...it's a constant watch, if you know what I mean." Daniel, age 70-80

500,000

older people are privately renting



1 in 3
are living
in poverty
once they've
paid rent

Age UK's research

The charity [Age UK](#) conducted research between September 2022 and January 2023 into the impact of the cost of living crisis on older households and how they relate to the ongoing issues older people face in the energy market. This [found](#) that:

- 600,000 households containing someone aged 60+ rely on a pre-payment meter to pay for their central heating
- 400,000 older households have no central heating. This makes it very difficult for them to stay warm during the winter months, with potentially serious consequences for their health and wellbeing. Many of these older households regularly use warm banks or venture out to public buildings to stay warm
- Over a third (37 per cent) of older people reported feeling anxious about energy prices in January. Six per cent, or around one million, older people also reported being unable to sleep at night because of energy prices
- Around half (49 per cent - 7.9 million) of those aged 60+ are worried about the impact of energy bills on their health, with a slightly lower proportion (45 per cent) concerned about their ability to cover the cost of wider essentials such as food
- 57 per cent were worried about paying their energy bill and a similarly high proportion (60 per cent) reported worries about being able to heat their homes when they want
- Almost a third (31 per cent), equivalent to five million people aged 60+, also report cutting back on food and grocery expenses. In the worst cases can lead to longer term malnutrition which can exacerbate existing health conditions and worsen someone's overall health and wellbeing
- Around one in ten had recently conducted a benefits check to see if they might be entitled to welfare support.

"The consequences for older people on lower incomes have been devastating. Our estimates show that energy bill costs have left around three-in-ten (29 per cent) older households in England in fuel poverty, spending 10 per cent or more of their post-tax income on energy bills to maintain an adequate standard of warmth. This is up from around one in ten (10 per cent) only last year. Concerns about the knock-on impact of living in a cold home on wellbeing and the ability to pay for other essentials like food have become recurring concerns." (Age UK)

"The cost of living for food and electricity/gas has risen so high I am scared to put my heating on and even my electric cooker. My children help me now as I am terminally ill and feel cold all the time, my eldest daughter sends me food parcels and money to have extra heating put on in the evenings. I have intestinal failure so my diet costs me a lot more as I have to buy extra high calorie foods, I spend most of my pension on bills like the rest of the country and I worry for the future". (Helena, age 60+)



Key stats

- Between 2009-10 and 2020-21 the number of privately renting households in England with someone aged 65 or over increased from 258,000 to 403,000 - an increase of 56 per cent. ([English Housing Survey](#))
- Two million of the four million 'non-decent' homes in England - those that fail to meet basic decency criteria, as defined by the government - are lived in by someone aged 60 or over. ([Housing: The State of Ageing 2022, Centre for Ageing Better, March 2022](#))
- Research commissioned by Independent Age found that older renters are significantly more likely to enter poverty past state pension age. Their research also found that one in four older private renters in the UK are in long term poverty (experiencing poverty for seven to nine years).
- In 2020/21 (pre cost of living crisis) older private renters in England who received local housing allowance (LHA) spent 38 per cent of their household income on rent. This rose to 48 per cent when LHA was excluded. ([English Housing Survey \(EHS\) - Older People's Housing](#))
- There are 1.1 million people of pension age receiving housing benefit. ([DWP benefit statistics](#)). 40 per cent of older private renters receive LHA. ([EHS - Older People's Housing](#)).
- An April 2022 survey (of 2,082 older renters aged 65-93) by YouGov for Independent Age found that 43 per cent of over 65s were feeling fairly or very anxious about their finances. These feelings have likely worsened as the cost of living crisis has continued.
- Older renters are more likely than homeowners to have to make cuts to their spending in other essential non-housing related areas. Independent Age's April 2022 YouGov survey found that in all seven groups of spending (except for vehicle fuel) renters were more likely to be cutting back on spending than owners. For example, 57 per cent of renters were reducing their spending on heating, compared to 44 per cent of owners, and 42 per cent reported cutting back on food and drink, compared to 25 per cent of owners.

Older people don't always realise that they're entitled to support

Pension credit is designed to help people over state pension age and on a low income with daily living costs. It tops up a person's income to a minimum of £201.05 per week for single pensioners and to £306.85 for couples or more if a person has a disability or caring responsibilities. Worth on average over £3,500 a year, even a small pension credit award can provide access to a wide range of other benefits - such as help with housing costs, council tax or heating bills - in addition to the extra cost of living payments, worth up to £900 this financial year.

Independent Age have produced a [good practice and principles toolkit](#) for local authorities wanting to increase local take-up of pension credit. It is estimated that up to 850,000 people are currently missing out on this benefit due to factors such as lack of awareness and stigma around claiming support. This toolkit summarises the actions and strategies of local authorities who have run successful take-up campaigns in their local area.

Housing 21

[Housing 21](#), a not for profit provider for older people, has established an annual fund to help residents struggling financially. A Helping Hands award can be made for many reasons, such as shopping vouchers, white goods and wheelchair batteries.

In one instance a fund application was received for a resident who was struggling financially due to an unexpected vet bill. The resident shared that they were not using their heating and were

not eating hot meals, other than a neighbour providing one every Friday. They said they couldn't afford to do these things and look after their cat and dog, and the animals were their priority.

Following the call, the Housing 21 coordinator was able to issue a supermarket voucher within 10 minutes, ensuring that both the resident and their pets were well fed. The coordinator also advised that a benefit entitlement check be completed. As all vouchers are issued via local managers this

enabled further dialogue with the resident, resulting in them receiving not only the voucher and financial respite needed, but an increased level of support going forward.

Since the Helping Hands fund was launched last April, over £170,000 has been paid out to over 1,000 applications. The fund has been increased for this financial year to keep pace with inflation.

Caerphilly County Borough Council

Residents at [Caerphilly County Borough Council](#) owned sheltered housing schemes have been receiving one to one support and advice to help them with the cost of living crisis.

A dedicated team set up by the Council has been visiting schemes offering residents the opportunity to meet with staff to discuss any concerns they have and to find support. The team has assisted

residents with claiming their £200 winter fuel payments and completed pension credit checks. In addition, residents have also received advice on energy and water bills, with staff contacting providers on their behalf when needed, as well as exploring other benefit entitlements they might not have been aware of.

One of the residents who attended a session said "I thought

I had too much savings to be entitled to pension credit, but the team checked for me and informed me I am." Another resident added "I thought I had already claimed the winter fuel payment of £200, but this one was with the council. I'm not on the internet and have difficulty hearing, so the team came out to visit me at my home."

St Leger Homes

The Tenancy Support Team at [St Leger Homes](#) noticed that many older tenants were not claiming pension credit because they were unaware they could do so. A campaign to proactively reach out to older tenants was set up in collaboration with the housing benefits team, who helped to

identify tenants of pensionable age who were living below their applicable amount in order to support them to claim pension credit.

Claiming pension credit, which can be backdated three months, helps people to access

free dentist, opticians and prescriptions charges. It also makes them eligible for the government's cost of living support payments. Support provided by St Leger Homes in 2022 generated an extra £168,480 in support for tenants.



Orbit

Orbit is taking a proactive approach in contacting older customers who may be particularly vulnerable to the impacts of the cost of living crisis, to ensure that they get the help they need to support their wellbeing and maintain their tenancies. In January of this year, Orbit wrote to just under 800 older customers to inform them about its new [Energy Advice Service](#) (delivered by National Energy Action (NEA) as part of Orbit's [Better Days programme](#)), which offers help with energy grants, fuel debt applications, liaising with energy suppliers, and changing tariffs or payment types.

The team also went out to visit as many of these customers as possible in person. Over two months, 15 colleagues completed nearly 500 wellbeing and energy checks. They handed out a total of 159 winter warmth support packs, equating to £13,833 of energy saving measures (£87 per customer). Of those customers, 88 also received bespoke behavioural advice to help them use energy more efficiently, leading to a further potential average annual saving of £369 per customer.

Orbit's financial inclusion lead, Jo Brown, commented: "We know that these customers are more likely to be at risk of social isolation, loneliness and cold temperatures. It's fantastic that we have been able to identify and give direct face-to-face support to our customers as well as help them to have extra funds in their pocket during this difficult time."

Ageing well lead for Orbit, Zoe O'Reilly, added: "We have helped many customers not only to keep warm this winter, but to also escalate other issues and support those who are socially isolated or lonely."

Fife Council

Much of the focus of [Fife Council's](#) work in supporting residents through the cost of living crisis focuses on helping people with home energy costs. Much of this help has been to households regardless of tenure, such as home energy advice, energy-saving lightbulbs, and thermal curtains. The council has also given support to community organisations to provide warm spaces and food, and worked with the Scottish Welfare Fund to provide crisis grants to those struggling with home energy costs.

Fife Council work with [Cosy Kingdom](#), provider of free debt and energy advice, to support households to heat their homes to an acceptable standard free of the worry of debt. This includes one case where an 87-year-old man, fearful of the cost of household fuel due to media coverage, turned off essential appliances including heating and instead wore a hat and coat indoors to keep warm. He was supported by a top-up to his heating bills, enabling him to heat his home to a healthy temperature.

In another case, a pensioner was referred to Cosy Kingdom after seeking energy advice. The service found the lady was only heating her home minimally due to cost concerns. The advisor was able to reset her heating controls so she would use less gas, and also discovered she was paying estimated bills rather than for the amount of fuel used, meaning she had built up £234 in credit on her account. The lady has also been referred to the local Citizens Advice service for a benefits check.

Warm Home Prescription

[Energy Systems Catapult](#) has been working with selected NHS regions to help vulnerable people with pre-existing cold-sensitive health conditions who are on low incomes to stay warm and well. Poor health and fuel poverty affect many older people, with [Age Concern](#) estimating 2.8 million older households to be living in fuel poverty in late 2022.

The scheme was piloted with NHS Gloucestershire and saw local energy advisors directly crediting funds to the recipient's home energy bill. Recipients were identified by NHS teams including GP-linked complex care teams. The funds enable the recipient to heat their home to a healthy 18-21°C and can arrange for further home energy upgrades where appropriate.

<https://es.catapult.org.uk/project/warm-home-prescription/>

For advice on support available:

- [Advice and help with the cost of living | Independent Age](#)
- [Help with the cost of living | Age UK](#)

How social housing providers are responding

Abri

For immediate support, [Abri's](#) tenancy support services and independent living support services are a simple way for its customers to access help when needed. Its independent living housing support partners have been talking to residents in some of its housing for older people schemes, giving general advice on the cost of living and what measures they might be able to take to help. Last financial year over 8,200 customers were referred to its tenancy support service where they can receive advice on welfare benefits, budgeting and other issues that might put their tenancy at risk. During that time, Abri also supported 576 people into employment or career progression through its employment services.

Abri's customer first strategy is helping to refocus community investment and resident involvement, resetting its aim to go where the need is greatest. Its community fund is one way it invests in local community projects (£90,000 in 2022/23). Abri is supporting community and locally-owned pantries, as well as setting up its own. These help customers to buy food at a fraction of the cost - members are saving, on average, £20 when buying 10 items, and £35 when buying 15 items.

Abri also has the good grub club, which tackles food inequality during the school holidays. Since 2018 it's helped hundreds of families by providing nutritious free meals, while helping parents to develop confidence, skills and knowledge around cooking on

a budget. Recently, it provided £56,000 from its partnership fund to six local organisations to run the club for 12 months. Alongside this, Abri held slow cooker workshop courses which included support and education on using cupboard store ingredients as a healthy, low-cost energy option for cooking.

As well as food and energy advice and support projects, Abri has also delivered other initiatives, such as clothes swap shops and free holiday activities for children and families.

For further information see Abri's [online hub dedicated to the cost of living](#). The site shares guidance on how to save on energy bills, access financial support and specific information for Abri customers.

Sovereign

[Sovereign](#) community residents in Basingstoke are better off thanks to a series of partnerships which Sovereign has forged as part of its response to the cost of living crisis.

Representatives from Basingstoke Citizens Advice, Hampshire County Council and the Westside Community Food Pantry came together before Easter to provide advice to local residents. Working alongside Sovereign, which organised the drop-in event, the

session highlighted the positive impact partnerships play in helping to reduce the impact of the cost of living crisis. Residents received advice from Sovereign on the bedroom tax and details of how to claim housing benefit. They also benefitted from guidance on pension credit, and advice on employment and training opportunities plus energy bills.

Over the last year, Sovereign has worked closely with stakeholders

including Basingstoke and Deane Borough Council to support the roll-out of the UK Government's Household Support Fund. Various measures are in place to support residents living in Sovereign communities - from information on grants and benefits, to details of warm hubs and food banks which can help. [A dedicated webpage has been set up](#) which includes targeted information and advice.

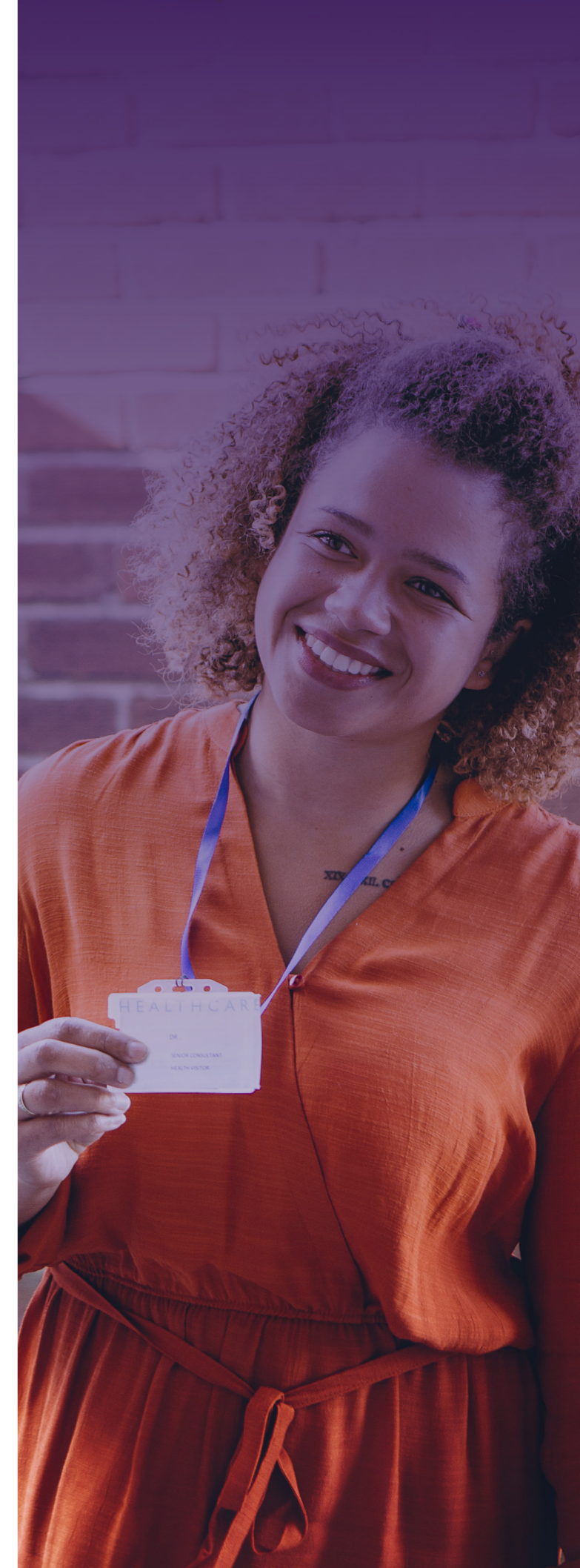
Swindon Borough Council

[Swindon Borough Council](#) has been proactive in highlighting support available to residents, with a series of practical actions which residents can take to boost income. These range from the deployment of the household support fund, hardship grants for energy payments, where to get assistance with food, warm spaces, free school meals, free school holiday childcare, discount on water bills, social tariffs on broadband and discretionary housing payments. For more details see [here](#).

Places for People

[Places for People](#) set up a [cost of living taskforce](#) early last year to provide practical support. This included a £750,000 cost of living fund, offering rent relief and vouchers to support customers with essentials such as food and fuel. Over the past year, they have seen week-on-week increases in demand from customers for the support they provide. They have supported a network of 114 local charities in communities that offer essentials for customers such as 'warm packs' which include thermal clothing, door insulation, and hot water bottles. They are also in a unique position, with 29 of their leisure centres in addition to their supported housing developments, able to contribute to the national programme to provide 'warm spaces'.

Places for People have also recently published a report, in conjunction with Cambridge Centre for Housing and Planning, on the cost of living and digital exclusion. You can read it [here](#). This includes a helpful reminder of the support available through [social broadband tariffs](#).



What is CIH calling for?

In order to address the immediate and longer term pressures outlined we are calling on government to:

1. Make a long-term commitment that benefit rates will always be enough to afford the essentials, with the principle of a minimum universal credit to protect people from going without essentials enshrined in law (the [Essentials Guarantee](#))
2. Restore local housing allowance rates to at least the 30th per centile and return to annual uprating
3. Introduce a social tariff for the energy market - a discounted, targeted tariff aimed at those in greatest need
4. Fund a concerted programme to raise the energy efficiency of existing housing stock at pace and commit to bring forward additional funding for energy-efficiency measures in homes
5. Increase investment and grant levels to provide the number of homes at social rents we need each year
6. Invest in existing and new supported housing to meet a range of needs.

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 \(ONS\)](#) - the cost of living, current and upcoming work, February 2023
- [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 - Chartered Institute of Housing \(cih.org\)](#). These are free to access for CIH members.



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