



Chartered
Institute of
Housing

COST OF LIVING CRISIS

A spotlight on benefits and disability

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

October 2022

Welcome to issue no.4.

The cost of living crisis is growing. Britain's inflation last month increased to 10.1 per cent (from 9.9 per cent in August), returning to the 40-year high it hit in July. Whilst pressures rise government support has been scaled back, with the energy-price guarantee reduced from two years to six months, ending in April 2023. We look at what this means for people, with a focus on disabled people and support from the welfare system.

This CIH briefing is the fourth 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](#)
- [Spotlight on benefits](#)
- [Spotlight on disability](#)
- [How social housing providers are supporting](#)
- [Useful resources](#)
- [What is CIH calling for?](#)

For previous copies of our briefings see www.cih.org/policy/cost-of-living-crisis-briefings.

To provide insight or feedback on the briefings please email policyandpractice@cih.org. (In future briefings we plan to explore the impact of the cost of living crisis on families and children, older people, rural communities, and BME residents.)

Latest evidence on the crisis

- Inflation in the UK returned to July's 40-year high of 10.1 per cent in September (up from 9.9 per cent in August), according to the [Office for National Statistics](#) (ONS) (based on the CPI measure of consumer prices). The latest figures are a higher rate than analysts had predicted, with food the largest contributor to rising prices (14.8 per cent in September vs 13.4 per cent in August). The Bank of England [estimates](#) that inflation will peak at 10-11 per cent.
- The [Institute for Fiscal Studies](#) (IFS) notes that inflation rates are even higher for poorer households, as they spend more of their household budgets on energy. Even with the energy price guarantee, the poorest tenth of households in October this year will have faced an average inflation rate of 14 per cent, compared to 10 per cent for the richest tenth.

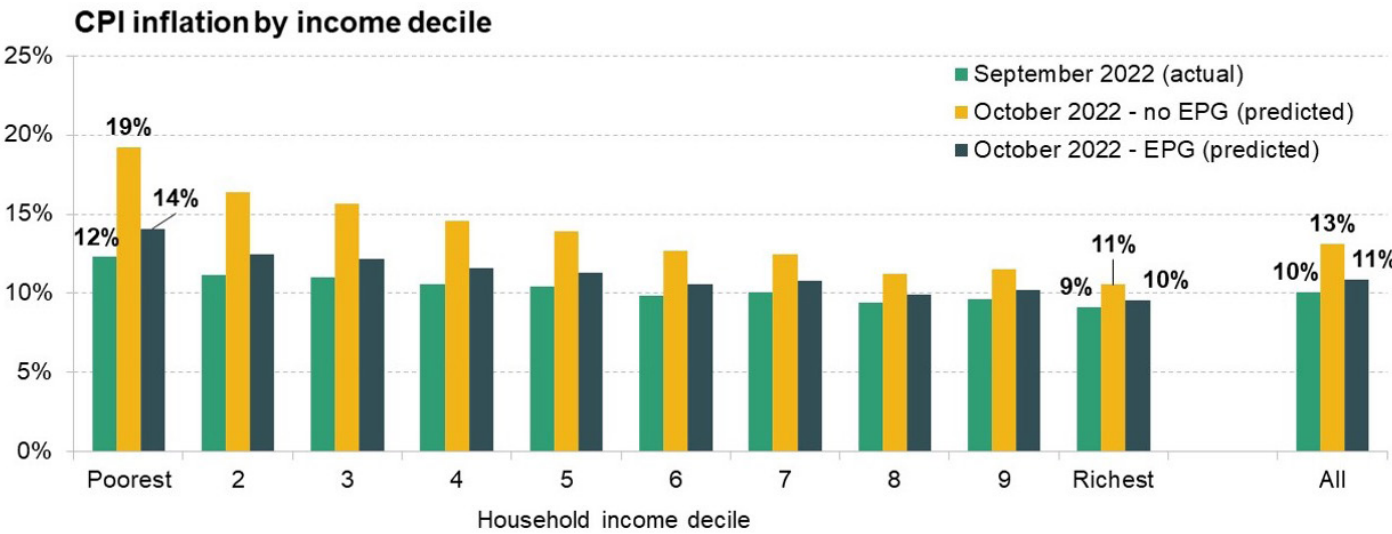
"We're now approaching winter and as temperatures drop many people are afraid to turn the heating on or even keep the lights on. It's going to be a bleak and cold winter for the most vulnerable and unless the new prime minister acts urgently we would expect the number of households in arrears to increase yet again next year."
(National Energy Action)

- The IFS [warns](#) that the latest inflation figures mean that even if the government uprates benefits with inflation this would still leave their real value on course to be six per cent below their pre-pandemic levels - equivalent to almost £500 per year for the average out-of-work claimant. This is a consequence of below-inflation increases in April this year when benefit rates failed to keep pace with an accelerating rate of inflation. The situation for benefit recipients' living standards next April could be even more difficult depending on the design of the energy support package in place from next April.
- New estimates by the End Fuel Poverty Coalition reveal that removing the Energy Price Guarantee after six months could lead to almost 11 million UK households in fuel poverty from April 2023. Based on the latest estimates on energy prices from Cornwall Insight, figures will rise from 7 million households now to 10.7 million (a rise from 24.5 per cent to 37.6 per cent of households) from April 2023.
- Official data shows that of all private rented households in receipt of local housing allowance, over half (57 per cent) have a shortfall; this amounts to over 820,000 UK households. Regionally, the proportion of private rented households affected ranges from almost 41 per cent in London (although based on a much higher number of claimants), through to 69 per cent in Wales. The figures come as the Office for Budget Responsibility has warned that housing-related benefits spending is expected to rise by just 0.1 per cent of GDP by 2025 - five years on from the start of the pandemic. This is the smallest increase seen in any of the four recessions seen since the early 1980s. ([House of Commons research report](#))

"The decision to end the price cap freeze after six months rather than the proposed two years will have a devastating effect on households struggling with their energy bills. While insufficient, the two-year energy price cap freeze provided some reprieve to households, who now face grave uncertainty on what support on household energy bills exist beyond April."
(Chartered Institute of Environmental Health)

Following the announcement that the domestic Energy Price Guarantee will end in April 2023, Cornwall Insight has released approximate Price Cap forecasts for an average consumer for the period from April - December 2023:

April - June: £4,348 p/a
July - September: £3,697 p/a
October - December: £3,722 p/a



Source: Authors' calculations using Living Costs and Food Survey (LCFS) 2019, and consumer prices data from the Office for National Statistics. The no EPG inflation scenario assumes Ofgem tariff cap of £3,549.

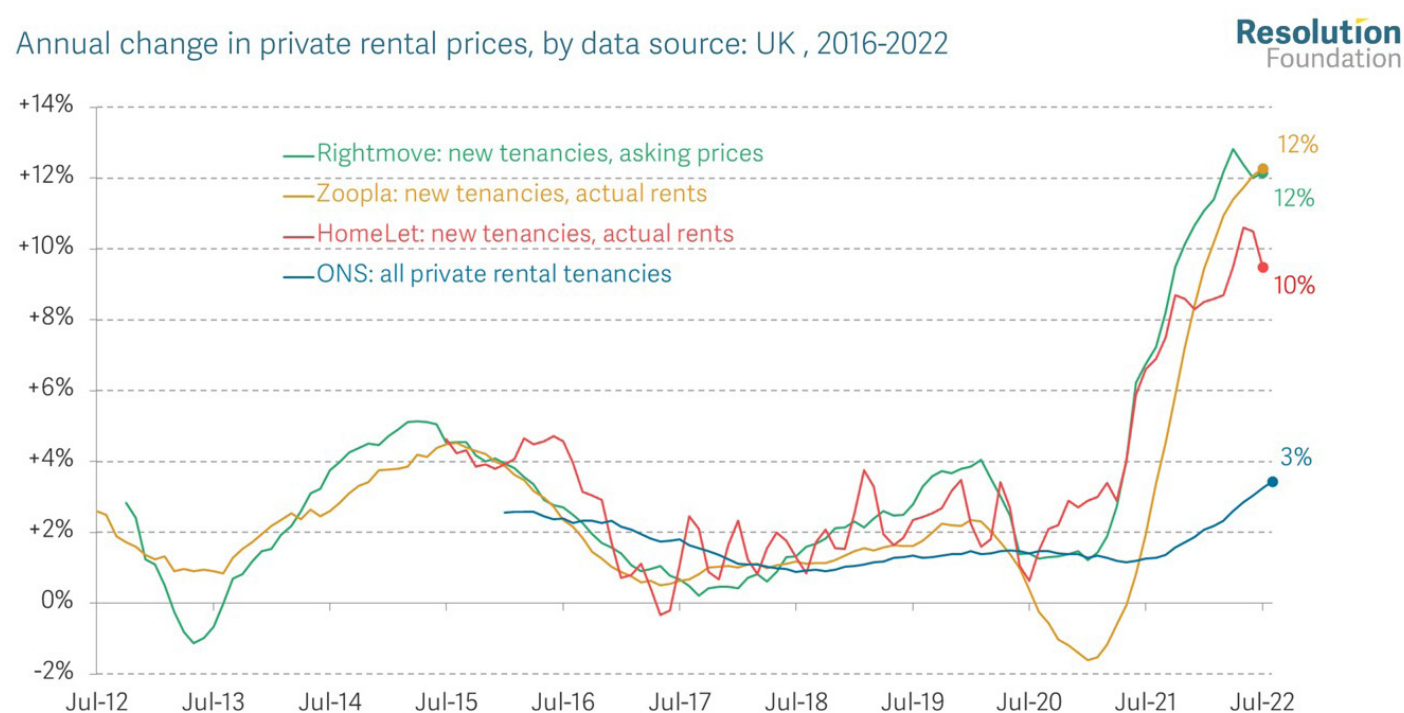
- New research from the [Bureau of Investigative Journalism](#) supported by housing charity [Shelter](#) reveals the acute shortage of rentals available to the third of private renters now claiming housing benefit - just one in 50 privately rented homes advertised in July. Major cities like Bristol and Cardiff had just one affordable property advertised during the entire month. The Resolution Foundation's latest 'Housing Outlook' (September) reported that private rents for new tenancies increased by more than 10 per cent over the last year. London Councils has said 125,000 households in London are at heightened risk of homelessness due to the cost of living crisis and drastic increases in private rents.

"These findings back up what we are seeing in our frontline services every day - that finding a safe home if you are on a low income is now like trying to find a needle in a haystack. Housing benefit should be the safety net that stops people becoming homeless, but it's frozen at 2020 levels, leaving renters desperately trying to make up the shortfall ... The housing emergency is at the core of the cost of living crisis, but it is being ignored."
(Shelter)

- [Citizens Advice](#) warned that the number of UK households in arrears on their energy bills soared to record levels in the second quarter of this year, with more than two million behind on their electricity payments. Last month the charity saw a record number of people who could not afford to top up their prepayment meter - the eighth time this record has been broken in the last nine months.

"Our advisers have seen people resorting to unplugging fridges and freezers, washing clothes by hand and skipping meals to cut back on their energy costs because they simply can't afford to keep the lights on."
(Citizens Advice)

Annual change in private rental prices, by data source: UK, 2016-2022



Source: Source: ONS, Index of Private Housing Rental Prices; HomeLet, Rental Prices Index.
Notes: The HomeLet rental index reports in rent prices for new tenancies. The Zoopla rental index series ends in May 2022.

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- **More people are turning to food banks for the first time.** Between April and August 2022, over half of food banks surveyed by the [independent food aid network](#) (IFAN) found 25 per cent or more of the people they supported had not used their services before. There are also signs that a wider range of the population is resorting to using food banks - [social workers](#), [public sector workers](#), [teachers](#) etc. In June 2022, the [National Union of Students](#) carried out a survey of over 3,000 students and apprentices. Roughly 11 per cent of respondents had used a food bank, up from 5 per cent in January. Charities anticipate demand will rise further.
- The UK's biggest food bank network is preparing to spend millions of pounds topping up charity food parcels this winter as it offers help to record numbers of families at risk of going hungry as a result of the cost of living crisis. The [Trussell Trust](#) said the expenditure was needed to ensure food banks had adequate food reserves because its customary main source of food supplies - donations from the public - was failing to keep pace with rapidly increasing demand. The trust said it expected 1.3m emergency food parcels would be distributed by its members over the next six months to help soaring numbers of households in need - including 500,000 to families with children.

- The Local Government Association (LGA) has published [new analysis](#) that projects poorly insulated homes will leak £12.7 billion of energy over two years, with a significant element of the cost being incurred by the Government under its Energy Price Guarantee. Homes that waste the most energy in England are older and more likely to be occupied by older people and those on lower incomes, with over 60 per cent over-65s living in England's least energy-efficient homes.

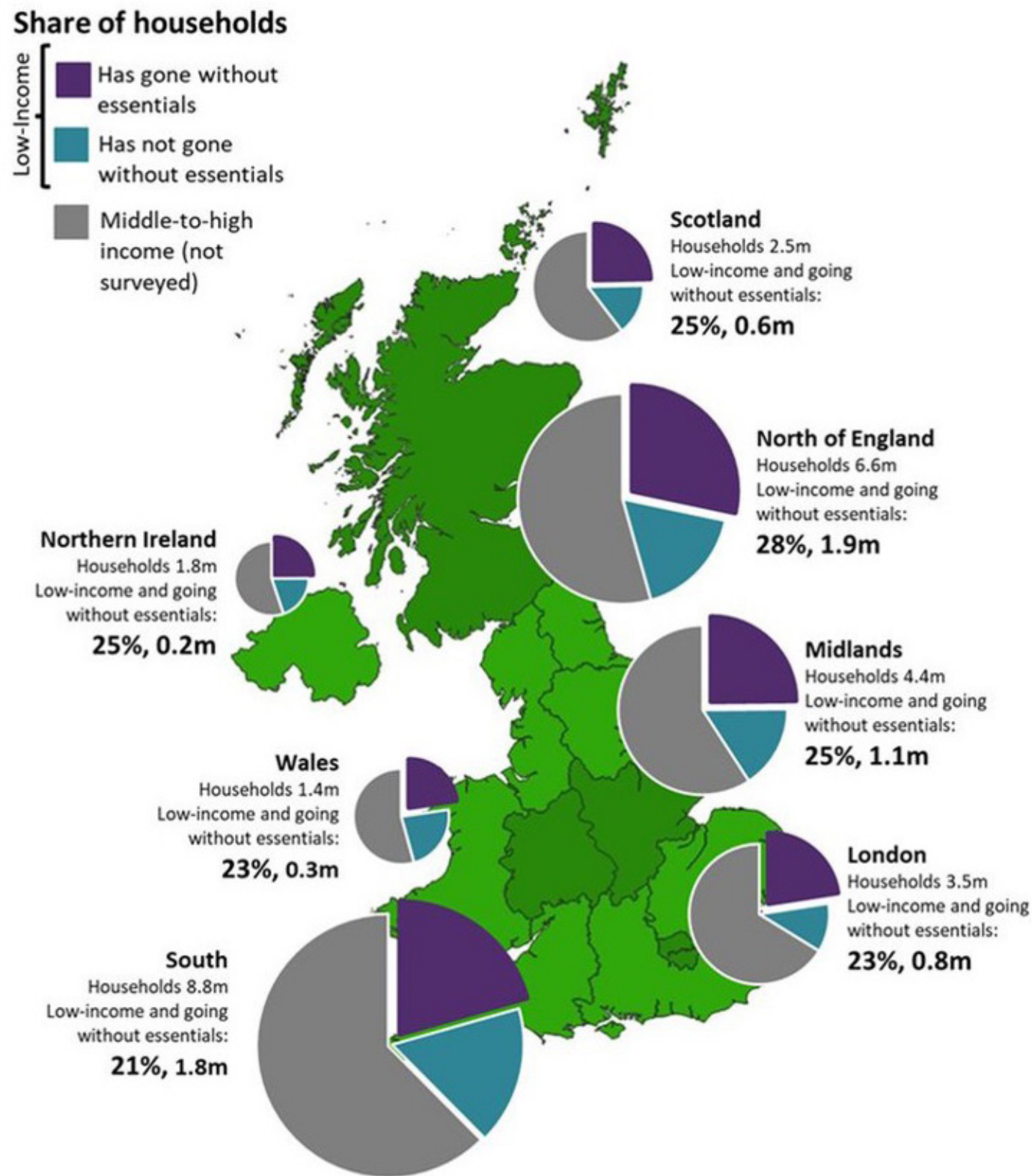
- The Money Advice Trust ran a national [debtline cost of living poll](#) in August, surveying over 2,000 adults. This found that one in five UK adults (an estimated 10.9 million) are already behind on at least one household bill and one in nine (an estimated 5.6 million) UK adults have gone without food as a result of the cost of living crisis. 15.3 million people (29 per cent) say they have had to use credit to pay for essentials - an increase of 2.1 million since March 2022.

New evidence by the [Food Standards Agency](#) (FSA) has found some people are taking food safety risks because of money pressures and rising energy costs. Latest data from [September 2022](#) shows:

- 40 per cent of participants reported feeling worried about being able to afford food in the next month
- 30 per cent reported they had skipped a meal or cut down the size of their meals because they did not have enough money to buy food
- 32 per cent reported that they had eaten food past its use-by date, at least once in the past month, because they couldn't afford to buy more food
- 18 per cent turned off a fridge and/or freezer containing food, at least once in the last month, to reduce energy bills and save money

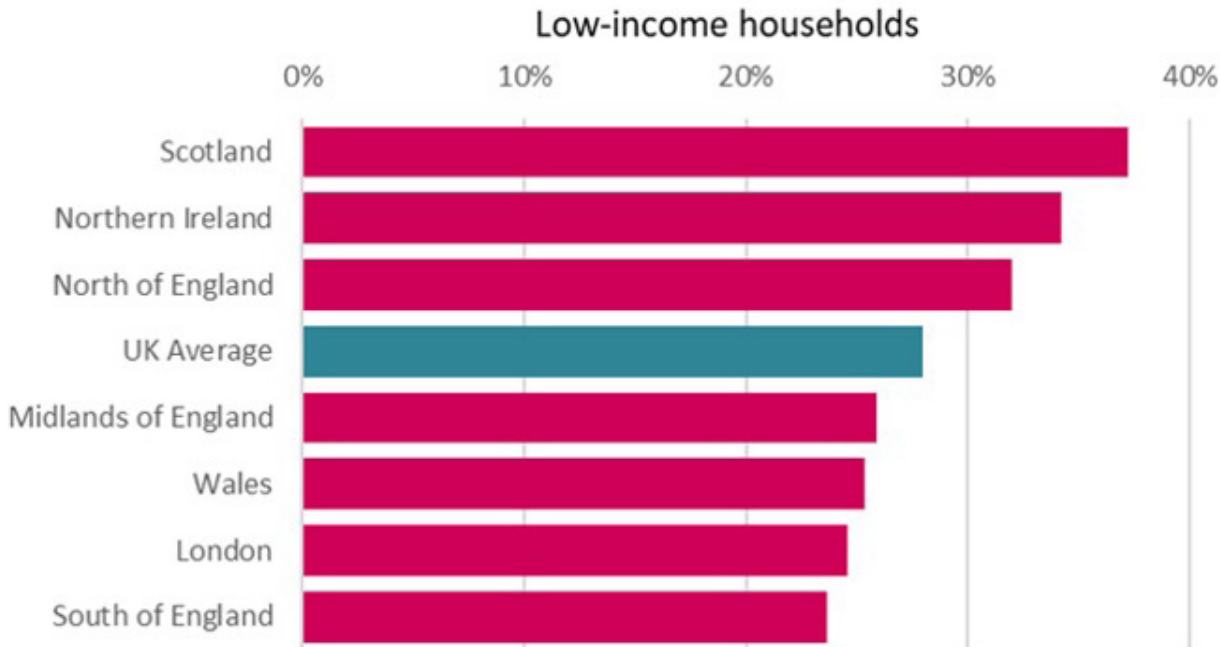


➤ Evidence shows that the cost of living crisis is having an unequal impact across the UK. Latest analysis from the [Joseph Rowntree Foundation](#) finds low-income Londoners are faring worst, followed by people in Scotland, the North and Midlands of England and Northern Ireland. Geographic differences are explained by the proportions of people in different areas on inadequate incomes, with a lack of savings, paying high housing costs (relative to incomes) and living in energy-inefficient homes in colder parts of the country.



Source: JRF analysis of the cost-of-living survey, May-June 2022

Unable to keep their home warm



Source: JRF analysis of the cost-of-living survey, May-June 2022

ONS data on public opinions & social trends in Great Britain: 29 September to 9 October 2022

- Around nine in ten (93 per cent) adults reported their cost of living had increased compared with a year ago, while a lower percentage (79 per cent) reported an increase in their cost of living over the last month.
- Around three-quarters (77 per cent) of adults were worried (being very or somewhat worried) about the rising cost of living.
- Around four in ten (43 per cent) adults who pay energy bills said they found it very or somewhat difficult to afford them in the latest period.
- Around three in ten (30 per cent) of those who are currently paying rent or mortgage payments reported finding it very or somewhat difficult to make these payments.

Personal impact

It can be easy to lose sight of the personal impact of some of the headline statistics but this latest [report](#) from Daniel Hewitt of ITV News brings the situation into sharp focus, with a look at how the cost of living crisis is impacting people of all ages and walks of life.

"People are trying to make life as normal as possible, but actually it's not normal."
(Fuel Bank Foundation)

I have a case at the moment where the customer, who has mental health problems, felt so intimidated by their energy company, they agreed to make very unrealistic payments towards their energy bill. Subsequently, they then came to us for a food bank referral. She was so frightened of being cut off that she was prepared to prioritise paying her electric DD rather than buying food. She'd had multiple food parcels already this year and luckily, she's now working with me regarding budgeting but is so afraid of being in debt with the energy company she was prepared to give them her cost of living payment of £150 which she is due to receive in the next few days rather than buy food. (Housing association adviser)

Throughout 2022, the Grassroots Poverty Action Group (GPAG) has been working with JRF to understand what it is like to live on a low income through a cost of living crisis. As part of Challenge Poverty week, they [outlined](#) what needs to change so people can live with dignity rather than simply exist.

Spotlight on Benefits

Benefit claimants are experiencing a reduction in the real value of their payments at a time when rising inflation is hitting low-income households the hardest.

In this section, we explain how benefits are uprated, the impact of inflation and the decline in the real value of benefits since 2012, and the impact of the benefit cap.

How benefits are uprated

A key issue in facing the cost of living crisis is whether and how benefits are uprated with inflation.

Section 150 and 150A of the Social Security Administration Act 1992 requires the Secretary of State to review social security pensions and benefit rates each year to see if they have 'retained their value in relation to the general level of prices'. This includes nearly all benefits and pensions including universal credit, state pension credit, housing benefit, jobseeker's allowance, personal independence payment (PIP), child benefit and the state retirement pension.

By convention the Department for Work and Pensions (DWP) uses the Consumer Prices Index (CPI) figure for the previous September to uprate benefits in April. The uprating takes place at the start of the new tax year (universal credit) or for weekly benefits the first Monday in the tax year. The [September 2022 CPI](#) figure was 10.1 per cent and therefore this should be the figure the government uses in April 2023 to ensure that benefits maintain their real value. Anything less than this is a permanent real terms cut. At some point inflation will eventually return to more normal levels but that does not mean that prices fall back to where they were before – they remain at their higher level but

- rise less steeply.
- Under section 150 most older non-means tested benefits and pensions must be uprated by CPI (new legislation would need to be passed to avoid it). The main ones are:
- state pension and state pension credit
 - attendance allowance and disability living allowance
 - carer's allowance
 - industrial injury disablement benefit
 - guardian's allowance; and
 - pre-2017 widows and bereavement benefits.

However, all other benefits must be uprated by new government regulations (the 'uprating order'). Parliament has no power to amend the regulations – it can only vote to reject the regulations altogether – in which case benefits remain at their current level. The government may choose to apply a measure of inflation other than CPI that results in a lower increase to some or all the benefits in the uprating order. At the time of writing (26 October 2022) the government has refused to confirm whether benefits covered by the uprating order will be uprated by CPI or some lower index (such as increases in earnings – which is expected to be around five to six per cent). The main benefits covered by the uprating order are:

- universal credit
- income support, income-based jobseeker's allowance (JSA), income-related employment and support allowance (ESA) and housing benefit
- new-style JSA and ESA
- child benefit

- personal independence payment
- There are some benefit rates that fall outside the s.150 provisions altogether. These either have their own rules or there is no requirement to uprate and so often remain frozen for lengthy periods. The most important of these (for housing purposes) are:
- the benefit cap (frozen since November 2016 – when it was lowered)
 - the local housing allowance (frozen since April 2020)
 - the universal credit work allowance (uprated April 2022) and the housing benefit earnings disregards (frozen since 1988).

The benefit cap is adversely affected by the general benefit uprating. The annual uprating of the universal credit standard allowance, child element and other elements have the effect of eating into headroom available for housing costs. The fact that social rents also often increase by CPI plus one per cent means that in times of high inflation the available headroom shrinks at a very rapid rate (see below).

There is no requirement to uprate the local housing allowance (LHA), but the accepted convention is that it is uprated in line with local rents (at the 30th percentile rent). The LHA rates have been frozen at their April 2020 cash rate with a commitment only to review them annually.¹ If the universal credit (UC) and housing benefit allowances are not fully uprated, private tenants with rents at or above the LHA rate will have to cover the whole of their rent increase from their UC standard allowance, which has also fallen in real terms.

“DWP should work with other departments to make housing more affordable for those on low incomes, as it did in 2020. This must include an increase to local housing allowance to ensure that it supports people on low incomes to access secure, affordable housing in their local area.”

(Work and Pensions Committee)

- The UC work allowance was uprated in April 2022 but may be frozen or only partially uprated in April 2023. This has consequences for both renters and owners in low-paid employment:
- except where they pay service charges, owners receive a higher work allowance² (instead of help with their mortgage payments); and
 - both owners and renters lose out twice if the UC standard allowance and other elements are not fully uprated.

The decline in the real value of benefits since 2012

Before the austerity measures that arose from the from Summer Budgets of 2010 and 2015 took effect, benefits had maintained their real value due to successive annual up-ratings. The austerity measures started in April 2013 and the full annual uprating was suspended as follows:

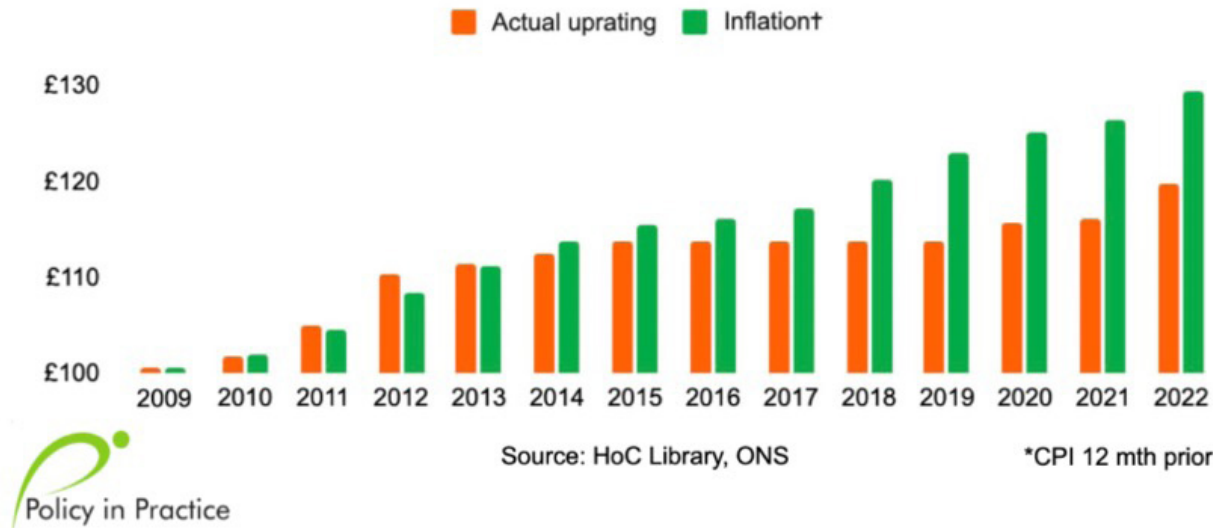
- in the two years 2014/15 and 2015/16 uprating was capped at one per cent
- in the four years starting in 2016/17 benefits were frozen.

In addition, the family element in universal credit, tax credits and out-of-work legacy benefits was abolished in 2013 and the two-child limit in universal credit and legacy benefits was introduced in April 2017. Taking 2012/13 as the baseline CIH has calculated the overall decline in real value of family benefits (including child benefit) up to the current year (2022/23) as follows:

| Household type | Annual loss |
|--|-------------|
| Single aged under 25 | £310 |
| Single person aged 25+/lone parent | £400 |
| Couple | £620 |
| First child | £815 |
| Second child | £350 |
| Third and each additional child over two | £3,285 |

These losses are cumulative according to the household size, so for example a couple with three children would receive £5,070 (£620 + £815 + £350 + £3,285) less in real terms than the same household would have received in 2012. The very high losses for households with three or more children are due to the two-child limit but no account is taken of any other post-2012 welfare reforms, in particular the benefit cap and other measures such as the social sector size criteria. It should not be forgotten that these losses are ongoing and are compounded each year. So, for example if the CPI uprating for April 2023 is nine per cent, the household loss is increased by nine per cent and that figure is carried forward to the next year.

Benefit claimants have lost out to inflation for the last eight years. Without intervention, 2023 will be the worst year yet.



Policy in Practice analysis of House of Commons data on benefit uprating, ONS data on CPI inflation

The benefit cap

The benefit cap limits the total amount of income that can be paid in ‘welfare benefits’. The claimant’s universal credit, child benefit and other out-of-work benefits (e.g., jobseeker’s allowance) are added together and if this exceeds the cap their universal credit (or housing benefit for legacy benefit claimants) is reduced by the excess. Originally the cap was set at a higher rate (£500 per week for couples/lone parents, £350 for single people).

In 2016/17 the cap was reduced to £384.61 per week (£20,000 per year) for couples/lone parents and £257.69 for single people for households living outside Greater London. For households in Greater London the cap is £442.41 per week (couples/lone parents) and £296.35 (single)³.

How the benefit cap affects help with rent

The practical effect of the cap is that it sets a maximum headroom for help with rent. If the rent exceeds the headroom the claimant’s UC/HB is capped by the same amount. The cap is an exception to the rule that a claimant’s rent increase is covered by an equivalent increase in their benefit:

- any part of a rent increase that takes the tenant up to level of the cap is covered in full but any excess over that must be met out of the UC standard allowance; or
- if the tenant is capped before the increase, the whole of the increase must be met out of their UC standard allowance.

In this case ‘rent’ includes any service charges that could be met by UC/HB if the cap did not apply. Likewise, ‘rent increase’ means the gross amount from any increase in the rent or service charges or both.

Since the cap is the same level for all households with children and the claimant’s award before capping increases with each child (up to two UC child elements plus child benefit for each child), most one-child families paying a social rent have sufficient headroom (£174.57 per week for a couple in 2022/23) not to be capped. However, for families with two or more children the headroom is much tighter:

Headroom for housing costs (rent) before capping for two-child families 2022/23

(All figures weekly)

(a) Couple

| Benefit cap | £384.61 |
|---|----------|
| UC standard allowance | –£121.32 |
| Child elements (two) @ £56.44 for each child | –£112.88 |
| Child element (eldest child born before 06/04/2017) | –£10.48 |
| Child benefit (eldest child) | –£21.80 |
| Child benefit (second child) | –£14.45 |
| Headroom | £103.68 |

(b) Lone parent

| Benefit cap | £384.61 |
|---|----------|
| UC standard allowance | –£77.28 |
| Child elements (two) @ £56.44 for each child | –£112.88 |
| Child element (eldest child born before 06/04/2017) | –£10.48 |
| Child benefit (eldest child) | –£21.80 |
| Child benefit (second child) | –£14.45 |
| Headroom | £147.72 |

If the eldest child was born after 5 April 2017, the headroom increases by £10.48 (because the higher-rate child element does not apply). In most cases, because of the two-child limit the headroom reduces by the lower rate of child benefit (£14.45 in 2022/23) for each child in the benefit unit above the second.

Assuming the benefit cap remains frozen in 2023 (excluding the £10.48 child element) the headroom will shrink further by whatever index is used to uprate benefits. If benefits are fully uprated by CPI then the headroom available for two-child families will be:

- £76.38 for a couple (£134.08 in London)
- £124.86 for a lone parent (£182.56 in London)

This is before considering any increase in the rent (social rent increases are likely to be capped at five or seven per cent).

Obviously, such reductions in the headroom for two-child families imply much greater hardship, which is why CIH is calling for the benefit cap to be raised or – preferably – abolished entirely.

For further information see The impact of high inflation on benefit claimants (parliament.uk)

Opportunities for increasing take-up of in-work universal credit

Here we explain how housing advisers can help tenants identify if they are entitled to universal credit (UC) whilst in work.

The 2021 Autumn Budget and Spending Review made significant changes to in-work UC:

- increasing the work allowance by £500 per year for households with children or people with limited capability for work (further uprated in April 2022); and
- reducing the earned-income taper from 63 per cent to 55 per cent

The result of these is that in-work households can now earn significantly more before entitlement to UC expires due to earnings. The maximum earnings that a household can have before UC expires (the upper threshold) can be calculated. The upper

threshold figure will vary according to family size (up to two children) and the amount of rent payable. Making certain assumptions the gross earnings (before tax, etc.) at which the upper threshold is reached can be calculated and used to create easy to use ready-reckoner tables as an aid to take-up.

It is worth remembering that anyone paying a social rent who has even only a small amount of entitlement to UC will be fully protected against any rent increase.

The potential for take-up is significant – the DWP estimates that there are around 600,000 households who are entitled who are not currently receiving any support, and a further 800,000 households who are currently receiving in-work tax credits and/or housing benefit who would get a higher award if they claimed UC. However, care should be taken when advising households migrating from legacy benefits to UC because even a higher award

can result in a lower payment (due to deductions for third-party debts and outstanding overpayments, etc.).

The ready-reckoner tables below are based on the tax and benefits system from 6 November 2022. Using the same method further table can be produced for April 2023 once the uprated benefits figures are known (to help identify those who are not currently entitled but will be after the uprating and/or rent increase). These tables show the upper threshold for only a basic UC award (i.e. standard allowance, child elements and housing costs). A higher threshold would apply if the household is entitled to one or more of the following elements:

- LCWRA (for limited work capability)
- Carer
- Disabled child
- Childcare costs



10 ³The equivalent monthly figures for UC are: £1666.67 and £1116.67 (outside London). £1916.67 and £1284.17 (Greater London).

⁴Mainly that the worker is auto enrolled into a personal pension scheme at the minimum rate of five per cent employee contribution.

In the case of the childcare cost element, the increase in the threshold can be significantly higher. As a rule of thumb for a basic rate taxpayer, for each £10 they pay in eligible childcare costs each week, the upper threshold rises by a further £24 up to the maximum allowed (£175 per week of costs for one child and £300 for two or more children).

These tables illustrate just how high UC can stretch up the earnings

scale – especially for households where there is just one earner. For example, a single parent with two children paying a rent of £100 per week can be entitled to UC on gross pay of up to £44,600 per year (£858 per week). Calculating the maximum pay for two earner households is a little more complicated – the maximum threshold can vary depending on the relative proportion each person earns. The table for two

earners shows the lowest possible combined earnings – so entitlement is still possible if their combined pay is higher. It is also possible to use these tables to estimate the actual amount of UC if the pay is known. These tables should not be used to give advice – only as an aid to help identify households who are likely to be underclaiming.

UC threshold – gross weekly earnings⁵:

For each of these tables: adjustment if eldest child is born after 5 April 2017: deduct £30

| Table 1 single person households | | | | | | | |
|----------------------------------|------|------|------|------|------|------|------|
| Rent (weekly) | £60 | £70 | £80 | £90 | £100 | £110 | £120 |
| Single | £265 | £295 | £320 | £350 | £380 | £410 | £435 |
| Single one child | £580 | £610 | £635 | £665 | £695 | £725 | £755 |
| Single, two children | £745 | £770 | £800 | £830 | £855 | £885 | £915 |

| Table 2.1: Couples - two earner households | | | | | | | |
|--|------|------|------|------|------|------|------|
| Couple two earners | | | | | | | |
| Rent (weekly) | £60 | £70 | £80 | £90 | £100 | £110 | £120 |
| Couple | £340 | £360 | £380 | £395 | £415 | £430 | £450 |
| Couple one child | £575 | £605 | £630 | £660 | £690 | £720 | £750 |
| Couple, two children | £735 | £765 | £795 | £825 | £855 | £880 | £910 |

| Table 2.2: Couples - single earner households | | | | | | | |
|---|------|------|------|------|------|-------|-------|
| Couple one earner | | | | | | | |
| Rent (weekly) | £60 | £70 | £80 | £90 | £100 | £110 | £120 |
| Couple | £390 | £420 | £450 | £480 | £505 | £535 | £565 |
| Couple one child | £705 | £735 | £765 | £795 | £820 | £850 | £880 |
| Couple, two children | £870 | £900 | £925 | £955 | £985 | £1020 | £1050 |

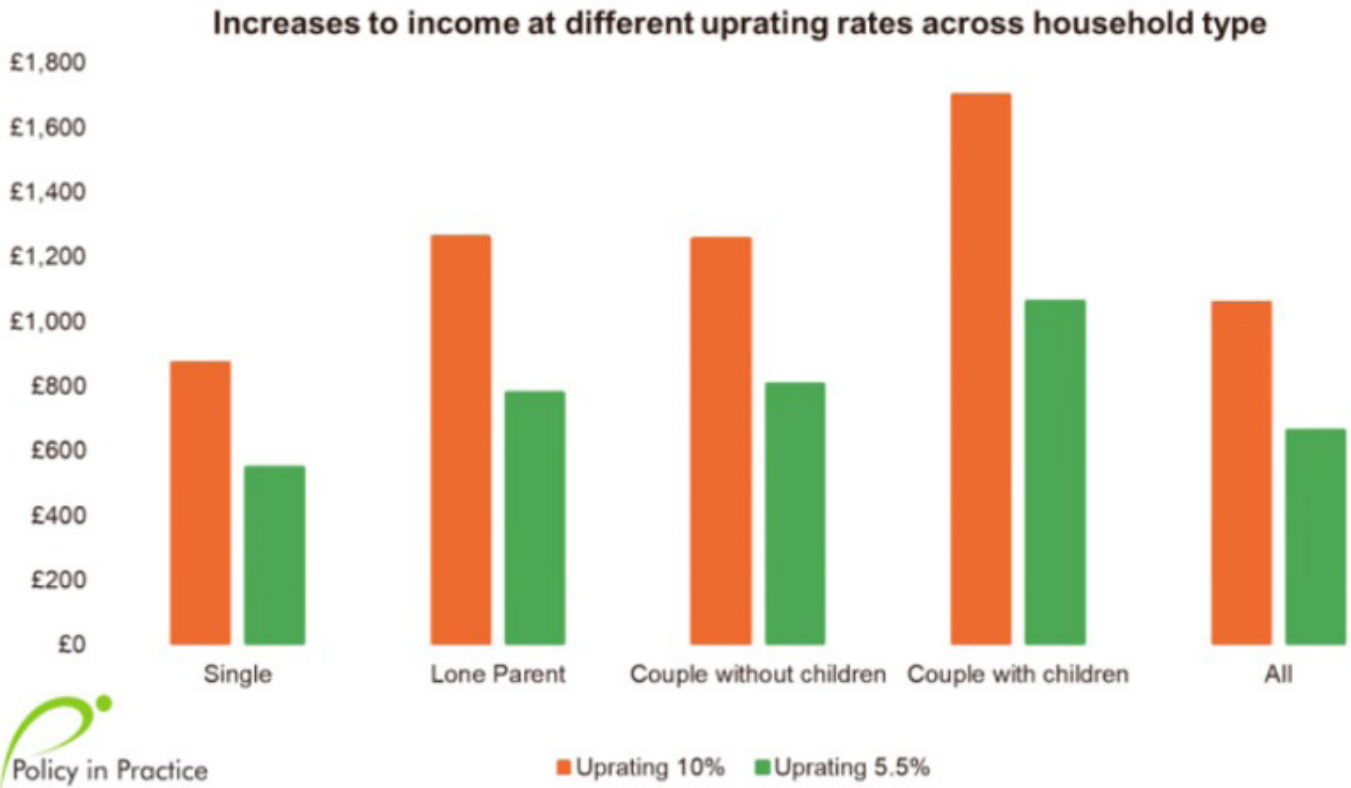
The politics of benefits uprating

To address the gap in the public finances, the government is considering how it might cut spending. One option that has been discussed is the possibility of raising some benefits in line with earnings rather than inflation next April. The Resolution Foundation’s [analysis](#) looks at what this might entail. In summary:

- Almost half of all working age households would be affected. Nine million households would face an income loss, including three million households who would face an annual loss of over £500

- Low income families with children would lose the most. A working single parent with one child would lose £478 a year and a working couple with three children would lose £978
- Poverty would increase. The proportion of people living in absolute poverty in the UK is already projected to rise from 17 per cent to 21 per cent between 2021-22 and 2023-24. A benefits uprating cut would add another 600,000 people, including 300,000 children to this.

“Increasing benefits in line with earnings next April would mean a ten per cent real-terms cut to support since 2021 – the biggest two-year reduction in social security ever – at a time when families are in desperate need of more support. It would plunge an additional 200,000 children into poverty on top of the almost four million who already live below the poverty line.”
(Child Poverty Action Group)



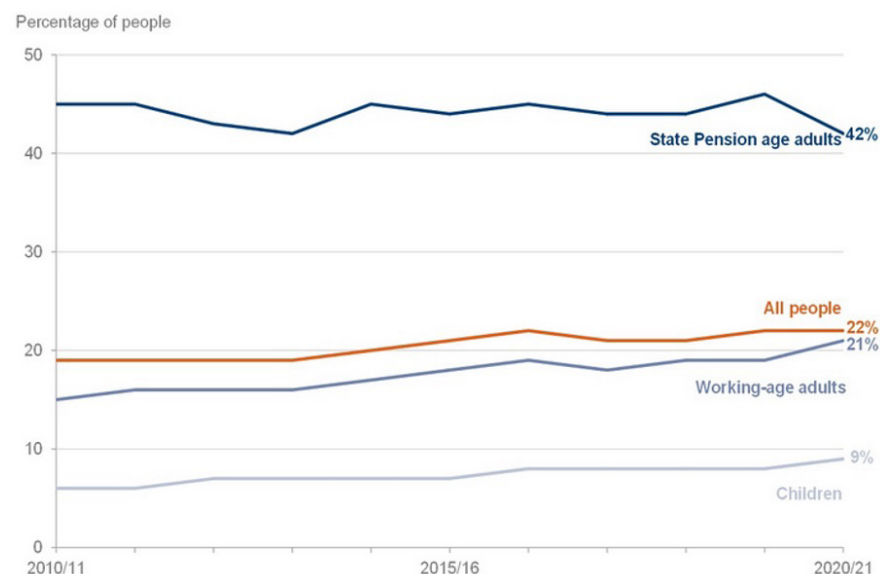
Policy in Practice analysis for the Observer, 9 October 2022

Spotlight on disabled people

The number of disabled people in the UK is rising, reaching 14.6 million (22 per cent of the population) in 2020-21. Whilst the largest number is amongst older people, a growing proportion are disabled children and working-age adults – increasing from six to nine per cent respectively over the last ten years.

Around a quarter of disabled people between 16 and 64 live in social rented housing (24.9 per cent in 2021, according to [ONS data](#)). Only 39.7 per cent of disabled people own their own home, compared to 53.3 per cent of non-disabled people, reflecting the lower employment rate for disabled people (53.5 per cent compared to 81.6 per cent of non-disabled people) and a disability pay gap of 13.8 per cent (median pay). The figures are even more marked for people with autism or severe learning disabilities, both in terms of employment (29 and 26.2 per cent respectively) and home ownership (3.8 and eight per cent).

Disabled people in employment are also more likely to work part time and be reliant on income-related benefits to supplement their earnings. Many others are dependent on benefits as they are unable and not expected to work due to long-term limiting conditions. As of [February 2022](#), 1.7 million were claiming employment and support allowance (ESA), 1.4 million of whom were in the support group. 3.8 million were claiming personal independence payment (PIP) or disability living allowance (DLA) (excluding figures for Scotland) which are intended to help offset



Source: [Family Resources Survey 2020-21](#).

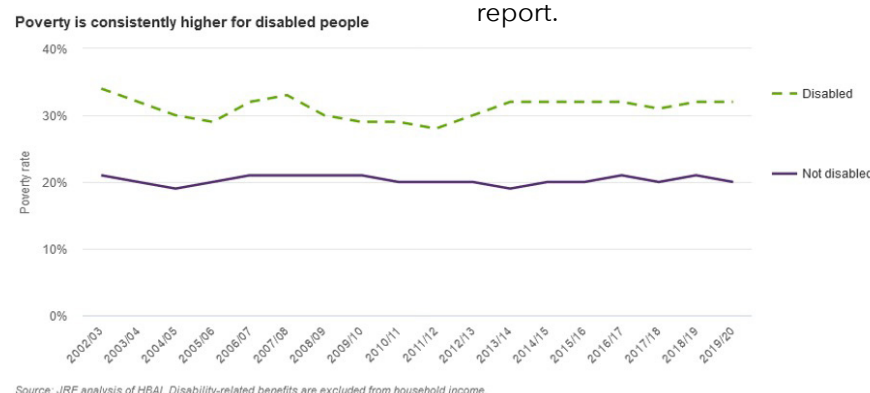
the additional costs caused by long-term health conditions or impairment; 23 per cent of these claimants were also in receipt of other means-tested benefits.

However, benefits were uprated in April 2022 by only 3.1 per cent, whilst inflation stood then at 9 per cent ([Disability Rights UK](#)). Further inflationary increases to 10.1 per cent in September 2022 mean that the real value of benefits is falling, whilst the level of uprating to be applied in April 2023 is still to be announced. Even if the full uprating is applied there is already a real-term loss 'baked into' the benefit system that hits disabled

people particularly hard – Scope estimates there is a £1billion shortfall. With rising food, transport and energy prices, disabled people are facing what the charity [Leonard Cheshire](#) is calling a 'cost of living emergency'.

Analysis by Joseph Rowntree Foundation (JRF) has shown that disabled people have consistently had higher rates of poverty than non-disabled people and, with the number of disabled people increasing and the value of benefits reducing in real terms, they are experiencing significant problems impacting on their physical and mental health and wellbeing.

Source: JRF, UK Poverty 2022 report.



Energy use

The government has introduced an Energy Price Guarantee to limit the rising cost of energy for households from October 2022 to March 2023, and has quoted the figure of £2,500 for households with average usage (although it is the unit cost that is capped, see more detail [here](#)). However, for many disabled people energy costs will be far higher, as many use equipment that requires charging or is permanently in use, such as electric wheelchairs or beds, mobility scooters or ventilators.

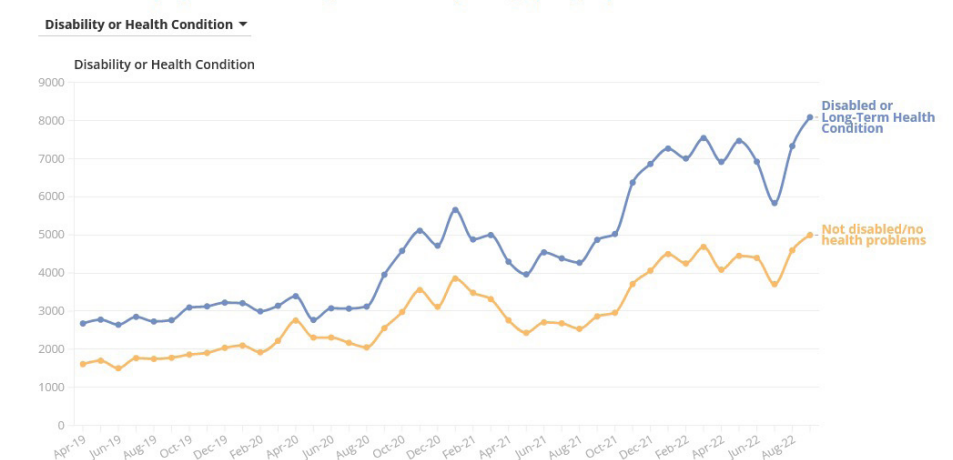
Having a warm home is often essential for people with long-term conditions such as arthritis; cutting back on energy to heat the home will affect their health, as well as increasing the risk from falls for people with mobility issues. A survey for Leonard Cheshire in February 2022, before the energy price hikes, indicated that:

- 52 per cent of disabled people have higher energy costs due to their disability or health condition
- 28 per cent were unable to afford to keep their home warm, rising to 45 per cent of people with chronic pain conditions
- one in ten disabled people – 600,000 people – have £10 or less a week to live on after paying for housing and utilities
- 25 per cent miss meals
- 30 per cent borrow money from family and friends
- 55 per cent feel anxious, depressed, and hopeless about their financial situation.

Before the Energy Price Guarantee was announced, Scope and National Energy Action warned that 2.1 million households with a disabled member would be pushed into fuel poverty should bills rise to £3,000. In view of the recently reduced timescale for the guarantee from two years to six months, many will again be fearful of the impact for their wellbeing, waiting for further details about what scheme will follow and who will be eligible.

There has been some welcome support for low-income households (£650 for people in receipt of universal credit and income-related ESA; £150 for those receiving PIP / DLA) and £400 for all households off energy bills. However, one-off payments do not help disabled households to plan for and cover the continued rise of costs across all areas of daily life. In addition, changes to the Warm Homes Discount scheme mean that some people claiming only PIP or DLA (without any other means-tested benefit) are no longer eligible, affecting approximately 290,000 people. A social tariff that takes account of the ongoing additional costs disabled people face would provide greater security and support for their physical and mental health.

The number of people we are referring to food banks by demographic group



Note: Totals may vary across these charts as the same demographic information is not disclosed for all people we help. Data for England and Wales.

The inability to buy fresh and healthy food can cause direct problems for people with some long-term conditions such as diabetes, and negatively affects people's physical and mental health overall.

What this means and how housing providers are supporting tenants

In this [video interview](#), Anne Vivian-Smith, a wheelchair user and Nottingham City Council resident, explains the impact that fuel poverty has on her daily life.

'I'm not sure we can afford to boil the kettle to run the hot water bottle this year... I'm terrified about how bad it's going to get.'

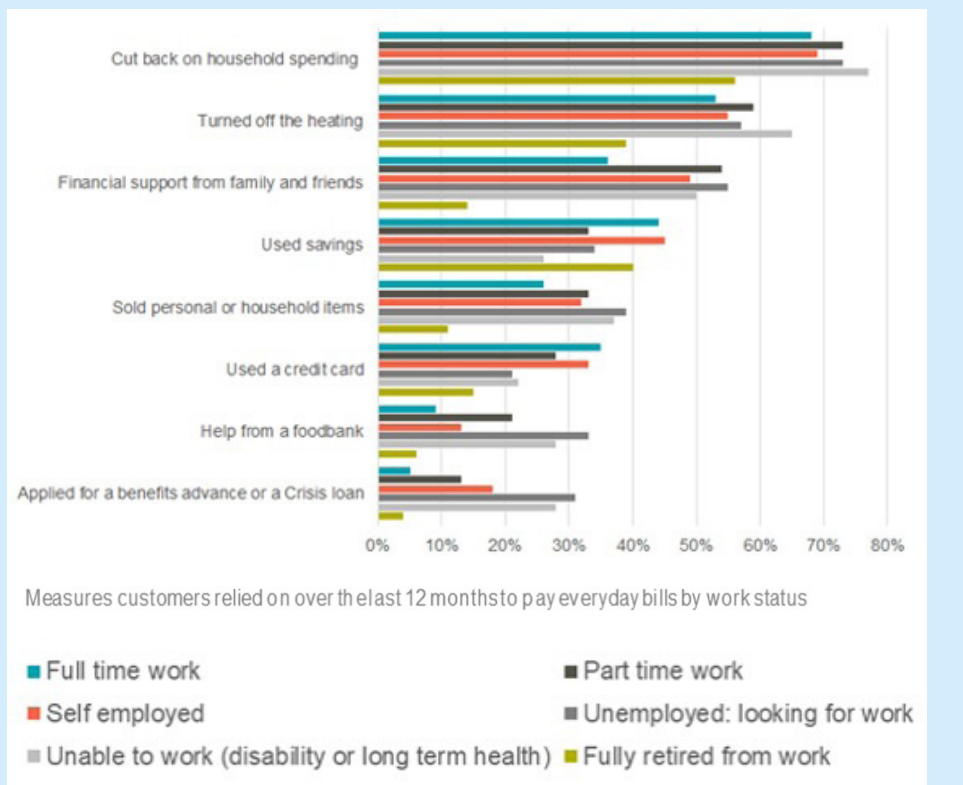
Anne Vivian-Smith, resident

Riverside Housing Association

[Riverside Housing Association](#) surveyed 3,419 tenants to understand the impact of the cost of living crisis on their lives, to shape their services and inform its use of funds from the Riverside Foundation. They found that, over the last 12 months, those who were unable to work because of health conditions or disability, were more likely to have used extreme measures to try to pay their bills, including two-thirds turning off the heating, three-quarters cutting down on spending and one-quarter using food banks.

"I have to choose between heating or eating. I am eating one meal a day. I also have lots of electrical machinery that always has to be connected to electricity, this in turn makes my energy bills higher leaving little money to live on."

(survey respondent, Leonard Cheshire, February 2022)



Invisible Creations

[Invisible Creations](#) (business) are part of a scheme with E.ON called Homes For Living which has government funding to provide free grab rails and support through the warm homes fund for disabled and older people. There are eligibility requirements as people are means tested, so it is helping some of the most vulnerable people through the cost of living crisis and beyond who end up falling through the cracks when it comes to getting the support they need.

Age UK Worcester & Malvern Hills

[Age UK Worcester & Malvern Hills](#) - One of Age UK's information and advice advisors visited an elderly lady in her 90's who was living independently in her property but had numerous health problems. It quickly became apparent that she was living and sleeping in one room downstairs, with only a one bar electric fire for warmth, and boiling a kettle for hot water. Her boiler had broken, and she couldn't afford to fix or replace it. Given her low income the advisor discussed options and means of help from [Act on Energy](#), who confirmed that she would be eligible for a new boiler to be supplied and fitted, along with radiators. The advisor also arranged for her to have smoke alarms fitted and made a referral to Occupational Therapy to have an assessment carried out in her home which provided the practical support needed. With the advisor's support she was able to successfully submit an attendance allowance claim, providing some of the financial support needed to meet her care needs. The lady is now living in a warm and safe home with constant hot water.

In 2021 [Papworth Trust](#), a Cambridgeshire based charity supporting people with disabilities and their carers, ran a pilot scheme to support people to find employment, combat isolation, and improve health and wellbeing. The scheme was delivered in partnership with Able2b (a local organisation supporting people with disabilities through sports classes) and Living Sport (a charity promoting active lifestyles in Cambridgeshire).

From the pilot scheme, Papworth Trust saw the benefit of shifting the focus of the weekly sessions from employment skills towards a greater focus on physical and mental health. By working with customers and listening to their views, they were able to realise the link between poor wellbeing and disengagement with employment support. By focusing on improving wellbeing, the scheme has enabled customers to improve their confidence and consequently become more engaged with employment support.

Following the success of the pilot, the 12 week scheme, now named Positive Steps, launched in June 2022 with funding from Cambridgeshire County Council Public Health to run for two years.

Learn more about the scheme [here](#).

Golden Lane Housing

At [Golden Lane Housing](#) (GLH) our teams are supporting tenants to maximise their incomes to help them through the cost of living crisis with providing energy advice and information to reduce costs.

According to Mencap, the requirements for household energy use go beyond the needs of the average household for people with a learning disability. Mobility and hygiene needs require increased consumption of electricity, for example to run electric wheelchairs and scooters, or frequent use of washing machines and tumble driers. Some people with a learning disability have additional health barriers, requiring medical equipment, which require a constant electricity supply like, sensory mats that detect seizures or other health conditions that may require their homes to be heated to a higher temperature to help with circulation.

Our newsletters and online channels, feature easy read information and tenant approved top tips about saving money on energy through adopting energy efficient approaches in the home. Housing officers are also spending time with tenants checking that they are receipt of the right benefits and accessing necessary grants. We're also working closely with support providers to join up our approaches and encourage tenants to adopt more energy efficient lifestyles.

Here's an example of some of this support in practice:

One of GLH's housing officers, Claire helped a tenant in Nuneaton when she found out that they were being asked to pay for their care. The tenant's support hours were 22 hours a week and knowing that the tenant was on a low income this didn't seem right.

Claire had become accustomed to seeing the tenant in the same clothes and through her conversations at visits it was apparent that their mental health was suffering. Being on a low income, the tenant was simply surviving from day to day.

Following a benefit check the tenant was found to be eligible for additional support due to their disability. Although a much needed financial boost to the tenant, what we're finding is that there is not enough support to cushion many people with a learning disability from the effects of the cost of living crisis.

What disability charities want:

Charities such as Scope and Leonard Cheshire are calling for increased support and more tailored help that takes the needs of disabled people into account, including:

- To uprate benefits in line with inflation (September CPI of 10.1 per cent) and to review and uprate more regularly given the serious hardship many disabled people are facing now (quarterly or six monthly)
- To support disabled people through a social energy tariff that takes account of unavoidable high energy costs (the Priority Services Register provides a route to identify disabled customers); this is necessary alongside the Energy Price Guarantee
- To provide additional cost of living payments this winter for those on means-tested benefits (and to increase the amount for those only claiming PIP/DLA)
- To restore eligibility of people claiming only PIP/DLA for the Warm Homes Discount.

CIH is calling for all new housing to be built to the higher accessible and adaptable standard in line with the recent government announcement; this should be implemented urgently. More supported housing should also be developed, alongside renewed investment in housing-related support to make this sustainable.

For more detail on what CIH is calling for see page 27.

A view from the Residents' Voice Index™ project - by MRI Software

The [Resident Voice Index™](#) has never deliberately collected disability data. However, across the project surveys plenty of respondents have told us about their experiences of living with disabilities; here is what we have found.

The [Resident Voice Index™ 'Surviving but not Living'](#) report from Spring 2022 explored how social housing residents were struggling with rising prices at that time. The next report, Cost of Living: Crunch Time, released this November expands on the key worries that social housing residents are experiencing in this time of economic and political uncertainty. The references to disability have doubled in surveys for the second report (from 1.5 per cent to 3.5 per cent. This is a clear justification for the sector to investigate the impact of the cost of living crisis on residents with disabilities.

Social isolation

One recurring issue that has come from the data compiled throughout the Resident Voice Index™ project is the sense of isolation felt by social housing

residents. Respondents reported a lack of community activities and a lack of safe communal spaces, such as parks. This is a particularly pressing issue for disabled people, who are [statistically more likely to experience isolation and loneliness](#) than their non-disabled counterparts.

What has been made clear in free-text answers was that accessibility must be improved to challenge the isolation mentioned by survey respondents.

"Provide more services and facilities for the youth, disabled and elderly. More community spaces and support for those with learning difficulties."

[Resident Voice Index™ Neighbourhoods & Communities](#) survey respondent

Health & wellbeing

[Those living with disabilities are more likely to suffer serious health issues when experiencing inadequate living conditions.](#)

Common safety concerns for respondents to the Resident Voice Index™ surveys included black mould, damp, and cold temperatures - an even more pressing concern given the current energy crisis.

Health-related issues are likely to be exacerbated for disabled residents by living in houses which are not adapted to their accessibility needs.

"... Due to my disability, I am in need of an electric wheelchair, but due to the composition of the property I am unable to have one. I am trying not to worry as worries compound my illness further. But due to the damp, my property is cold! Before now I could afford the luxury of having my heating on for some time, so I am dreading the coming winter months."

Resident Voice Index™ Cost of Living: Crunch Time survey respondent

Faster repairs, accessibility adaptations and energy support could vastly improve wellbeing for disabled social housing residents. Although housing adaptations are often the responsibility of the local authority, [housing providers could make the process faster and more efficient by taking a more active role in assessing the needs of residents.](#)

Coping with rising prices

Those living with disabilities may not have the option to earn extra income through work and for some, be entirely reliant on benefits such as Personal Independence Payment.

"How can it be financially viable to use over half your fortnightly disability benefits on gas and electric alone and be expected to pay other bills and food?"

Resident Voice Index™ Cost of Living survey respondent

Housing providers could ease this situation by providing residents with more information [about available grants and financial assistance](#). Good communication between housing providers and residents may alleviate some of the extreme stress residents are currently faced with.

The ongoing crisis could plunge disabled residents in social housing into emergency circumstances in the coming months. Immediate action is required to prevent this. Close collaboration between authorities, housing providers, and communities is urgently called for. To build resilience and improve wellbeing, the resulting solutions should respond to the concerns brought up directly by residents.

New insights from social housing residents about the impacts of the cost of living crisis will be released in November 2022 by the Resident Voice Index™. If you would like to hear more about the project please email: info@residentvoiceindex.com.

For further information

Most social landlords have expertise to help disabled tenants and residents maximise their income and provide or signpost to help when they are facing financial difficulties or require other help and support. In addition to contacting the respective social housing provider, below is a helpful summary of where to go for more information:

- The government's support package for households can be found on its website: see [cost of living support and factsheet](#) plus [benefits and financial support if you are disabled or have a health condition](#).
- Scope provide information on [cost of living payments](#) and free advice on energy and water bills through its [Disability Energy Support](#) service.
- Leonard Cheshire provide links to several support agencies on its website, see: [Get help with the cost of living crisis](#).



How social housing providers are supporting

The social housing sector has considerable experience working with people and with public, private, and voluntary sector partners to provide support where it's needed most. To help residents and communities through the current cost of living crisis, social housing providers are:

- Investing in hardship funds to help those struggling the most
- Funding money management and social security advice programmes
- Pledging not to evict anyone who can't pay their rent (if they are engaging)
- Accelerating retrofit programmes to reduce bills
- Supporting local charities and foodbanks
- Improving residents' employment opportunities through apprenticeships and training programmes
- Tackling loneliness and isolation through clubs, activities, and wellbeing phone calls.

The following pages provide some case studies to illustrate.

The Guinness Partnership

The cost of living in the UK is increasing at its fastest rate for three decades. [The Guinness Partnership](#) aims to help alleviate some of the hardship the rising cost of living is bringing through both our in-house support team and our work with a range of community partners.

Our customer support team is made up of specialists with expert knowledge of the benefits system. Last year they helped 12,800 Guinness households to claim £13.9m in welfare benefits they were entitled to. They provide in-depth support by assessing what benefits people may be eligible for, and helping people make and maintain a universal credit claim, as well as helping with things like personal budgeting. The team also makes referrals to other local services such as GPs and food banks.

Demand for support with food and energy costs has already increased hugely this year. We have significantly increased the size of our Hardship Fund to help more people access food, fuel, and furniture. This year over 1,000 residents have already received hardship support.

Guinness also provides dedicated advice through our energy advice officers. They give practical help to residents with reviewing their energy tariffs or bills, any issues they may be having with suppliers including debt, and advice on how residents use heating systems as efficiently as possible.

While we provide extensive support in-house, part of our approach is to work in partnership with other community-based organisations who can provide a broader range of support, advice, and opportunities to our residents. For example, we have partnerships with food pantries in Crewe, Sheffield, Salford, Cheltenham, Hackney, Kensington, and Havant as well as two mobile food vans. The pantries use a membership-based model, offering access to food that would cost several times more in a supermarket in return for a small weekly fee. Together our partners helped over 3,000 households access affordable and healthy food last year. The mobile food vans enable people to access food without travel costs in areas that are more remote.

An independent evaluation of the food pantries has shown that as well as providing people with access to food, they also help improve diets, facilitate access to a wider support network, and provide a positive experience by creating a shopping-like atmosphere where members have choice over what food they take home.

We work with many other partners including Sal's Shoes who redistribute outgrown (but not outworn) shoes to children. With them we have set up outlets in Crewe, Salford, and Hackney, with more to follow. We have two community spaces in Hackney - the Northwold Community Centre and the Family Centre which are both managed by Boilerhouse Community Spaces. From those centres local residents can access baby clothes and other items through a "baby bank", a pantry, and Sal's shoes, and get involved in activities for young people and the wider community including a boxing club.

Now, more than ever, it's important to look after your wellbeing. We have a partnership with Talk, Listen, Change (TLC) who provide a referral-based service to residents that want mental wellbeing support - they offer up to five free online or telephone sessions.

Alongside this work to alleviate hardship, we have partnerships in place to help support people into training or employment with organisations including the Rio Ferdinand Foundation, Groundwork, Springboard Cheshire and many more.

Finally, to help our residents navigate and easily find support, we have developed a cost of living hub on our website. For those who are not online, we will reproduce the same information in our resident magazine which is sent to all our residents' homes.



Berneslai Homes (Barnsley)

In a recent survey undertaken by the arm's length management organisation (ALMO), the majority of [Berneslai Homes](#) tenants stated that they were just about getting by (43 per cent) or really struggling (19 per cent). As a result of this, staff are starting to see the impact on rent arrears as tenants struggle to balance their budgets.

Berneslai Homes is working with its parent council, Barnsley MB Council, on its [More Money in Your Pocket](#) initiative, which wraps around all the different support services available in the borough. A web resource has been developed, and staff have business cards with QR codes which direct to tenant support services. The resource is also being advertised through information on the organisation's fleet of vans. The campaign is designed to be positive, focused on getting more money into people's pockets rather than hardship, which is hoped will reach people that may be less likely to access traditional hardship programmes.

The ALMO provides tailored and flexible support to tenants who are finding it difficult to sustain their tenancies. The team providing this support comprises: key workers providing wraparound support to families; housing coaches working with new tenants, tenant support officers tackling financial inclusion, and three mental health support workers (MHSWs).

The MHSW role was created after the organisation noted significant increasing numbers of tenants affected by mental health problems. Interventions help people with issues such as depression, domestic abuse, undiagnosed learning difficulties, hoarding and alcohol abuse. Support staff work to empower customers to gain the 3Cs: Control over the circumstances of their lives, meaningful contact with others, and confidence to live the life they want. In 2021/22, MHSWs provided support to 143 tenants, achieving successful outcomes in 88 per cent of all cases.

In addition, Berneslai Homes is an active member of Barnsley's Mental Health Partnership. With an independent chair, the partnership brings together health, social care, and other key partners, such as South Yorkshire Police, to lead on the development and delivery of the borough's Mental Health Strategy.

Irwell Valley and One Manchester Housing Associations

[Irwell Valley Housing Association](#) and [One Manchester](#) support The Good Food Bag, an initiative to help people on low incomes and in areas with poor access to healthy foods. It provides pre-portioned, good quality ingredients at low cost, with recipes to follow that do not require specialised cooking equipment.

Learn more [here](#).



Tower Hamlets Homes

[Tower Hamlets Homes](#) (THH) established the Financial Health Centre in 2018, which brings together several partners into one centre, including benefits/legal advice, advice on disability matters, Citizens Advice, employment & training, money management, debt advice, employment and training geared towards over 50+, women's inclusive team, and bilingual services. THH provides the building to deliver the services, while the organisations bring their own funding.

Since its launch in 2018, over 4,600 people have accessed a varied range of services; over £1.45 million of debt has been consolidated, over £2.46 million of benefit applications have been made, 667 residents have accessed and undertaken training, and 177 people have been supported into secure employment.

To support residents with the cost of living crisis, the Financial Health Centre has worked closely with Tower Hamlets Council to secure and distribute £175,000 worth of shopping vouchers and £23,000 energy payment vouchers through the [HACT Energy Redress Scheme](#).

To further enhance support for residents the ALMO is rolling out a number of schemes, including:

- A neighbourhood money matters roadshow that will hold drop-in sessions with debt advisors, benefits advisors, money mentors, employment advisors and rents officers to provide support to residents
- 'Warm Banks' so that residents can come to a local centre to stay warm, but also connect with services and neighbours
- Winter warmer campaign, in partnership with the ALMO's reducing loneliness commissioned providers, to provide advice, information and support to elderly and vulnerable residents to stay warm during winter, which will include providing blankets, gloves/scarves & hot flasks
- Free one-year broadband connections (secured from contractors that are installing fibre optics on estates).

Photos from THH:



Choice Housing

[Choice Housing](#) in Northern Ireland provide advice and support to tenants looking to save money on their bills. See [Energy | Choice Housing \(choice-housing.org\)](#).

Cartrefi Conwy and Creating Enterprise Community Hub

The [Cartrefi Conwy](#) and [Creating Enterprise Community Hub](#) in Llandudno opened in September 2021 with a focus towards the local community where anyone can drop in. We've had over 1,000 visitors in the last year, with numbers increasing as we expand the services provided.

The Hub serves as a one-stop shop where local people can access a wide range of specialist advice and support from our teams as well as other organisations, including Jobcentre Plus, Cambrian Credit Union, Warm Wales, Conwy Youth Service and the mental health charity, Mind. This has made the Hub a place to go for local people and if we can't help there and then, we'll signpost. We aim to offer support and a bit of hand holding, but our focus is on guiding people on their way.

With the cost of living crisis upon us, every day is different in the Hub. Here's a snapshot of a typical week and the impact we have:

Monday: We held a digital support session where we had eight people meeting with our digital inclusion officer Mike. Later we provided translation and benefits advice to a Ukraine refugee.

Tuesday: Cambrian Credit Union and Warm Wales held drop-in sessions during the morning with Cartrefi Conwy Money support team providing interview and CV skills sessions in the afternoon.

Wednesday: Was kept busy with DWP and volunteering drop ins. The Oak Tree Project (a project set up for young people threatened with homelessness) was also on hand to provide support for individuals in need.

Thursday: Conwy Mind held a drop-in session.

Friday: The social care employability mentor from Conwy County Borough Council hosted a drop-in session focusing on employability.

Every day is different in the Hub. We never know who will next come through the door and we're always there to help and offer support. A community hub user on Thursday fed back to us

The Hub will continue to be community-led so if the cost of living crisis means certain services are needed, we will try to find partner organisations with the relevant skills. We want to be able to offer things people want and we will always look to link what we do to our social impact strategy and improve services from there.

We know the next few months will be a tough time for many and we want this Community Hub to be somewhere the local community can rely on.



"Since I've come here, everything is better and my life is on the up"

"We need to be proactive and not wait for customers to contact us for help, but instead reach out and provide the advice and support they need but may not know exists"

(Yorkshire Housing)

Useful resources

A summary of useful resources available:

- Government - [cost of living support](#), [Energy bills support factsheet](#) and [stakeholder toolkit](#) on help for households
- [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
- [LEAP](#) - free service helping people keep warm and reduce their energy bills
- [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
- Local Government Association - [cost of living hub](#)
- [Warm Spaces map](#) - national map and directory to register a space as a 'warm bank' and direct people to support
- [National Energy Action](#) - free training for housing association staff 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

NB. 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.

There are also several events people can sign up to on cost of living data / support:

- Citizens Advice is running monthly online cost of living briefings with external speakers. You can sign up to the next one (on 11 November) [here](#)
- Chartered Institute of Housing is running a member session on supporting customers on 24 November. You can sign up [here](#).



What is CIH calling for?

Gas prices are predicted to remain high until at least 2025. It means that, without action to address the UK's energy system, bills will stay unaffordable for millions of people for years to come. Ahead of the government's Autumn Statement on 17 November CIH has published a [Budget submission](#) in which we call on government to:

1. Uprate benefits in line with inflation (September CPI) and reform welfare provision so those on lowest incomes have support to weather the cost of living crisis
2. Invest in clear, long-term plans to tackle homes with poor energy efficiency
3. Increase investment and grant levels to provide the number of homes at social rents we need each year
4. Invest in existing and new supported housing to meet a range of needs

We also joined with Placeshapers in writing to the Secretaries of State for Levelling Up, Housing and Communities and Work and Pensions to call on government to introduce five key measures that would help protect people over the winter while building the country's long-term resilience to energy price spikes, broader cost of living pressures and the housing crisis. See [here](#).

CIH is a member of the [Warm This Winter campaign](#) and [End Fuel Poverty Coalition](#).



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