



Chartered
Institute of
Housing

COST OF LIVING CRISIS

The crisis worsens - impact of rising
energy prices

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



September 2022

Welcome to issue no.3

Britain's inflation rate hit double digits in July (10.1%), up from 9.4% in June. It eased slightly in August (9.9%) but prices are still rising at nearly their fastest rate in 40 years. At the end of August Ofgem confirmed the energy price cap would increase to £3,549 per year from October. Following this, the government, under Prime Minister Liz Truss, announced an 'Energy Price Guarantee', holding the cost of energy for a household with typical consumption at an annual level of £2,500 over two years from October.

This [CIH briefing](#) is the third 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?" This third edition:

- Looks at the impact of the latest energy price cap announcement and government support package
- Shares case studies on how social housing providers are supporting their customers
- Highlights the disproportionate impact of the crisis on domestic abuse victims/survivors
- Provides a list of resources where people can find support
- Summarises the action we believe is still needed for low income households.

To provide insight or feedback on the briefings please email policyandpractice@cih.org.

Topics in this edition:

- [Latest evidence on the crisis pre Government intervention](#)
- [Impact of Government response](#)
- [Social housing sector support](#)
- [Spotlight on domestic abuse](#)
- [Useful resources](#)
- [What is CIH calling for](#)

¹ Households are classed as being in fuel poverty when more than 10% of the household income is spent on fuel

Latest evidence on the crisis - pre Government intervention

- Inflation in the UK hit a 40-year high of 10.1% in July before falling slightly to 9.9% in August, according to the Office for National Statistics (ONS). Up from 9.4% in June, the latest figures are a higher rate than analysts had predicted and the first time inflation has hit double digits since 1982. Food and non-alcoholic drinks are the largest contributors to rising prices, with energy, petrol, and diesel costs also affecting inflation. The slight dip in August is due to falling petrol prices. The Bank of England has said inflation could peak at more than 13% this year.
- The [Institute for Fiscal Studies](#) (IFS) notes that the latest Bank of England forecast is for inflation to climb to a higher peak, and to persist at an elevated level, for longer. Its forecast implies that prices by 2024 will be 10% higher than forecasted by the Office for Budget Responsibility (OBR) in March. Higher prices will squeeze real wages, which are now forecast by the Bank to be 6% lower in 2024 than forecasted by the OBR in March.
- [Citizens Advice](#) warned that 1 in 4 people would not be able to afford their energy bills in October, increasing to 1 in 3 in January. The charity has launched a cost of living [dashboard](#) to track how the cost of living crisis is changing.

- The [University of York](#) warned that more than three quarters of UK households could fall into fuel poverty - 81% of households in Yorkshire and the Humber, 69% in London, and 81% in Northern Ireland.
- [Joseph Rowntree Foundation](#) warned that "stratospheric" energy bills would completely wipe out incomes for low-income households: an average low-income family would pay four and a half times more for energy in 2023/24 compared to 2021/22; single parents would hand over almost two-thirds of their income after housing costs.

"It is impossible to think a care worker or a shop assistant will have to scramble to find hundreds more pounds to pay for their heating or that the entirety of someone's income for a whole year will be less than their energy bill. But that's what these figures suggest will be the case unless significant further steps are taken quickly."

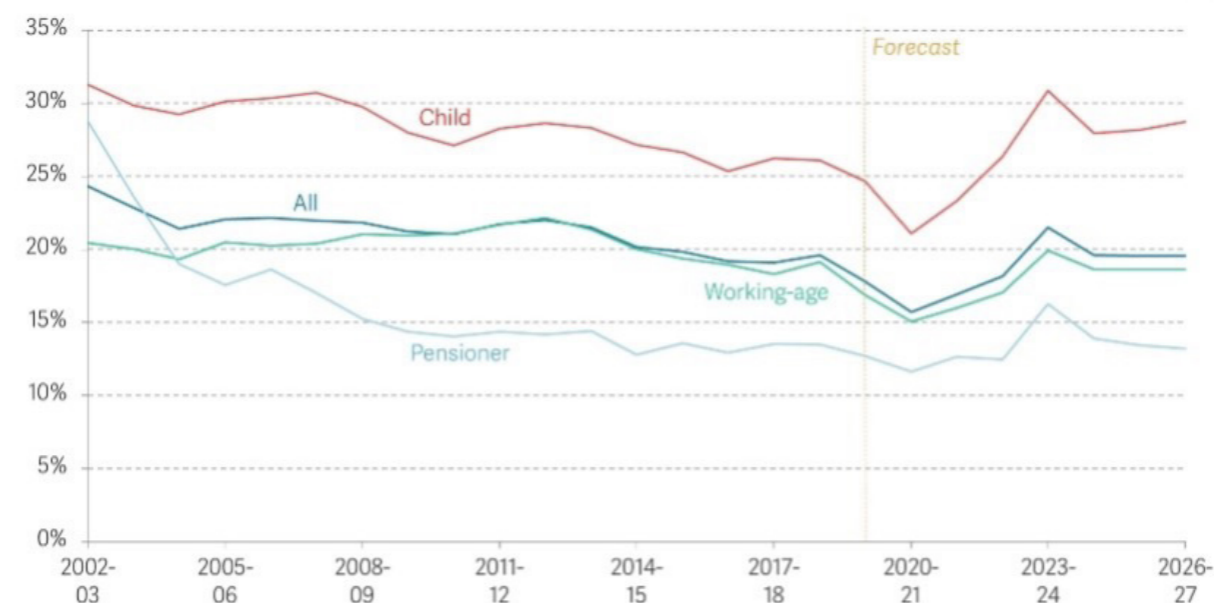
Joseph Rowntree Foundation

- Resolution Foundation's latest [Living Standards Outlook](#) reported that absolute poverty is set to rise by 3 million people between 2021-22 and 2023-24, meaning 14 million people could be in absolute poverty next year.

"No responsible government could accept such an outlook, so radical policy action is required to address it. We are going to need an energy support package worth tens of billions of pounds, coupled with increasing benefits next year by October's inflation rate."
Resolution Foundation

- [The Guardian's heat or eat diaries](#) highlight the devastating impact of the crisis on individuals and their families. One diarist, Siobhan, says "We live on cereal and soup, I ration washing my hair - what else can I give up to survive?"
- [NHS leaders](#) warned that people's health is at risk unless action is taken on energy costs, highlighting that many people will face the "awful choice between skipping meals to heat their homes or having to live in cold and damp conditions". Cold homes are already linked to 10,000 deaths a year.
- Analysis by [Policy in Practice](#) highlighted the unequal impact of rising energy prices on households, pointing out that energy bills could jump to over £11,000 for larger families, nine times greater than for smaller households.
- Latest research from [Ipsos](#) showed that almost two-thirds of people are concerned about rising interest rates while 3 in 4 worry about paying their energy and utility bills.
- A growing number of organisations are taking local action. For example, Brighton and Hove City Council have introduced a [tax rebate donation scheme](#) for those who would like to support those most in need. [Milton Keynes council](#) is preparing emergency warm spaces for the coming winter. [Iceland supermarket](#) is issuing food vouchers to pensioners.
- [The Trussell Trust](#) has reported an "acceleration of need" in the second half of 2021/22, which coincides with the cut to universal credit and the rise in the cost of food and energy.

Proportion of people living in absolute poverty, after housing costs: UK



Resolution Foundation

Impact of Government response

On 8 September the Prime Minister [announced](#) an 'Energy Price Guarantee', holding the cost of energy for a household with typical consumption at an annual level of £2,500 over two years from October. It also announced that prices of gas and electricity will be capped for businesses, charities and the public sector for six months from October, with support for specific sectors beyond next March to be announced in the coming months.

The Resolution Foundation's [analysis](#) shows that capping energy prices at £2,500 will save the typical household £1,074 on their energy bills over the next six months. This, together with the previously announced £400 energy bill rebate, covers 76 per cent of

the increase in bills compared to last winter (October 2021-March 2022). However, pre-payment meter customers will still need to find an additional £264 this January for that month's energy alone (although down from £550 without further government support).

Whilst the support package will soften the coming squeeze on incomes by reducing short-term inflation (estimated at around four percentage points in January 2023, rising to almost six percentage points for the poorest tenth of households), this comes at the cost of potentially prolonging elevated inflation and/or higher interest rates. Analysis also suggests that the support will not prevent a significant number of households still struggling.

[The Joseph Rowntree Foundation](#) said that after taking the announcement on energy bills into account there was still an £800 gap between the overall rise in the cost of living and the support package that the poorest families were receiving.

"The Energy Price Guarantee will prevent household energy bills from soaring this winter. But they're still set to be more than double their pre-crisis level. The outlook for living standards remains tough."

Resolution Foundation

[The End Fuel Poverty Coalition](#) estimates that 16.4 million people in 6.9 million UK households will still be left in fuel poverty in winter 2022/23 (c.5.3 million of these in England). West Midlands is set to be the worst hit region, with almost a third of residents affected, followed closely by Yorkshire and the Humber.

The price squeeze is of particular concern to disabled groups.

"Right now, disabled people are anxious that they still won't be able to power life-saving equipment this winter. Personal hygiene and dignity are turning into luxuries many disabled people won't be able to afford."

Scope

Scotland

Shortly prior to the UK government's announcement of an energy support package, the Scottish Government announced its [programme for government for 2022-23](#) which sets out its legislative priorities for the year ahead. This includes a proposed freeze to rents and an extension of eviction protections in the social and private rented sectors, as well as an increase in the Scottish Child Payment.

Responding to the announcement, CIH Scotland's national director Callum Chomczuk recognised the intention of rent freeze and eviction protections but called on the Scottish Government to ensure that sufficient financial support is available to avoid catastrophic increases in rent arrears and mitigate any unintended consequences while evictions are suspended.

"A freeze may not be enough to reverse the devastating trend in people coming to us because they've run out of food or can't top up their gas and electric. The government needs to stand ready to provide more support for people on the very sharp end of this crisis."

Citizens Advice

"In the social rented sector, landlords reported the highest level of rent arrears since the introduction of the Scottish Social Housing Charter. Social landlords rely on rental income to fund new affordable homes, maintain and improve existing homes, and provide vital services to tenants. If the sector is to continue to meet its social purpose, it must have financial certainty."

(For the full response see [here](#)).

A long term plan is needed

Forecasts suggest UK energy prices will remain very high throughout next year, and well above historic levels beyond that. The crisis therefore also requires a medium and long-term response.

"An area that could make a real difference, but was entirely absent in the prime minister's plan, would be tackling the UK's energy efficiency problem."

Institute for Government

Historical and forecast annualised default tariff cap costs, for a household with typical usage paying by direct debit: GB



CIH [welcomed](#) the government's support package but restated the call for targeted support for low income households, alongside more support on energy efficiency measures to help bring down bills (as well as reduce our dependence on gas). We hope to see more detail on this in the forthcoming budget statement.

How are social housing providers responding?

Many housing providers already have welfare or hardship funds to help tenants who are struggling. However, in the current climate, many have taken the decision to increase those funds to reflect a growing need for support. Social landlords across the UK are taking a range of actions to support residents by:

- Providing financial advice and income maximisation support
- Referring residents on to external sources of support, such as local Citizens Advice and foodbanks
- Advising residents on practical measures to reduce energy consumption (and in some cases subsidising bills)
- Providing fuel vouchers and other discretionary support payments

Below are some case studies to illustrate.

Karbon Homes

With prices for everyday costs such as energy, fuel, and food rocketing, northern housing association Karbon Homes has launched a working group to support customers throughout the cost of living crisis.

The group aims to boost awareness of the support services Karbon provides and “target resources at customers most in need.”

Lee Forrest, manager of the Money Matters Team at Karbon, said: “Since the beginning of the year, we’ve seen a notable increase in the number of customers coming to us for support.

“We’ve experienced an increase in rent arrears and caseloads, attributed directly to the cost of living crisis, with our customers on the lowest incomes finding it increasingly difficult to meet their

rent payments and reduce their arrears.”

In the last six months, 1,954 existing [Karbon Homes](#) customers have approached the team seeking advice with 12% of those specifically referencing ‘cost of living’ as part of the reason for their referral.

And in response to arrears cases continuing to rise through quarter 1 of this financial year, the support on offer to help customers manage bills and budgeting, pay rent and access government grants and discounts, has never been more important.

Since January 2022, Karbon’s Money Matters Team has awarded £9,750 to customers in food and fuel vouchers and annual income gains of £2.5m have been secured as a result of welfare rights and money advice work.

Lee added: *“As the cost of living continues to rise and more and more customers come to us for help, any advice and information we can provide to help them during this difficult time is really important.”*

“We’re also looking at what support we can offer our colleagues through a range of new initiatives, as we know this crisis is also having a big impact on them.”



Lee Forrest,
Money Matters Team,
Karbon Homes

Paradigm Housing

[Paradigm](#) has many people in roles that provide advice and help to customers. This includes checking people are claiming eligible benefits and helping to access funds for people in severe hardship, including our hardship fund. One of our most important partnerships is with our local Citizens Advice partners who we work with and fund to support our residents in need of additional help to resolve their financial crisis.

Debt can affect anybody, but some are more likely to be affected than others.

An increasing proportion of our tenants are in deeper financial holes than a basic level of support will resolve - often linked to moments of personal or family crisis, ill health, or caring responsibilities. The scale of the current cost of living crisis brings many more people closer to the edge of being unable to weather what would otherwise be a temporary problem for them. There is no typical customer

profile, but we have noted that those most in need are more likely to suffer from mental ill health or disability.

Patience and confidence for those who need more support

It is not uncommon for individuals to have multiple debts as they have got further into the red with each new creditor demand. In these cases, particularly where this is either the product or the cause of a mental health crisis, it can take several meetings to fully uncover the extent of their problems, both financial and non-financial. The casework involved in this requires skills that go beyond straightforward benefit checks.

Working together to remove customer debt where we can

Our partnership provides us and our customers with an extra option to tackle serious financial hardship, often recovering sums of money for individual customers which are many multiples of the direct financial

cost of providing the service. As part of our regular review of the work with our local CA partners, we are clear that we can work better together where we have more consistent approaches to how we make referrals, and how we liaise to share intelligence about daily experiences. It means that we put the right capacity in the right place and that we can plan for how we deal with new and emerging problems rather than being on the back foot. The purpose though, which matters more than ever now, is to get our customers’ debt under control or eliminated and to put as much money back in their household budget as we can.



Andrew Dench,
Paradigm Housing

North Star

[North Star](#) has committed £200,000 of funding to support customers who may be affected by the cost of living crisis. To date this includes:

- Establishing a fuel voucher scheme for customers struggling to pay heating costs

- Extending their hardship fund provision through a partnership with a local furniture recycling charity, FRADE, to offer affordable white goods and furniture to customers

- A pilot that offers anxiety and mental health support to customers
- Establishing a partnership with local Citizens Advice to offer specialist debt advice to North Star customers.

Some landlords are helping residents to make their homes more energy efficient - supplying energy efficient bulbs, reflective foils for radiators, window films and draft excluders. Many are planning to make extra ‘well-being calls’ over the colder winter months.

Hyde Group

[Hyde Group](#) have produced a booklet to help residents manage their energy use, to try to help lower bills. [Saving Energy In Your Home](#) contains simple steps that residents can take, and includes where they can go to find out if they're eligible for grants or funding. Hyde has also set up an early-intervention service, to identify people most at risk before they start to struggle. They have set aside £50,000 from their rent-relief fund to create a pilot scheme, 'the energy hardship fund', to help tenants who have fallen into arrears on their gas and electricity bills.

G15

The group of London's largest housing associations, the [G15](#), has supported residents to secure £43.95m in financial support over the last year, such as by accessing social security and through emergency fuel and food support. With the cost of living crisis biting, the not-for-profit organisations have made £5.8m available this year through resident hardship and welfare funds. Administered by each provider, residents can receive support with issues such as emergency fuel and food needs, as well as receiving specialist advice and support. Many members have increased the support available in these funds from last year, with increases ranging from 18% to over 1,000%.

Tai Tarian

[Tai Tarian](#) is stepping up efforts to make sure their staff can support tenants during these tough times. The social housing provider's Money Mentors training programme is upskilling staff to enable them to help tenants who are struggling and have money worries.

Jonathan Morris is co-ordinating the programme on behalf of Tai Tarian. He said: *"We all know how tough things are at the moment with ever-rising energy bills, high petrol prices and even things like the cost of a loaf of bread soaring. Our tenants, many of whom are on low incomes, are feeling the pinch more than anyone. Our goal is that as many Tai Tarian staff as possible will undertake the training, so they will know what to say and do when they meet someone who needs support around making money work better for them."*

Progressive Alliance

The [Progressive Alliance](#), which runs Milton Keynes Council, is preparing an 'emergency plan' that will provide warm spaces for people during the winter. The Council have pledged to create a network of emergency warm spaces to ensure people have somewhere warm to go over winter if they cannot afford to heat their home. As part of the plan, public buildings like libraries could host people who need a warm space. The Council will work with other partners to make their buildings available too.

"MK Council resources are stretched but our first step will be to ensure that those in the most need have somewhere warm to go. So, we will be looking at what we can do to ensure the buildings we are heating anyway can be used to provide warm spaces for people who need it. We will also be reaching out to partners to see if we can build a network of these warm spaces."

Milton Keynes City Councillor

Halton Housing

[Halton Housing](#) has introduced a free 'Reach Out' magazine to help with the cost of living crisis, from help with budgeting, food hints and energy saving tips, Reach Out has lots of information and practical support to help residents save money and access help if needed. As part of the 'Reach Out' scheme, they have set aside a £50,000 Hardship Fund to help eligible customers struggling with their rent; provide access to emergency fuel and food support and improved energy efficiency awareness to reduce bills this winter through their affordable warmth program.

LiveWest

[LiveWest](#) have put forward £850,000 this year to help combat the challenges that residents are facing. The money will go towards reducing the rent of tenants living in less energy efficient homes and adding a specialist energy officer to its team of 24 tenancy sustainment officers. LiveWest is also allocating £360,000 to a new tenancy support fund to help people who are struggling to pay their energy bills and rent, as well as adding £100,000 to its existing crisis and hardship support grant.

In response to cost of living pressures the government has issued a 6 week [consultation](#) on a proposal to cap social housing rents next year.

The outcome of this may impact on housing providers' ability to provide discretionary support to residents.



Spotlight on Domestic Abuse

The cost of living crisis follows the COVID-19 pandemic that had a devastating impact on women already experiencing domestic abuse. This section looks at evidence of how the cost of living crisis is disproportionately affecting women trapped in abusive relationships and how it is increasing the barriers for women attempting to leave. It explores the pressures on refuge and support services, and what could be done to help victims and survivors of abuse.

Recent evidence on the cost of living crisis and domestic abuse

Financial hardship is often used as a weapon of controlling and coercive behaviour, forcing survivors of domestic abuse to make tough decisions about how or whether they can go without essentials, fleeing into homelessness and poverty, or whether to remain with an abuser. According to [ONS](#), in the year ending March 2020, 1.6 million women experienced domestic abuse, with many experiencing economic abuse where access is denied to economic resources such as education and employment. The cost of living crisis is exacerbating this.

Financial uncertainty and inadequate resources prevent women from leaving abusive relationships. It makes the act of leaving, recovering, seeking specialist support, and rebuilding a life after abuse even more difficult.

[Women's Aid](#) surveyed women who were enduring domestic abuse currently or have been subjected to domestic abuse in the past year, with as many as 96 per cent revealing the cost of living crisis has harmed their finances.

More than two thirds (67%) reported having to spend more time at home because they were not able to afford activities outside the home or because they had to work more to make ends meet. When your home is not a safe place to be, the implications of this are horrifying.

Women's Aid

The research also found:

- More than four out of five (83%) survivors said the cost of living crisis is having a negative impact on their wellbeing or mental health.
- 96% of survivors had noticed a difference in the amount of money available to their household due to cost of living increases.

- Survivors reported multiple factors when it came to noticing a difference in the amount of money available to their household due to cost of living increases, with 91% of respondents selecting two or more options, and 71% selecting three or more options

- 92% had experienced increased cost of food
- 87% had experienced increased cost of fuel / energy
- 45% had experienced increased rent / mortgages
- 33% had experienced reduced income
- 30% had experienced increased cost of childcare
- 14% reported other things that impacted the money available to their household. These included travel costs (26%), changes in circumstances such as losing a job or becoming a single parent (21%), other utility bills (16%), legal costs such as court/ solicitor fees (11%), other essentials such as toiletries (11%) and increased National Insurance (5%)
- A further 16% said they had noticed an increased cost of everything.

Research from [Refuge](#) has found:

- two-thirds (66%) of survivors are skipping meals or are unable to afford food for their children.
- 75% of survivors said the cost of living crisis meant they needed to use food banks for essentials.
- 92% said it is pushing them further into debt.

"As a single parent, the cost of living crisis is having a big impact - everyday costs are rising and it's a constant struggle to make my money work. I'm always anxious in case of unexpected expenses and the school holidays mean more worries about how to afford to keep the cupboards full and keep my child entertained. It seems like there's no end in sight."

Amara*, a survivor of domestic abuse, who fled to a refuge with her child.



The cost of living crisis is increasing barriers for women leaving an abusive relationship

Women experiencing financial abuse may worry about how lack of money and resources will prevent them from leaving abusive relationships. Those who do leave face an uphill battle to find suitable and safe accommodation, as most refuges are full.

- 73% of frontline workers surveyed said that the cost of living crisis is increasing barriers to leaving a perpetrator (Refuge).
- 68% of survivors have said that the cost of living crisis was leading them to question whether they made the right decision to leave their perpetrator due to struggles to afford the basics.
- Some frontline workers report that women have returned to perpetrators as they cannot afford to live alone or as a single parent.

"Working with survivors of domestic abuse through this crisis has been heart breaking.

"Recently, a survivor I worked with returned to an abusive partner as she felt she just couldn't manage living alone as a single parent because of the lack of financial security she has.

"No woman should feel she has no choice but to stay with an abusive partner - or even return to one - because she doesn't have enough to cover her basic needs.

"The government cannot sit back as more women feel forced to make this devastating choice. Something needs to be done urgently to protect survivors."

Emily*, a frontline worker at Refuge

Pressures on refuges and support services

In a [blog](#) for CIH, Lizzy Dobres, policy and practice manager at Women's Aid, discusses how rising energy prices will prevent women from leaving abusers and how it is having a detrimental impact on support services and refuge space. Lizzy has since raised concerns about how the charity is receiving more and more emails from centres who can't afford to pay the huge energy bills.

"We have just renewed our energy costs with our bulk supplier and the costs have increased by 300%. We built a 45% increase into our budgets, but the 300% increase has completely blown our financial plan for this year."

Member, Women's Aid

Women's Aid members have reported that rising utility costs mean refuge services are seeing a devastating impact on their outgoings as they look to cover increases from reserves rather than pass on to residents. This is not sustainable long term, and it appears that residents will not benefit from government measures to help with energy costs where the refuge uses a bulk energy contract, rather than individual meters. Support workers are concerned about not being able to afford cost of living pay increases, creating challenges with recruitment and financial difficulties for their staff. At the same time, the value of contracts are not increasing in line with these additional costs, meaning they must be met in other ways.

Domestic abuse charity [Hestia](#) have seen a 30% increase in demand for domestic abuse refuge spaces and support in the first quarter of 2022. Hestia, who support thousands of women and children and are one of the largest providers of refuges in London, say families are also having to stay in refuges for longer as the cost of rehoming them rockets due to price rises. The charity say the crisis is the biggest contributor to the increase in demand for refuge spaces.

The nature of support domestic abuse services are providing is also having to adapt. According to Refuge:

- 85% of support workers say they are spending more time supporting survivors with debts
- 76% spending more time helping survivors access essentials like food
- 88% said that the cost of living crisis is impacting survivors' mental health, with some frontline workers reporting an increase in suicidality from clients.

Addressing Domestic Abuse, a community-interest company, and Morgan Sindall Property Services (MSPS) have launched '[The Phoenix Programme](#)', a new pilot programme to help support female survivors of domestic abuse rebuild confidence and develop skills to gain sustainable employment. Kelly Henderson, Managing Director of Addressing Domestic Abuse, said: "The short and long-term effects of domestic abuse can be devastating. By providing workplace opportunities through the Phoenix programme, MSPS are helping women achieve economic independence, providing them with choices and helping to rebuild their life."

As part of the development of the pilot programme, Morgan Sindall Property Services are working alongside the Employers Domestic Abuse Covenant (EDAC), a government supported pledge by businesses that enables women affected by abuse to enter or re-enter the workplace. You can find more information on EDAC [here](#).

What are domestic abuse charities calling for?

"Whilst we welcome the incoming emergency benefit payments, we urge the government to act now to ensure that this cost of living crisis does not cost women and children their lives."

Refuge

Survivors of domestic abuse [told Women's Aid](#) they want to see more direct financial and practical support to help them through the crisis such as mortgage holidays and support with paying for bills and essential items.

Women's Aid are calling for government to provide an Emergency Support Fund for survivors to offset the impact of the cost of living crisis and to offer discounts on energy bills to domestic abuse services that provide lifesaving support.

Refuge are calling for universal credit, working tax credit and other 'legacy' benefits to be increased by £20 per week - this would restore the benefits 'uplift' provided during the Covid-19 pandemic.

[Women's Budget Group](#) are calling for an increase of child benefit to £50/week to support families with the increasing child costs, the removal of the benefit cap and the two-child limit, and for public sector salaries to rise in line with inflation, in recognition of the essential work of key workers in the last two years.

Belfast and Lisburn Women's Aid

Rachel* came into refuge with her three children after fleeing from an abuser she had been in a relationship with for the past 15 years. She managed to get away when he had gone out to the shops; he controlled all the money that went into the house. He had convinced her that she was a poor budgeter despite her feeding the family on universal credit income. He ensured that his food was separate to what the rest of the family ate insisting on higher quality items that no one else was allowed to eat. He also had his own cupboard that he kept his own supplies in.

The couple had a joint claim with universal credit meaning that all the money was paid into his account as well as child benefit as he was deemed to be the "head of the household."

Rachel had 3 children, the youngest being 4 years old. This meant that she could only claim benefits for 2 children as she was refused payment for the third child because of the benefit cap.

She disclosed that she was unable to leave the house as she had to account for every penny that was spent and items "allowed" had to be evidenced via receipts to confirm amounts.

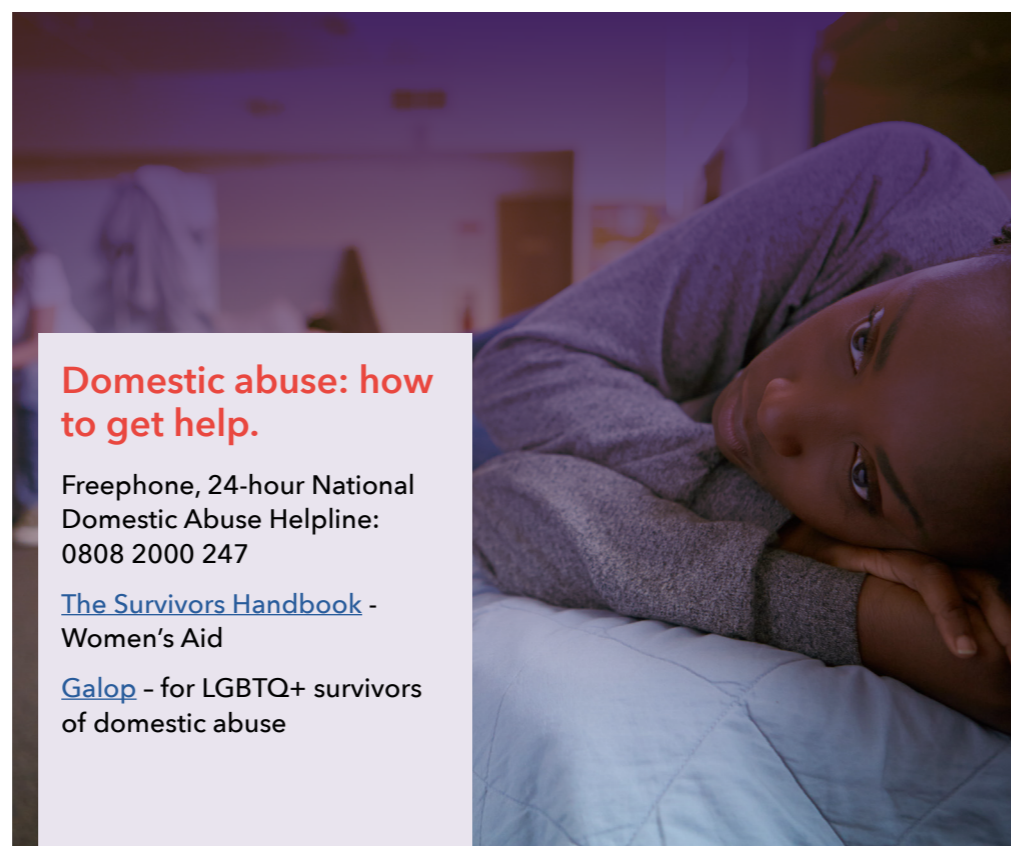
She rang the refuge herself looking for a room for herself and her children. Belfast and Lisburn Women's Aid (BLWA) paid a taxi for her to escape as she had no money for public transport. They were able to get immediate food for the family using petty cash for emergency food and then the foodbank until she was signed up for the social supermarket.

Rachel had no money for school uniforms for the children returning to school in September and BLWA managed to provide these for her. Rachel's biggest worry was getting access to money in her own right; she was supported to make a fresh claim for universal credit but this took a few weeks until payment could be processed. Ten weeks later the perpetrator was still claiming child benefit for the 3 children who were with their mother. This

made it difficult for progressing her universal credit claim as whoever claims child benefit is entitled to the tax credits for the children.

Rachel's plan was to return home after getting a Non-Molestation Order and an Occupation Order that were both granted. She returned home with the legal remedies, and BLWA were able to source money to change the locks. An additional worry now is that Rachel has oil heating and while she was in refuge over the summer months she was aware that she was returning home to an empty oil tank with no way of finding the money needed to top up for the near future.

Increasingly, women are reporting additional barriers to leaving their abusers as the cost of living crisis continues, as they do not have the financial means to do so on top of all the other barriers they face.



Domestic abuse: how to get help.

Freephone, 24-hour National Domestic Abuse Helpline: 0808 2000 247

[The Survivors Handbook](#) - Women's Aid

[Galop](#) - for LGBTQ+ survivors of domestic abuse

Useful resources

In the recent '[Surviving but not living' report](#), results from social housing residents showed that over half (56%) didn't know that help or support would be available to them if they faced a financial struggle, so here's a reminder of resources available (in addition to support offered by or through social housing providers):

- The [Money Saving Expert](#) website has a cost of living help guide, with over 90 ways to save money.
- The [Energy Saving Trust](#) has lots of useful information about practical ways to save money on energy bills.

As supporters of the [Resident Voice Index](#)™ project from MRI Software, we are pleased to share the [latest survey, Cost of Living: Crunch Time](#), and encourage residents to share their thoughts and experiences. The survey is completely anonymous.

- [Citizens Advice](#) has information on grants and benefits available to help with energy bills (as well as lots of other useful information such as an online benefits calculator)
- The Local Government Association has created a [cost of living hub](#) to share best practice and help councils to support their residents with the rise in the cost of living.
- The recently launched [Lightning Reach portal](#) brings a range of support from across sectors into one secure system, matching those in financial hardship with the funding they are eligible for and enabling simple applications through the portal. With over £1 million of funding awarded so far, the portal is streamlining the way that people access financial support and crucially, enabling

organisations to accelerate impact securely. You can find out more [here](#).

There are a number of 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 [here](#).
- HACT is running an [online event](#) on 30 September for housing professionals to discuss practical support that providers can take.
- 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?

Ahead of the government's announcement of an energy support package, CIH joined with over 20 social housing bodies in [writing to the new Prime Minister](#) calling for targeted support through the benefits system. These asks still stand, namely we call on government to:

1. Bring forward the planned uprating of benefits from next April to this October. One-off payments cannot be a substitute for adequate basic benefits rates and proper indexing. (Before the recent spike in inflation basic benefits were worth 11% less than a decade ago - equivalent to a benefit cut of £1,800 for a family with two children.)
2. Limit deductions from universal credit for prior overpayments/sanctions so that they are only used in exceptional and limited circumstances.
3. Remove the benefit cap and two-child limit. These undermine people's ability to sustain their tenancy and manage a limited budget, as well as worsening their employment prospects. They also disproportionately affect women and children.
4. Restore local housing allowance (LHA) rates to at least the 30th percentile and return to annual uprating, as well as removing the shared accommodation rate of LHA. Without this we will see increasing numbers of private renters becoming homeless as costs rise.
5. Prevent energy companies from forcibly switching customers to prepayment meters during the winter months, thus protecting anyone who falls into arrears.
6. Commit to bring forward additional funding for energy efficiency measures in homes. We need a clear, long-term plan to tackle homes with poor energy efficiency.



Suites 5 and 6, first floor, Rowan House, Westwood Way, Coventry, CV4 8HS

T: 024 7685 1700
E: customer.services@cih.org

www.cih.org



Contact the CIH Practice Team directly
at policyandpractice@cih.org
Follow on Twitter [@CIH_Policy](https://twitter.com/CIH_Policy)