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# FUEL POVERTY AND HOMELESSNESS

Exploring the Extremes  
of the Cost of Living Crisis

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# 1. Summary

## 1.1 Project overview

The cost of living crisis has had a profound impact on the UK, deepening destitution and poverty for those on the lowest incomes and in the most vulnerable situations, whilst tipping some households that were previously managing to get by into poverty for the first time (Brewer et al., 2023; JRF, 2023; CLRG, 2023).

There is growing evidence from within the housing and energy sectors that the cost of living crisis, the energy crisis in particular, and homelessness are closely linked. However, despite the perhaps obvious links between housing security and energy costs, to date there has been little academic, empirical evidence on the relationship between fuel poverty and homelessness. This project, funded by the University of York's Cost of Living Group addresses this gap.

A brief literature review is first presented, highlighting key fuel poverty issues within the context of the cost of living crisis, and presenting a brief review of the emergent 'grey' literature that has begun to make the connection between fuel poverty, the crisis, and homelessness. This report then moves on to present evidence from our empirical work, drawing on the lived experiences of people using homelessness services, practitioners working in homelessness and energy services, national level stakeholders, and also drawing in a wider European perspective. This discussion is structured around three core findings:

1. The cost of living crisis, and energy crisis in particular has been the 'last straw' for many people who were previously struggling with housing costs. However, it is important to recognise that **this is not a short-term issue, and nor has it come from nowhere**. Indeed, energy prices have been rising sharply for three years, moreover, the current 'crisis' is grounded in longstanding problems such as substantial cuts to services, existing inequalities within the energy market, punitive welfare reforms, and poor building conditions.
2. **The impact that the cost of living crisis has had on service delivery is profound**, hampering efforts to address homelessness which have already seen deep cuts in funding since 2010. The overriding sense within the data presented here is that already seriously under-resourced services are presented with still greater challenges in maintaining quality, reach, and intensity, and are under pressure to become more crisis based. The cost of living crisis has undermined the progressive work that has been conducted within the sector around important innovations like Housing First that had been making steps in permanently reducing homelessness through holistic, tailored approaches.
3. **Policy responses to the cost of living crisis are extremely limited in terms of impact**. Interviewees have described these as reactive, poorly targeted, with a very limited 'sticking plaster' effect. Homelessness services, which were already managing very significant cuts to funding since 2010, have often had to absorb additional costs with little or no financial additional assistance.

## 1.2 Project recommendations

Given the findings discussed in this report, a number of policy recommendations are made. These are based on the understanding that homelessness is not a single form of social problem (Pleace, 2016). Homelessness is often primarily generated by poverty and deprivation and, for smaller groups of people, can also be associated with high and complex unmet treatment and support needs, especially among those people experiencing repeated or sustained homelessness.

A detailed discussion of recommendations is outlined from Page 22 onwards, however, headline recommendations include:

1. **Changes in energy policy are necessary as a matter of urgency**. Energy related tariffs, discounts and benefits should be reformed to ensure that those in greatest need, including people at risk from or seeking to exit homelessness, are given the greatest protection, in the most straightforward way. Effective resolution and prevention of homelessness requires housing that has energy bills that are manageable, so that fuel poverty and associated risks of food insecurity are minimised. In the short term this can be addressed by ensuring the most cost-effective energy supply is in place and enhancing Universal Credit as necessary,

but ultimately the answer lies in restarting and intensifying retrofit programmes to increase the thermal efficiency of the UK's built environment. Furthermore, there is an urgent need for a review of energy tariffs and support offered to homelessness services – for example - commercial energy tariffs are punitive and undermine the ability of organisations to provide support.

- 2. Homelessness services need to be supported more appropriately.** This should include allowances to cover the effects of increased energy costs in existing and future contracts, and to ensure that staff are sufficiently paid. This is vital to ensure that a Housing First approach is maintained, rather than further undermined.
- 3. Deepening poverty and a lack of affordable housing need to be addressed in order to reduce homelessness.** Broader reforms to the welfare system to ensure that it covers energy, food, and housing costs are necessary. The now decades-long and ever-increasing national shortfalls in affordable and, particularly, social housing supply must also be addressed.

## 2. Background

### 2.1 Understanding fuel poverty, the cost of living crisis, and gaps in knowledge

#### 2.1.1 Understanding fuel poverty and the energy crisis

The intersection between housing conditions, energy costs, and low incomes makes fuel poverty a distinctive policy problem (Hills, 2012). Driven by the groundbreaking work of Brenda Boardman in 1991, the UK is regarded as a leader in both academic and policy work on fuel poverty, and has historically been one of the few European countries to have both a definition of it, annual statistics on it, and targets for its eradication. The current 'official' definition and measure of fuel poverty in England is based on the combination of being on a low income and in a property with an energy efficiency rating of band D or below (where a household is considered fuel poor if their energy and housing costs take them below the poverty line). Under this measure in 2022, 13.4% (3.26 million) of English households were in fuel poverty in 2022, compared with 13.1% (3.16 million) in 2021 (National Statistics, 2023). A key feature that has historically made fuel poverty a distinctive issue is its 'elasticity', where domestic energy is often regarded as one of the few significant areas of expenditure that a household has some control over - reducing energy use in periods of reduced income, or temporarily disconnecting from a prepayment meter (PPM) during times where cash flow is limited.

The energy crisis has drastically altered this discussion. Most recent ONS data shows that the price of gas in October 2023 was 60% higher than it was two years ago, and electricity prices were 40% higher (ONS, 2023a). This has raised questions within academia about the suitability of the 'official' definition of fuel poverty given that the increase in energy costs has had a pervasive impact on all income groups and housing types, but the official measure only includes low households in properties with very low energy efficiency (see Middlemiss, 2017 for further discussion of this). As a result, it has been increasingly common to see alternative projections of fuel poverty – with Cornwall Insights, National Energy Action (NEA), and CPAG/The University of York all providing fuel poverty estimates based on different data and methodological approaches. These paint a far starker view of fuel poverty. For example, NEA has returned to using a variant of Brenda Boardman's original measure of fuel poverty, the '10%' measure – where a household is considered fuel poor if it spends more than 10% of its income on energy. Under this measure, NEA found that 6.3 million UK households were fuel poor (NEA, 2024). Using a similar approach, Friends of the Earth UK found that 5 million English and Welsh households were likely to be in fuel poverty in 2023 – 1 in 5 households (FoE, 2023). These figures are not directly comparable with the 'official' statistics given that they cover different administrative areas (e.g. UK, England, England and Wales), methodological approaches and data, however, these alternative projections are all able to capture the impact of energy price rises – something that is central to the cost of living crisis – in a way that the official data can no longer do.

## 2.1.2 Broader cost of living crisis concerns

It is also important to consider the broader drivers of the cost of living crisis. Firstly, embodied energy costs have had broader implications for the affordability of a range of goods and services including essentials such as food and transport (see Guan et al., 2023). For example, in the UK, most recent ONS data shows that food and non-alcoholic drink prices 'rose at the fastest rate in more than 45 years between February 2022-2023' (ONS 2023).

Secondly, and most recently in the crisis, increases in housing costs have also been substantial, linked to the increase in interest rates. This has placed significant pressure on both homeowners and renters, with those in the largely unregulated Private Rented Sector (PRS) most affected by these increases. Rents in the private sector rose by 6.1% in the 12 months to October 2023 in the UK, compared to 5.7% in the 12 months to September 2023 (ONS, 2023c). House price growth, after sharp rises, slowed slightly and saw some reductions, but house prices were still well above pre-pandemic levels by the end of 2023 and by some measures were increasing again (Halifax, 2024). Mortgage interest rates increased rapidly from December 2021 onwards, with the Bank Rate increasing from 0.1 to 5.25% (Bank of England). Data released in December 2023 showed that rates of mortgage arrears in the UK were the highest in six years (Financial Times 2023). ONS household survey research reported in December 2023 found that 43% of respondents were finding it difficult to pay their rent or mortgage (ONS, 2023b) and there are wider reports of households struggling to pay their housing costs (Wilson and Barton, 2023b).

In addition to this, support offered to low-income private renters via Local Housing Allowance (LHA) has dropped below the level at which it was originally set, i.e. to cover the lower 30% of PRS rents for households on low incomes<sup>1</sup>, after it was frozen from 2016-2020, re-linked to rents in 2020 and then frozen again. By some estimates only a very low proportion of PRS is affordable to households claiming LHA (Hobson, 2023). Government has recently announced that Local Housing Allowance (LHA) will increase in April 2024. Whilst this change will re-link LHA to the cheapest 30% of PRS rents, the current plans are then to re-freeze LHA for the following four financial years.

## 2.1.3 The impact of the crisis on fuel poverty

As a result of these increased costs, there is emerging evidence of households using little or no energy, self-disconnecting from PPMs for significant periods, being forced on to PPMs to manage debt<sup>2</sup>, and/or facing unsustainable levels of energy debt (see Ofgem, 2023). Official Ofgem statistics indicate increasing levels of energy debt that correspond with the energy price increases. The impact of increased energy costs has been widespread and pervasive, for example, with data released in December 2023, the ONS reported that around half of adults in Great Britain were using less fuel in their homes as a result of the cost of living increases (ONS, 2023b). Whilst fuel poverty has historically been regarded as a concern for those in the lowest incomes in the poorest quality homes, its reach has become far wider in the current crisis, with wealthier households also feeling its effects.

A well-established body of literature highlights the negative health impacts of exposure to low ambient temperatures, exacerbating existing health conditions, creating new ones including cardiovascular and respiratory diseases, alongside colds and flu (Marmot Review Team, 2011; DTI, 2001; WHO, 1985). The body of evidence around the impact of damp and mould has also increased substantially with the first UK death attributed to this in 2022 (Dyer, 2022). There is also significant evidence surrounding the relationship between the conditions of fuel poverty (cold, damp, mould) and poor mental health (Marmot Review Team, 2011; Liddell

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<sup>1</sup> Lone adults aged under 35 are only eligible for LHA to cover a room in a shared house (house in multiple occupation, HMO) unless they have left a homelessness service/have a history of living rough.

<sup>2</sup> Significant concern has been raised regarding the increase in forced installations of PPMs - a practice that has increased as a result of the ban on energy companies disconnecting vulnerable customers who are in arrears. Whilst the practice does not technically lead to a household being disconnected from its energy supply, in reality, it is likely that a household struggling to pay for its energy (alongside debt repayments) will self-disconnect from its energy supply by not putting money onto the PPM. Research commissioned by Citizens' Advice suggested that in 2022 '600,000 people were forced onto a PPM... compared to 380,000 in 2021'. This practice has been made easier by the smart meter roll out given that it can be done remotely (Fuel Poverty Coalition, 2022). On the 10th February 2023 the Department for Energy Security and Net Zero reported that magistrate courts were issued directions to stop approving the installation of PPMs by force, with the ban extended indefinitely in March 2023.

and Morris, 2010; Gilbertson et al., 2012; Marmot Review Team, 2011; Wood, 2011; Fuel Poverty Action Group, 2012; Harrington et al., 2004). Furthermore, evidence suggests reduced life outcomes for infants, children and adolescents living in fuel poverty including slower weight gain amongst infants, and poor educational attendance and attainment (Howden-Chapman et al, 2007) in 2021, the Building Research Establishment (BRE) estimated that, in England, NHS expenditure on illness linked to excess cold in housing was some £857m a year and that a £6bn intervention to drastically reduce cold in homes would pay for itself in seven years through savings for the NHS (Garrett et al., 2021).

It is clear within the literature that socio-economic and demographic factors increase the risk of fuel poverty and how it is experienced. For example, those with existing health conditions may experience greater health risks as a result of fuel poverty (Peate, 2008: 606; Marmot Review Team, 2011), and that health outcomes may be substantially worse for these groups (El Ansari and El-Silimy, 2008; Liddell and Morris, 2010; Peate, 2008; Howden-Chapman, 2004; Howden-Chapman et al., 2012; Day and Hitchings, 2011; Goodman et al., 2011; Disability Rights UK, 2012; Fuel Poverty Action Group, 2012; Marmot Review Team, 2011). Moreover, factors such as the presence of a child in the home (Mohan, 2021), household composition, tenure (End Fuel Poverty Coalition, 2020), employment status (Kousis et al., 2020), and gender (Feenstra and Clancy, 2020) are all found to shape the risk and experience of fuel poverty.

## **2.1.4 Gaps in knowledge**

Despite the large literature on fuel poverty and vulnerable groups (see Simcock et al., 2020 for a summary of this), to date, with the exception of Minion and Banerjee's (2024) piece on emotions around energy costs and previous experiences of homelessness, there has been no research considering the visibility of insecurely housed/homeless people within fuel poverty policy or indeed fuel poverty research more broadly. The limited work on the topic exists as 'grey' literature – often in the form of news reports, policy briefs, or campaigns by third sector organisations, including the homelessness sector. As such, the next section of this review presents the results of a grey literature review of the connections between the two policy areas.

## **2.2 Making the connections between homelessness, fuel poverty, and the cost of living crisis**

Following an introduction to how homelessness is defined and understood in the UK, this section of the literature review is split into three subsections; 1) the impact of rising costs for homelessness services; 2) the impact of rising costs for homeless people; and 3) existing criticisms of policy.

### **2.2.1 Understanding homelessness**

Homelessness in the UK exists in three broadly defined forms. The first is homelessness associated with high, multiple, and complex needs. The second is hidden homelessness, which can be experienced by some people with complex needs, perhaps particularly lone women (Bretherton and Mayock, 2021) and young people who are 'sofa surfing' (Ellis et al., 2021), but which also includes families who are 'doubling up', i.e. sharing with another household, because they have nowhere else to go (Deleu et al., 2023). The third element is homelessness caused primarily by poverty and destitution, which includes much family homelessness. Homeless families tend to be headed by lone women parents who have often experienced trauma associated with domestic abuse which is a major trigger of women's (and children's) homelessness. However, families experiencing homelessness do not present with higher rates of complex treatment, care, or support needs than the general population (Bretherton, 2017; Bretherton and Mayock, 2021; Pleace et al., 2008). Some 105,000 homeless households of whom 68,000 were homeless families, containing 139,000 children, had been placed in temporary accommodation by local authorities in England as at June 2023 (Department for Levelling Up, Housing & Communities, 2023b). Economically driven homelessness, resulting directly from poverty and destitution, is probably the largest single element in UK homelessness (Bramley and Fitzpatrick, 2018; O'Sullivan et al., 2020; England et al., 2022).

By contrast, groups of people experiencing homelessness associated with high and complex support needs are smaller. Around 33,000 people are in homelessness services offering accommodation and support, i.e. supported housing and hostel accommodation, at any one point in England (Homeless Link, 2022). Estimates of

people sleeping rough (street homeless) in England at any one point are in the range of 3-8,000 (Department for Levelling Up, Housing & Communities, 2023a) and this, the smallest element of homelessness, will include some people with multiple and complex needs experiencing recurrent and sustained homelessness, although continuous rough sleeping is unusual (Pleace and Bretherton, 2020).

Estimates of total homelessness at any one point vary, in part because hidden homelessness is difficult to measure (Pleace and Hermans, 2020) and there are other gaps in data. Homelessness is also a transitory experience for many people, in part because of service interventions, so the numbers experiencing it at any one point is smaller than the numbers who will experience it over the course of a year. The Crisis Homeless Monitor, which is a systematic attempt to assess numbers, estimated core homelessness,<sup>3</sup> includes hidden homelessness, at around 220,000 people in 2021 for England (Fitzpatrick et al., 2021), rising to 240,000 people in 2022 (Fitzpatrick et al., 2023). At GB level (excluding Northern Ireland), core homelessness was estimated to be occurring at a higher rate in England than in Scotland or Wales, and likely to affect some 300,000 people in 2023, all being projected to remain at that level for several years to come. (Crisis 2022e). Shelter has estimated that at least 270,000 people were homeless in England at any one point at the start of 2023 (Shelter, 2023a). The most recent estimate released by Shelter in December 2023 was that some 309,000 people were homeless during Christmas in 2023 (Shelter 2023).

## **2.2.2 Impact of rising costs on people experiencing homelessness**

Existing evidence shows the cost of living crisis has triggered increased homelessness (Snell and Pleace, 2022; Etherington et al., 2022; Allard, 2022; Neibig and Berry et al., 2022; The Kerslake Commission, 2022; St Mungo's; McFadden (i News), 2022; Booth (The Guardian), 2022a; Goodley (The Guardian), 2023) with compounding factors such as the removal of pandemic related benefit uplifts also contributing (Crisis, 2022d).

Evident in research and analysis led and commissioned by the homelessness sector is that in order to avoid losing their home, people were selling personal items to make ends meet (Allard, 2022). However, these attempts to avoid homelessness had little impact as many low-income households were faced with bills that equated to 133% of their income (Crisis, 2022). Although rising energy costs were not always the primary reason for people being unable to keep their homes, the wider impact of the cost of living crisis was clearly linked to the rise in homelessness cases, and people being unable to their rents/mortgages (Berry, 2023; Neibig and Berry et al., 2022).

Rising energy costs experienced by people at risk of homelessness, were present alongside the wider risks to health and wellbeing that are broadly associated with homelessness (Crisis, 2022a; Sanders and Allard, 2021; Changing Lives, 2022; Gillies (Sky News), 2022). This point was included within criticisms of temporary accommodation too, which, in itself, was argued to have negative impacts upon health and wellbeing, with particular mention of these impacts on children (Procter, Pratt and Wise-Martin, 2023; Garvie et al., 2023; Berry, 2023).

## **2.2.3 Impact of rising costs on homelessness services**

Within the overarching 'cost of living crisis', rising energy costs stood out as a singular cause for concern for homelessness services. Rising energy prices were highlighted as the main threat to the existence of homelessness services (Homeless Link, 2022; Homeless Link, 2023a; The Kerslake Commission, 2022; Butler (The Guardian), 2023b; BBC News, 2023a; Price (BBC News), 2023). Having to pay higher energy bills placed further pressure on homeless service budgets, which have fallen significantly with cuts to local authority budgets since 2010. Prior to the cost of living crisis many homelessness services were already often unable to offer the real living wage to workers (Blood et al., 2020), and they were now in a position where their own staff might be confronted with after housing cost poverty, fuel poverty and food insecurity (Homeless Link, 2023c). Funding for homelessness services, particularly in England, is already precarious and the deep cuts to local authority budgets since 2010, have seen some £1bn being taken away from homelessness services (Blood et al., 2020; Thunder and Rose, 2019). Homeless Link survey research has reported a 38% fall in bed spaces in

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<sup>3</sup> Defined as 'people sleeping rough, staying in places not intended as residential accommodation (e.g. cars, tents, boats, sheds, etc.), living in homeless hostels, refuges and shelters, placed in unsuitable temporary accommodation (e.g. Bed and Breakfast hotels, Out of Area Placements, etc.), and sofa surfing (i.e., staying with non-family, on a short-term basis, in overcrowded conditions'

homelessness services in England between 2010 and 2022 (Homeless Link, 2022). The effects of rapidly rising energy costs on homelessness services were reported in analysis in *The Big Issue*, which in June 2023 (Jones, 2023) reported the effects of rising energy bills across the sector:

*'One national provider is facing an increase from around £240k in 2022 to an estimated £530,000 for the current year. Their CEO said: 'Ultimately these increased costs will affect what we as an organisation can deliver, as no organisation can work at submarket costs and run contracts continuously at a deficit.'*

Rising living costs are also impacting on temporary accommodation spending by local authorities. Temporary accommodation is already costly (Crisis, 2022a; Berry, 2023; Shelter, 2023b; Garvie et al., 2023) and the cost of living crisis was expected to reduce the capabilities of people living in temporary accommodation to leave, thus extending their time there and cost for local authorities. At the same time, the cost of living crisis was seen as causing more homelessness, increasing pressures on local authorities to find more temporary accommodation for the growing number of people who needed it (Watts et al., 2022; Allard, 2022). In 2014/15, London councils were already spending some £663 million a year on temporary accommodation, i.e. providing emergency/temporary accommodation for homeless families, couples, and individuals (Rugg, 2016). By more recent estimates, the national bill for homeless families and other households in temporary accommodation is some £1.7bn (LGA, 2023) and there are multiple reports of local authorities running into financial trouble, including potential bankruptcy because temporary accommodation costs are so high and increasing so rapidly. An analysis published by the Guardian in October 2023 found ten English local authorities where spending on temporary accommodation was equivalent to 10% of their total budget (The Guardian 2023).

Discussions surrounding the impact of the rising cost of living have mainly focused on temporary accommodation, but it was noted that the cost of living crisis was felt more keenly by those who are at risk of homelessness, or who were trying to sustain an exit from homelessness (Crisis, 2022a; Allard, 2022; Changing Lives, 2022; Butler [The Guardian], 2023b). A lack of funding available to local authorities to pay for the rising number of households and individuals experiencing homelessness and requiring temporary accommodation, reduced capacity in homelessness services and major challenges centred around the financial risks to families and individuals who were seeking to exit homelessness were creating a perfect storm (Crisis, 2022). There was more homelessness, existing homelessness services were under more pressure which reduced capacity to prevent and rapidly end homelessness, so local authorities were struggling to fund greater need for temporary accommodation, while individuals, couples and families seeking to exit homelessness were facing much bigger challenges in making ends meet when they were rehoused.

## **2.2.4 Criticisms of policy responses by the homelessness sector**

A policy failure to recognise the impacts of the cost of living crisis and the specific impacts of the spikes in energy costs has been widely criticised. This included a failure to respond to higher costs being faced by local authorities, the higher costs for homelessness and the need for a higher Local Housing Allowance (which will be temporarily uprated in April 2024) if exits from homelessness were to be enabled and sustained (Crisis, 2022a; 2022c; Watts et al., 2022; Sanders and Allard, 2021; Crisis and Zoopla, 2022; Berry, 2023; Garvie and Sharma, 2021; Changing Lives, 2021; St Mungo's; Price [BBC News], 2023).

## **2.3 Gaps in research**

What stands out from the existing evidence and commentary is that more people than ever are likely to be at risk of homelessness due to the rising costs of living. The concern that recent rises in energy costs will have an impact on poor, destitute and vulnerable people already at risk of fuel poverty and homelessness is only beginning to be explored in academic circles (Snell and Pleace, 2022; Minion and Banerjee, 2024), and a deeper understanding of the full spectrum of these impacts is completely unresearched. Furthermore, although there is significant understanding of the shortfalls in support available for people experiencing homelessness (Homeless Link, 2022; Bretherton and Pleace, 2022) there is very little research that considers the specific impact of rising costs on people experiencing homelessness and at risk of homelessness, or on homelessness services themselves. Poverty and destitution have always been at the core of homelessness research, but neither the specific impact of fuel poverty, nor runaway inflation of energy costs and its effects has figured in research on homelessness, homelessness services or strategy. This is a significant gap in knowledge.

### 3. Research design and approach

Given the lack of existing empirical research connecting the fields of fuel poverty and homelessness, and the urgent need for empirical evidence of the impact of the energy crisis on such an excluded, marginalised and sometimes vulnerable group of people, three core research questions have been raised and addressed:

1. How has the energy crisis affected people at risk or who are homeless?
2. How has the energy crisis affected the ability of services to support people?
3. How effective have policy measures been/what needs to be improved?

We undertook 29 qualitative interviews: 11 interviews with stakeholders working at the national and international policy level in the fields of energy, housing, and homelessness; and interviews conducted within a Case Study City consisting of 9 participants working in frontline services (largely homeless focused), and 9 'lived experience' participants using these services. In some cases, group interviews were conducted, but the majority were held on a one-to-one basis. The majority of the interviews were conducted by Zoom or telephone, although some were conducted in person. 9 service users were interviewed in person with one interview halted due to safeguarding concerns, of which the data was deleted and is not included in Table 1. These participants were recruited via frontline service managers. Details of the sample are summarised below.



**Table 1: participant overview**

Type	Mode	Code
International organisation working on homelessness issues (3 participants)	Zoom	IE1FG
National fuel poverty charity	Zoom	NC1
National homeless charity 1	Zoom	NC2
National homeless charity 2	Zoom	NC3
Fuel poverty academic	Zoom	E2
National Energy Efficiency advisory service/charity	Zoom	NC4
National housing organisation (2 participants)	Zoom	E3FG
Local authority housing expert	Zoom	LAHE1
Case study city local authority homelessness team (5 participants)	In person	L1FG
Case study city community centre manager (2 interviews)	Zoom	L1C1
Case study city homeless service provider	Zoom	PIK1
Case study city homelessness service provider	Zoom	P1G1
Case study city homelessness service provider	Zoom	P1P1
Case study city: person experiencing homelessness	In person	Jack <sup>4</sup>
Case study city: person experiencing homelessness	In person	Daniel
Case study city: person experiencing homelessness	In person	Nate
Case study city: person experiencing homelessness	In person	Matthew
Case study city: person experiencing homelessness	In person	Sam
Case study city: person experiencing homelessness	In person	Owen
Case study city: person experiencing homelessness	In person	Ian
Case study city: person experiencing homelessness	In person	Louis
Case study city: person experiencing homelessness	Telephone	Robin

The Case Study location was chosen for a variety of reasons. Firstly, the City faces intense housing pressures, where housing is expensive, in short supply, with demand outstripping this. As such, the pressures of the cost of living crisis are likely to be clearly evident. Secondly, given that some people experiencing homelessness can have complex needs and the subject was potentially distressing, existing relationships with homelessness service providers were drawn on to gain access and to ensure this was achieved in the most ethical way.

<sup>4</sup> Names have been changed to preserve anonymity.

# 4. Findings

## 4.1 Introduction

As data analysis was undertaken, very similar findings emerged across the lived experience, homelessness services, and stakeholder interviews. Three standout findings emerged:

- 1. The cost of living crisis, and energy crisis in particular, has been the ‘last straw’ for many people who were previously struggling with housing costs. However, **this is not a short term issue, and nor has it come from nowhere.**** Indeed, energy prices have been rising sharply for three years, moreover, the current ‘crisis’ is grounded in longstanding problems such as substantial cuts to services, punitive welfare reforms, and poor building conditions.
- 2. The impact that the cost of living crisis has had on service delivery is profound,** hampering efforts to address homelessness which have already seen deep cuts in funding since 2010. The overriding sense within the data presented here is that already seriously under-resourced services are presented with still greater challenges in maintaining quality, reach, and intensity, and are under pressure to become more crisis based. The cost of living crisis has undermined the progressive work that has been conducted within the sector around important innovations like Housing First that had been making steps in permanently reducing homelessness through holistic, tailored approaches.
- 3. Policy responses to the cost of living crisis are extremely limited in terms of impact.** Interviewees have described these as reactive, poorly targeted, with a very limited ‘sticking plaster’ effect. Respondents reported how rising fuel costs within the wider cost of living crisis had not been responded to effectively in a context where multiple other challenges, around long standing cuts to services, welfare reform cuts and the decades long shortfalls in social and affordable housing supply.

This section explores these three core themes in depth, foregrounding the discussion in the context of the lived experience of the crisis. Whilst our focus is the rise of energy costs and fuel poverty, the term ‘cost of living crisis’ is also used when discussing broader issues such as increased food prices and rents. Before the main discussion begins, Box 1 provides two long quotations from one of our participants – ‘Robin’. His words are provided to add context for the subsequent analysis and discussion, and to leave no doubt about the circumstances many people like Robin are currently facing.

### Box 1: Robin’s story

I’m on pre-pay for the electric and it’s a standard bill for the gas. It’s just going up and up. I’m finding it hard to heat the place and literally the electric is disappearing, it’s the standing charges they are ridiculous. It’s getting worse. I’ve got my heating on an hour a day, worried I use too much gas and I’m in debt with that a little too and I’m trying to pay that back too. It’s a case of duvets, jumpers and coats in the house which is not ideal. It’s affected my eating habits too, I’m having one hot meal a day and cooking once a day. I’m getting sandwiches but one hot meal. I’m minimising the time I’m using it, not using the oven, trying to use the air fryer I got given as it’s cheaper.

With regards to food there’s a breakfast place in Case Study City you can get food and get warm, I’ve been going there. My family and friends have helped where they can do, but I don’t like asking especially when I can’t really pay it back right now. I try to keep that to a minimum, I’ve not taken out any loans either, not that I could get official ones, yeah, I have got an overdraft,

but I need to pay that back. It’s horrendous...I’m getting some help from the council with white goods.... Honestly, I just want to be able to get carpets for my property. I was putting money aside for it while I was working but can’t now. I’ve had to use that to survive. I can’t afford carpets and that makes it harder to heat and stay warm as well. I’m losing the heat I’m putting in as there’s no insulation. I have to sit by the radiator you know. There’s no help with the carpets through the housing association. There’s a national charity and I’m on the waiting list.’

‘I want to become a secure tenant in this place. Obviously at the moment I’m only an introductory tenant so I’m worrying that after losing my job I might lose this home too. These arrears are really worrying me. I’m hoping if I keep showing them that I want to pay and keep paying as much as I can it will help.’

*Robin*

## 4.2 The impact of the cost of living crisis on homelessness and housing precarity

This section considers the impact of the cost of living crisis. It first describes the lived experience of this from the perspective of those accessing support from homeless services within our Case Study City, before providing an analysis of some of the core issues raised by our stakeholder and practitioner interviewees.

### 4.2.1 Living through the cost of living crisis

Increased living costs are having a profound effect on those at risk of or seeking to exit homelessness. Increased rents have had a substantial impact on people. For example, Ian directly attributed his homelessness to high housing costs:

*'It were more like the price of renting houses and that went up... So, I just couldn't afford to get a flat. So that's why I ended up in here [in a hostel].'* [Ian]

Rising housing costs on a larger scale were also linked to homelessness in the interviews. Owen described how his landlord no longer wanted to rent the property and had decided to sell it; *'he [the landlord] said no [to paying rent arrears], 'I just want you out. I want the house back, I'm selling it.'* Within Owen's locality, he couldn't find anywhere else to live that was affordable, so was left homeless.

Both high utility bills and housing costs were considered to be key, interconnected, causal reasons why respondents found themselves experiencing homelessness:

*'I still owe British Gas from my last house cos when it all happened, when, when he [the landlord] turned on me. Obviously I, I had a little bit of savings before my dad got poorly and everything. But I took a lot of time off to take care of him. Erm, like I say, then we went into lockdown and ...I just drained everything and I fell behind a couple of months on rent.'* [Owen]

The prevalence of PPMs for gas and electricity exacerbated this – they were both recognised to be extremely expensive and were often left empty<sup>5</sup>.

Indeed, Daniel was forced to stop using gas or electricity altogether to make sure he had enough money to pay his rent. As with other participants he had gone without necessities such as this in order to afford to stay in his home. He said:

*'We'd just sit under a blanket on a night and keep a hoodie on.'* [Daniel]

However, with housing costs ever increasing, he still couldn't cover his rent.

The rising cost of food was reported throughout the lived experience interviews, with multiple discussions around the increased prices and the use of food charitable support:

*'Costs have gone up so much over the last few years too, I've really noticed that. Even down to things like a bag of sugar, going from 60p to over a quid for a 1kg bag of sugar. It adds up on limited money. Bread, cooking oil is ridiculous. I've been buying cheap food because I've had to, but it's not good for you the cheap stuff and that affects me too, really affects health. Food really affects my mental health. If you aren't eating well it really affects me mentally.'* [Robin]

Given increased costs there were concerns about meeting existing housing/accommodation costs, and how these might be managed in the future, especially for those currently living in temporary, subsidised accommodation. Indeed, Sam said that he had found life more manageable when he was living on the streets:

*'Well honestly, I mean I suppose I wasn't really on the streets for very long. But you know I used to make enough money on the streets, you know. I didn't ask for money, I never begged for money,*

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<sup>5</sup> Referred to as 'self-disconnection'

*I never said people, to people, 'have you got any change?' or anything like that... But then when you actually look back at it and you think, wow actually, that was quite a lot really, what people were giving me. I'm there thinking it's not very much, the odd coffee, the odd little bit of money, but it was about 30 pound a day.' [Sam]*

For others there was a significant degree of fear around eviction and becoming homeless again as a result of accruing housing and energy debts:

*'I want to become a secure tenant in this place. Obviously at the moment I'm only an introductory tenant so I'm worrying that after losing my job I might lose this home too. These arrears are really worrying me. I'm hoping if I keep showing them that I want to pay and keep paying as much as I can it will help.' [Robin]*

The remainder of this section now considers the points raised by the practitioner and stakeholder interviews.

## **4.2.2 Understanding the nature of the cost of living crisis - 'the last straw'**

There was an overwhelming concern within the interviews that the issues described above should not solely be attributed to the cost of living crisis, but rather build upon multiple layers of underfunding, poor housing/building stock, changing funding systems, freezes in local housing allowance, 'punitive' welfare reforms [E3FG] and austerity cuts implemented over the last few decades. Interviewees regularly used the phrase 'knife edge' and 'last straw' to describe households' circumstances during the cost of living crisis. The overwhelming sense was that where households had previously struggled with housing costs and the cost of living, the cost of living crisis (and energy crisis in particular) had pushed them over the edge, with no further elasticity within budgets, and any existing contingencies already exhausted in the previous winter. As a result, households were predicted to be entering winter 2023/2024 with less financial resilience compared with previous years [E2].

Throughout our fieldwork extreme forms of poverty and destitution were described – with substantial discussions around exposure to the cold, hunger, housing precarity and eviction, and debt (as seen in the lives of many of our participants). One of the most notable comments from a member of the Case Study City homeless team was:

*'I think the other thing for me, we've got people begging on the streets of [the city]. And we've seen a rise in people begging, 'to put lecky on,' their words.' [L1FG]*

In addition to this, new socio-economic and demographic groups were reported to be experiencing poverty, fuel poverty, and housing precarity for the first time:

*'For many people who were living close to the edges, or some who weren't living near the edges, it's suddenly got very difficult to live, you know. It's suddenly much harder and experiencing problems with affording normal, everyday life in a way that they've never kind of encountered before.' [NC1]*

## **4.2.3 Renting and landlords**

Whilst energy costs had a profound impact on households, as we undertook our fieldwork increases in (private) rents were frequently discussed, largely as a result of rising interest rates<sup>6</sup>. Within the context of the cost of living crisis, increasing rents were discussed as the most recent source of stress for households, placing an additional, often unmanageable strain on budgets especially for those on lower incomes. For the poorest households, rent increases were often untenable, especially in the context of dramatically increased energy and food costs:

*'[In this].. bottom end of the market, any kind of slight in- you know like any kind of slight*

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<sup>6</sup> At the time of our research this was something of a 'creeping' problem that was gathering momentum as landlords were being affected by rises in mortgages, though rental costs in the private rented sector have continued to spike in many areas

*increase ..has a massive impact in terms of your ability to pay. Because you're talking about, you know.. alower base really. There's not much absorption going on. And you tend to find that landlords in the lower end of the market then tend to focus on the lower end of the market. So there's a kind of double-whammy. But also tenants themselves cannot absorb, like they just can't kind of really cope with any kind of increase. And a lot of people had already kind of pushed themselves to the limit.' [NC2]*

Similar to the experiences of our participants, a significant increase in debt (both housing costs and bills) was reported throughout the interviews, alongside increased evictions and households choosing to give up their tenancy on affordability grounds. Whilst the threat of eviction was less apparent in the Social Rented Sector (SRS), it was highlighted that tenants have very limited agency over the quality of their accommodation, and some are struggling with unfeasible costs when they begin their tenancy e.g. the need to provide carpets as identified in Box 1.

The quality of the housing market, especially the PRS was raised on multiple occasions, with a race to the 'bottom end' of the PRS (i.e. cheapest, and poorest quality) described. PRS landlords operating in this space were described by one interviewee as 'slum landlords in the modern era' 'getting away' with providing sub-standard housing [NC3] (see also Rugg and Wallace, 2021). Whilst this housing may be cheaper in terms of rent, it is more likely to be more expensive in terms of energy running costs given its tendency for poor energy efficiency (NEA, 2024) which in turn is likely to worsen the impacts of fuel poverty described in 2.1. Moreover, private rents remain significantly higher than the SRS (Goddard 2023).

*'And obviously it's a huge problem at the lower, you know, in the private rental sector. Well, and social housing actually, the sort of lower affordability levels, that kind of quality. And that's going to drive people out of their homes. And it's also going to mean that we're putting people into really poor quality, inefficient accommodation and that exposes them to, you know, all of those things lead to greater risk of damp, greater risk of, you know, all of the sort of things we know leads to poor housing quality and health issues. All, you know, a lot of that is driven by inefficient, fuel inefficiency. Or like, you know, it's all the same issue.' [NC3]*

*'So, for people moving out of [sheltered] accommodation or, you know, people who are at the, kind of, very risk of becoming homeless, they are feeling the costs more than people who are in, you know, very energy efficient homes.' [NC3]*

Moreover, it was suggested that a fear of eviction within the PRS was likely to limit the extent to which a household would raise issues relating to poor quality housing (e.g. damp, mould etc.). This is the context of limited protection for PRS tenants, with statutory provisions enabling 'no fault eviction' by PRS landlords not being addressed, despite promises of legal reform<sup>7</sup>.

The relationship between energy efficiency grants/energy support, landlords and tenants was also raised (although these issues were not present in our sample of lived experience participants). Firstly, there were concerns raised that PRS landlords had not passed on energy support payments to tenants, and where energy efficiency work had been undertaken (and largely subsidised), landlords were increasing the rent to cover 'their' costs:

*'They get a certain proportion of that paid through an energy efficiency scheme that they're entitled to like ECO<sup>8</sup>. They pay a contribution themselves, and then the rent. There's nothing to stop the rent then increasing to make back some of that money, even if some of that money's being provided ultimately from a scheme like ECO, so the protections there are sort of non-existent.' [ESRG]*

Secondly, there were examples of retrofit undertaken (largely in the SRS) without the tenant's consent that had led to increased household energy costs either due to the complexities of using a new energy system and/or because renewables such as heat pumps do sometimes have higher running costs.

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<sup>7</sup> For more details see [generationrent.org](http://generationrent.org)

<sup>8</sup> ECO is a national energy efficiency scheme funded via the large energy companies

Overall, the quality of housing conditions within the PRS, especially within the lowest cost properties was regarded as highly problematic throughout the interviews. Across the board participants were highly critical of the lack of regulation of the sector, and poor enforcement of the standards that do exist (NC3; NC4).

#### 4.2.4 Changing ways of coping with fuel poverty

There is a well-established literature on the coping mechanisms households put in place to manage energy bills (typical measures include: using the heating less, heating fewer rooms, spending more time in bed, wearing more clothes, changing eating patterns). However, the coping mechanisms reported to us were far more extreme than those usually documented and included burning books and furniture, switching off fridges and freezers, not washing or cleaning, not cooking, and using gas hobs as heating. This was mirrored within many of our lived experience interviews – with the rationing of energy, switching off of heating systems, and reduction in cooking all described (see 4.2.1).

Within our stakeholder interviews one participant described ‘spatial shrink’ as a result of fuel poverty:

*‘People will sort of live in their living rooms, so we’ll have a duvet, we’ll have a plug in electric heater and they will just stay in that living room for a winter period and leave the rest of the house unheated, because they can’t afford to do it. It’s just horrible.’ [ESFG]*

An increase in energy debt was raised throughout the interviews (and also in the lived experience interviews). Linked to this was a discussion about PPMs which are often used for debt recovery. There is a long-standing literature on these – with substantial evidence of households self-disconnecting from the energy supply by not topping up the meter – as seen in our lived experience interviews in 4.2.1. However, even in cases of self-disconnection, standing charges are accrued, and can create a financial shock when the meter is eventually topped up. Concerns of self-disconnection and the punitive effects of PPMs were raised across the interviews. Within our Case Study City, issues with PPMs were raised as problematic by practitioners working to move young people into their own tenancies:

*‘So a lot of the time we’re moving people in to property, and the meter is already in debt. So they have to phone ...whoever their supplier is, and get that debt cleared, and then I have to put credit on that meter before it can get uncapped. It just doesn’t make sense at all. And then a lot of the time people are sitting in the dark because they’ve got no money to feed that meter. They’ve got no money to put on their gas cards, so they’ve got no hot water to wash in, nothing to cook on.’ [P1P1]*

In addition there were problems regarding payment for energy as many people using the city’s homeless services didn’t have bank accounts which again forced them onto PPMs:

*‘I mean that’s a big issue anyway because a lot of our clients don’t have bank accounts, so that’s an issue in itself. And the tariffs for the key meters, which is what they want to give them, are the highest you can pay which is just criminal, in my opinion. You know, those with the least get charged the most.’ [L1FG5]*

As described above, there is a well-established literature on the coping mechanisms and effects of fuel poverty. These were described across the interviews, often in more extreme terms than present in the literature. This is summed up well in the following quotation:

*‘Really having your life restricted in an extremely stressful way. Because there is no end in sight and it’s coming from all angles, including more broadly the cost of living crisis and energy crisis. That anxiety and stress is really important. Because of the effects of not being able to access adequate energy, having to live in the cold, having to make really difficult decisions.’ [E2]*

## 4.2.5 The link with homelessness

Increased energy costs, rents, and other price increases were linked to homelessness and increased housing precarity. An increase in 'sofa surfing' and other forms of hidden homelessness, alongside increased sharing (and resulting overcrowding) was described throughout the interviews:

*'For every person that gets evicted by formal processes, there'll be a handful of other people who will just leave the home that they've got massive rent arrears on, and will just go and sofa surf somewhere else, or sleep in their car or do something else, and just disappear from services because they won't take it to the line... So there will be more people, I would guess, that kind of disappear beyond the data that we're capturing.'* [NC1]

As highlighted in the quotation above and mentioned throughout the interviews, the extent of these forms of homelessness is extremely different to fully measure given its hidden and informal nature.

There was also discussion of the direct relationship between homelessness and the cost of living crisis with examples given of rough sleepers in our Case Study City refusing accommodation as a result of the cost of bills (something echoed in Sam's story described in 4.2.1):

*'The biggest impact I've seen is people who were previously rough sleeping going into [Housing First] properties, going back onto the streets because they just, what we budgeted for them moving in with, the energy has gone through the roof. They've got no electricity, they've got no gas. They're going back to what they know. So years of work to break that conditioning, if you like, back to square one with quite a few of ours... We've got .. clients saying 'I don't want a flat, I want a bedsit because I can't afford it.' They're actually saying that.'* [L1FG5]

As suggested in our grey literature review, the cost of living crisis and increased energy bills in particular have also exacerbated a situation where people experiencing homelessness are becoming effectively 'trapped' in temporary accommodation and homelessness services. This was evident amongst our lived experience participants who expressed both frustration about this and a desire to move on but recognised the unaffordability of doing so (see 4.2.1).

This can occur for a number of reasons. Firstly, the organisation providing support (e.g. the local authority) doesn't have the funds or capacity to provide a longer-term housing option. Secondly, where suitable accommodation is available, it is not affordable for the person making the transition into independent housing as indicated in the following quotation:

*'So we have also heard of people saying they have people who are fully ready to move on and would be fine to live independently, they can't afford it. So they can't, they're not going to move them out and set them up to fail... I mean obviously there's always housing costs, but that's utilities too, that's you know, the cost of living independently with all your bills now is too much. They can't afford it. They're terrified, so they're, they're not able to move them on. And obviously we're just clogging up already, a very clogged up path system.'* [NC3]

As highlighted within our Case Study City, this issue is exacerbated when a client is solely on Universal Credit: *'If you're looking at someone on universal credit, so you know, extremely low income. And over a third of that income is just going on utilities.'* [P1P1]. For one service in the Case Study City supporting 16-25 year olds it was described as 'almost unaffordable' to move a young person out of the service into independent living solely on UC:

*'Our residents are 16 to 25 year olds, so already was quite challenging to move someone into, particularly into their own property on universal credit alone. We do quite a lot of work with them, trying to get them to be in a position where they might get a job... A lot of ours do go off and eventually will get a job so that obviously increases their income. But now it's almost unaffordable to move a young person out on just universal credit alone. And our residents would, you know, overall will never be that fantastic at budgeting. But at least before, you kind of thought, well they've got a little bit of leeway, so if they did blow a little bit of money, it isn't gonna be the end of the world. They'll still get by. Whereas now, if they blow any of the money, even when they're living here [supported housing] ...cos everything else has gone up, they haven't got any food and they are going more to food banks.'* [L1FG]

## 4.3 The impact of the cost of living crisis on organisations and their services

### 4.3.1 Living with stretched services

The participants we spoke to were all receiving some form of housing support. For those in a hostel, whilst they recognised that they were receiving the basics- e.g. meals, drinks, and a warm bedroom, they also discussed the difficulties of living in this type of accommodation – describing an overall lack of facilities. Whilst participants expressed a keenness to undertake paid employment, the impact this would have on the cost of their contribution to the hostel was often, regardless, prohibitive – for example – Nate explained that as he started looking for work he would need to keep his hours below 16 per week to ensure he kept his benefits so his direct hostel accommodation costs didn't rise dramatically: *'because if you work in here the rent jumps up'*.

For participants who were waiting to move out of supported housing into independent living, they expressed frustration that they had become stuck where they were (discussed in depth below), with a lack of affordable options for them to move into. Multiple participants described the mental health impacts of living in homelessness services or temporary accommodation for sustained periods (an omnipresent feature found to be underpinning the experience of homelessness in this project) and the desire to move on. Ian said, *'I'm ready to get out of here now,'* and Jack shared this desire by saying, *'I just want a quiet life. I wanna get my own flat and I wanna sort myself out with my kids.'*

Respondents looking forward to moving out of the hostel were reliant on the availability of council housing and saw this as the only realistically affordable option. Ian was explicitly waiting for a council flat to become available as he believed it was the only affordable option for him (social housing rents are 50-60% of equivalent PRS rents and there is much greater security of tenure);

*'It's about 70 pound a week or summat for one bedroom flats. Summat like 70, 80 pound a week so it's manageable.'* [Ian]

For others at a different stage of their housing pathway such as Robin, the accommodation they were placed in was very basic, with long waiting lists for essentials such as carpets (see Box 1).

The remainder of this section now considers the points raised by the practitioner and stakeholder interviews.

### 4.3.2 Less money and more demand

For many homelessness service providers in our Case Study City the cost of living crisis has placed an immense strain on financial resources that were already stretched. One participant summarised the situation as: *'a massive reduction in, kind of, capacity at a time when demand is increasing'* [NC3].

The loss of funds available to organisations can be attributed to a combination of funds being cut in real terms as statutory contracts have not kept up with the rate of inflation, and elevated energy costs, and in some cases reduced charitable donations (where organisations fundraise). For example, in our Case Study City, the community centre manager outlined the increase in their energy costs:

*'So bearing in mind, you know, similar to everybody else, we're going through an energy crisis as well. Our electric, our gas and electric gone from 7,000 pounds to 30,000 pounds. So we're kind of heads down trying not to go bankrupt. I've suddenly got 20,000 pounds lost because my energy bill this year. We've just been really lucky because we've managed to get funding to cover that. It's a crying shame, because it's you know we've got 20,000 pounds lost to heating. ... Sadly 2 years at 20,000 pound loss, and we will have to shut.'* [L1C1]

Across the country homeless oriented organisations have been described as being at breaking point given these issues:

*'I think energy costs are huge, huge issue for them [homelessness organisations]. And I think this is sort of general feeling that like a lot of these organisations are at real breaking point. Yeah, it's a definitely a problem... a lot of them are just struggling with the demand for their services at the*



*moment, rising demand, but not rising budgets to support people. Levels not rising with inflation and other issues, with their own sort of cash flows, or making it really difficult for them to provide the services that they that they do.' [ESFG]*

Those working in frontline homeless services within our Case Study City reported similar experiences, also highlighting the dilemma they faced in terms of passing on costs to clients:

*'We charge a, a service charge of, so for smaller amounts, about £16. It was looking at going up to 30, 40, 50 pounds .. So the knock on effect, people won't be able to afford to pay that additional charge to live here. We get, you know, a lot of the money from housing benefit, but the rest of it is a client contribution. So ...we are capping it.' [L1FG]*

As highlighted above, the cost of living crisis was regarded in many respects as the final straw, exposing an already fractured, underfunded policy area:

*'You can't, you can't say, 'well, it's alright, we just won't pay this extra 20% of our energy bills so that we can make sure we can keep providing this service.' You just can't, you know, and you have to, it's hard costs, right? So it's, but it's the chickens coming home to roost. This is a sector that has been under funded for years and had been kind of falsely propped up and so it's finally, you know. This is what this has shown, is that ...it was baked in from the change in the kind of funding approach. The short-termism, the lack of investment, the lack of kind of ability to think longer-term because it's all these one-year cycles...And you end up here where, eventually, it's going to collapse.' [NC3]*

As described above, in the demand for support has increased just at the point where services have fewer resources available to them:

*'It's a huge change..[we're] getting around 60 referrals a day from for just for those kind of [emergency energy] requests.' [NC4]*

This situation has been exacerbated in many cases by the poor (and thus costly) energy efficiency of the spaces many homeless services operate within (for example Victorian buildings). Furthermore, the lack of direct support provided via energy policy was raised throughout the interviews, for example, homeless services were often on business energy rates and ineligible for the more enhanced support provided to residential properties. This was an issue within our Case Study City, 'because we are a business, there is no cap, so our energy costs have gone up' [P1P1], which was further evidenced across many of the national level interviews:

*'What most providers were entitled to apply for, didn't make sense for them because they're not businesses in the way that.. commercial business are. They're essentially residential providers using residential energy but being given [energy] support that was sort of built around business use.' [NC3]*

And even within the international group interview:

*'I know in Belgium, the hostels or the shelters weren't eligible for the social tariff which households and other institutions were, and like you say, they were not thought about.' [IE1FG]*

### **4.3.3 Ability to provide homelessness services**

The impact of this worsened financial position was far reaching. Interviewees reported direct cuts to support provision e.g. a reduction in hostel beds provided, changes to the services provided, the rationing of services, and even closure of services:

*'We've done, a huge amount of work with the sector because it was, they were really struggling. I mean, they were talking about, 'we are going to have to turn the lights off, we are scaling down the number of beds we can provide because we simply can't provide the energy to, you know, we can't cover the costs of keeping that in a safe space for someone...' I think just the sort of, the enormity of how much that change in energy, or that kind of, that push to sort of increased energy*

costs, how much that impacted on basic service delivery, capacity.' [NC3]

This situation is not limited to England, with interviewees describing the complete closure of some homeless services across Europe as a result of the cost of living crisis. Similar to the experience of households described in 4.2.1 and 4.2.2, the enduring nature of the cost of living crisis has meant that whilst organisations had initially been able to dip into reserves (where these existed), the ability to do this was rapidly diminishing:

*'Quite a number of providers we spoke to said, 'look we're planning a deficit budget for the first time just to be able to, kind of, cover the costs.' And also reducing provision, reducing what they're able to do and provide and, you know, a lot of them talk about, you know, 'we're stripping out all the nice-to-haves.' You know, things like training budgets, things like, you know, I think some of the really sad stuff around...You know, things like that, that are, [have] to be weighed up against 'we still, we have to turn the lights on and .. we can't turn the heating off if we're providing accommodation for vulnerably, you know, housed people.' That's not an option so there is nowhere to save that money.'* [NC3]

Participants also described a decline in the quality of service provision – for example, moving away from progressive, holistic approaches such as trauma informed care, to a greater emphasis on crisis based/emergency provision – something that was regarded across the interviews as a retrograde step:

*'We're having to say, 'you're in a stable position in temporary accommodation. We've done as much as we possibly can.' We need to move our resources to, you know, work with people who are rough sleeping, or at that kind of more acute end.'* [NC2]

Those providing frontline services in our Case Study City provided what can only be described as bleak accounts of the issues they faced in providing support:

*'We've got like 20 young people in [the] service who all need food ..It doesn't go very far. And then food banks we've hammered. The food issue is massive because they just can't afford to buy anything. And yeah, and they're hungry. And they're like losing weight. And it's not good, because a lot of them young people are still growing, and, you know, still developing.'* [P1P1]  
*'I mean, you know, you're almost looking at food banks as becoming a statutory service. ..., for want of a better, you know, phrase of looking at it, that's, that becomes part of the DWP, advise people to access food banks.'* [L1FG5]

Given this situation, some interviewees described a situation where frontline organisations were no longer bidding for contracts, or were considering handing them back, as they were not able to deliver services for the funds offered.

#### **4.3.4 Ability to provide fuel poverty services**

From an energy support perspective, the nature of the cost of living crisis has also led to a 'substantial strain on frontline services' [NC1], creating 'ridiculous workloads' [EC2], and has also affected the type of support available. For example, supporting customers to switch energy providers has historically been regarded as a low cost, but highly effective support mechanism, but given that energy costs have risen so much there is currently little cost difference between providers. This has meant that organisations have had to invest more time and effort into the support that is offered – with solutions often being more complex. Similar to the discussion above, organisations have reported that supply for energy support is outstripping demand:

*'[An interview] I've done with somebody was around the winter warmth packs, and they were really, really scared about promoting that they had any, because they knew they were going to run out. And they were like, 'We're so far from winter. We're so far from winter and, but like, this is, it's not our job to make decisions over who is more vulnerable than who, like, it's not, but what, so what do you do?''* [NC1]

As discussed further below, there was concern amongst energy focused interviewees that support was becoming increasingly crisis based – 'a sticking plaster' [NC4], whilst not addressing structural problems such as the energy

efficiency/conditions of the housing stock, or existing limitations within fuel poverty policy provision.

### **4.3.5 A loss of capital projects**

The increasing focus on crisis based, rationed services has meant that capital projects have been delayed, suspended, or cancelled, despite their ability to provide long term improvements and cost savings. For example, E2 described the delay in a heating system upgrade in a social housing tower block that was likely to impede the ability to meet decent homes standards, reduce fuel poverty, and energy bills. This problem was evident beyond the UK – with similar issues experienced across European countries:

*'In terms of service providers, while they were preparing to handle the higher bills it also meant they didn't have the money to do their planned energy retrofits and doing renovation works. That is a general concern that there's a need to do renovations in a sector which is already under pressure and focussed on the needs of their clients in the energy crisis. They don't have the energy or the expertise to manage complex and detailed renovations as well, so a concern in the long term for the service providers.'* [IE1FG]

Alternative funding options for infrastructure improvements were absent despite the Net Zero agenda and UK wide funding for energy efficiency improvements. NC3 highlighted that where capital investment did exist, this was reactive and short term in nature – for example focused on creating more bed spaces rather than improving existing services in order to reduce repeated homelessness.

### **4.3.6 Impact on staff retention and recruitment within the homeless sector**

Throughout the interviews the impact of both the cost of living crisis and increased work pressures on staff was discussed. The most pressing issue raised related to in work poverty. Frontline organisations reported staff struggling with energy and food costs (and being unable to increase salaries in line with inflation). One participant reported that employees were being offered food bank vouchers. Despite their dedication to the role, a high attrition rate was described partially as a result of this. Interviewees also highlighted that this issue exacerbated existing long-standing problems of recruitment within the sector.

Within our Case Study City this issue was discussed frequently, with staff reported to have used food banks, had been evicted from the PRS, fallen into homelessness, moved into shared accommodation, left the sector, and turned to second jobs. Two similar accounts were provided by frontline service managers in the city:

*'They [staff] are only a few paychecks away from the actual clients that we support. Their living situations are often not too different sometimes.'* [P1G1]

*'So [we've] had a staff member have to sell their house because they can't afford to stay there. We've got staff members leaving charitable sector to work elsewhere, just so they can earn more money.'* [P1P1]

## **4.4 The impact of policy responses**

### **4.4.1 The lived experience of policy responses**

Results from the interviews with people with lived experience of homelessness highlighted two areas of concern. Firstly, There was little understanding of how much energy bills were likely to be among those participants who had either not been in independent housing for some time or not yet been responsible for energy bills at some time in their lives. Secondly, awareness of the various means of assistance that were available to help with energy costs was very low.

There was limited knowledge of specific types of support with energy bills. However, there was some knowledge and experience of the government funded cost of living payments offered. However, in Jack's experience these had limited impact:

*'I think a lot of people are struggling. And I even, as soon as they get that, they get that cost of living [payment]... Then they're struggling again for another 5, 6 months. Bit pointless really. So probably people who get 300 quid will probably spend it within a day or two.'* [Jack]

Across the board participants were clear that existing basic benefits such as Universal Credit were not sufficient, especially in the current circumstances:

*'There's a lad in here... he's on about, I think he's on 230 quid a month... He has to pay rent out of that. How's he, how's he supposed to survive on a hundred pound a month?'* [Jack]

When asked if they received enough financial help, respondents recognised that getting additional income was the only viable way to leave homelessness, as it wasn't possible to survive on Universal Credit alone (also highlighted in 4.3.3 above). When asked if he thought he could manage to survive without Personal Independence Payments for example, Daniel responded simply with, *'No. Not just on Universal Credit, no.'*

The remainder of this section now considers the points raised by the practitioner and stakeholder interviews.

#### **4.4.2 Targeting and take-up of energy support**

Direct support with energy during the cost of living crisis has been described as provided on an 'unprecedented scale' yet has, 'barely touched the surface of the massive increases that people face' [NC1]. Within the interviews the implementation of energy support was considered problematic, where people with less 'typical' relationships<sup>9</sup> with their energy supplier often failed to receive support. NC1, NC3, & ESG highlighted those on PPMs, in park homes, communal properties, houseboats, care homes, and also gypsy and traveller communities as examples of groups less likely to receive the energy support they were entitled to during 2022/2023.

Whilst take-up was problematic, so too were the eligibility criteria, reflecting a long-standing problem within the policy area. For some, tying eligibility of certain payments to benefit receipt was problematic as it excluded many in need:

*'These cost of living payments won't go to people that are working and staff having to go to food banks.'* [P1P1]

NC4 summed up the need to go beyond passport benefits given the extreme nature of the energy crisis:

*'What's going to happen when, the demographic of people in fuel poverty is increasing, but now the support is not available for many of those people unless get certain benefits... there's like, I say, there's a lot of other people who are struggling. They're not going to receive the support. And again, it's just a sticking plaster.'* [NC4]

Equally there was criticism of universal energy payments and discounts where wealthier groups were receiving the same level of support as the poorest groups, and often facing fewer, if any, barriers to accessing it.

Overall, the support for energy bills was regarded by interviewees as short term in nature, failing to address broader structural issues (e.g. the housing stock, poverty etc.). Whilst the government's main approach to addressing fuel poverty is largely 'fabric first' – emphasising the importance of housing retrofit, interviewees were highly critical of its flagship Energy Company Obligation (ECO<sup>10</sup>) policy, highlighting how many households living in energy inefficient properties were not entitled to schemes as a result of the complex and often shifting 'niche' [NC4] eligibility criteria. Moreover, the lack of a retrofit programme focusing on the buildings used by residential homeless services was regarded as problematic as highlighted in 4.3.5.

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<sup>9</sup> The most 'straightforward' relationship to have with a supplier is via a monthly direct debit. Here, discounts can be easily calculated and applied. In the context of support offered during 2022/2023 PPM customers needed to 'claim' vouchers/support, placing an onus on the householder rather than energy company. For households with no direct relationship with an energy provider support is even more complex.

<sup>10</sup> See [gov.uk/energy-company-obligation](https://www.gov.uk/energy-company-obligation) for more details

# 5. Discussion and recommendations

This section summarises the implications of our findings and outlines policy recommendations. These fall under three different but interrelated policy areas.

## Related to energy policy:

### 5.1 Energy costs, energy policy, and fuel poverty are exacerbating homelessness

Energy costs are increasing flows into homelessness because they add significantly to the financial pressures that can overwhelm poor, destitute, and marginalised populations in situations of housing precarity. When household bills cannot be managed, because high energy costs contribute significantly to a situation of net negative income, that means policy attempts to deliver both homelessness prevention and reduction are directly undermined.

The cost of living crisis is also slowing flows out of homelessness. In our research we found significant evidence of people stuck in residential homelessness services and temporary accommodation, unable to afford to move into settled housing as a result of high energy and food costs. This has placed further pressures on the homeless sector at a time when it is already overwhelmed by additional demand and reduced funds. Addressing fuel poverty is one piece of the cost of living challenge, food insecurity and after housing cost poverty are also significant concerns, but ensuring households and individuals who are at risk of homelessness occurring – or reoccurring – can meet their energy costs will at least reduce these combined pressures. The compound effects of the cost of living crisis are all the more important in their impacts on homelessness, the problem with spikes in rent is exacerbated by the simultaneous spikes in energy costs, which in turn makes the risks of food insecurity stemming from rapid inflation all the more difficult to handle. In a situation of very low income, in which all three main sources of household expenditure suddenly spike, and little or no support is available to handle those extra costs, it is the intersecting nature of increased poverty and destitution that heightens the risk of homelessness and raises the barriers to exiting homelessness.

There has been significant criticism of existing energy and fuel poverty policy both during the crisis and in the lead up to it. Whilst support has been increased during the crisis this has been regarded throughout our findings as very limited, poorly targeted, and in short supply. Moreover, the reduction in energy efficiency/retrofit programmes has been highly criticised as this has been heralded as the cornerstone of fuel poverty policy for several decades (Snell et al., 2018). Whilst unprecedented increases in energy costs have been the ‘final straw’ for many, poor, or declining energy efficiency has also contributed to high rates of fuel poverty.

#### Recommendation

Energy related tariffs, discounts and benefits should be reformed to ensure that those in greatest need are given the greatest protection, in the most straightforward way. As Bradshaw and Keung (2023) argue, a social tariff may be an appropriate intervention here.

Creating and retrofitting of social and affordable housing must include delivery of much greater thermal efficiency, both for reasons of sustainability and containing the risks of housing exclusion and homelessness linked to fuel poverty. The costs of enhancing thermal efficiency must be borne by the State, because families and individuals at risk of homelessness cannot meet them directly. FEANTSA, the European Federation of Homelessness Organisations has identified the risk of ‘renoviction’ i.e. greater rates of evictions if the costs of retrofitting and enhanced thermal efficiency are passed directly onto low-income households (FEANTSA, 2022). Moreover, evidence from the UK has found that funding energy efficiency programmes via energy bills is highly regressive (e.g. Snell et al., 2018).

## 5.2 Business energy tariffs are undermining the functional integrity of the homeless sector

Many of homelessness services reported paying 'business' rather than 'domestic' energy rates. In some cases, this was despite the organisation directly providing accommodation for service users. This meant that support for escalating energy bills was even more limited than domestic support. We argue that these commercial energy tariffs are punitive and undermine the ability of organisations to provide support. The energy efficiency of the sector is also a concern, especially given the loss of capital projects aimed at refurbishing hostels, centres, and other sites providing support to homeless people.

### Recommendation

There is urgent need for a review of energy tariffs and support offered to organisations providing services to homeless people, and for appropriate tariffs and discounts to be offered.

There is also an urgent need for rapid retrofit of non-domestic buildings, reversing the stalled nationwide retrofit programme. Retrofitting the aging built estate occupied by homelessness services is also essential, as it will reduce energy bills and further Net Zero targets.

## Related to homelessness policy:

### 5.3 Homelessness services are being undermined by increased energy costs and this needs to be recognised within homelessness strategy and contracting

Most homelessness services are funded by local authority commissioning. Local authority budgets have been cut by 27% since 2010 in England and face further reductions (LGA 2023b) homelessness services have lost over £1bn in funding and often seen their financial support become precarious (Blood et al, 2020). The impact of the energy crisis on homelessness services is significant in part because of the policy context. As the fuel poverty crisis hit, there were no reserves and no cuts left to be made across much of the homeless sector, i.e. paying the much higher gas and electricity bill often meant something else had to be cut or planned improvements shelved. As a result, existing good practice in fixed-site (hostel and supported housing) service provision is being undermined by homelessness services being unable to operate as effectively, specifically because of the effects of rising energy costs on day-to-day operations. Daycentre services, which offer a mix of food, support and also education, training and employment services are similarly affected.

### Recommendation

Allowances to cover the effects of increased energy costs need to be made in existing contracts and new contracts from local authorities for commissioned homelessness services and in directly provided local authority homelessness services. Local government cannot meet these costs without assistance from Westminster and the devolved national administrations.

### 5.4 Housing First is being severely undermined by the cost of living crisis

While Housing First is being widely encouraged as the best solution to long-term and repeated homelessness associated with high, multiple, and complex needs, including by central government (DLUHC, 2024), the capacity of Housing First to work effectively is being undermined by fuel poverty within the wider cost of living crisis. One aspect of this is that sustaining housing, even with the choice-based multidisciplinary case management offered by Housing First in place, is very difficult if high energy costs mean that even a social rented sector home is not affordable to run. There is good evidence that adherence to the core principles of Housing First, i.e. showing strong fidelity with the ethos of the model, is essential to successful outcomes (Aubry et al., 2021). An incapacity to deal with the effects of fuel poverty among the people using Housing First undermines fidelity and effectiveness.

## Recommendation

Housing First must be seen as part of an integrated, preventative and housing-led homelessness strategy at local and national level in England and have sufficient resources to function as intended if long-term and repeated homelessness associated with high and complex needs is to be effectively reduced and prevented. At the core of this is rapid provision housing solution that is adequate, affordable and secure, something that cannot be attained if energy bills are unmanageable on their own, let alone if fuel poverty is occurring alongside after housing cost poverty and food insecurity.

## 5.5 Staff working within homelessness services are being severely affected by the crisis

Reductions in funding for homelessness services have created a downward pressure on wages and conditions in the homelessness sector, to a point where many staff are being directly affected by the cost of living crisis and the specific effects of fuel poverty. A key element in maintaining homelessness service effectiveness beyond ensuring operational energy costs can be met is ensuring that services can pay their staff a real living wage.

## Recommendation

Ensuring homelessness services have enough funding to keep their lights and heating on is not enough, staff must have a real living wage, so their own housing stability and wellbeing is not threatened by unaffordable housing, food and energy costs. Again, financial assistance from central government is the only route by which this can be achieved.

## Related to broader social policies:

### 5.6 Deepening poverty and a lack of affordable housing need to be addressed in order to reduce homelessness.

The role of elevated fuel poverty in increasing the risks of homelessness within the wider cost of living crisis is significant because homelessness is always associated with poverty and often with destitution (Bramley and Fitzpatrick, 2018). In a context of ever-accelerating after housing cost poverty, huge increases in energy costs were and will be too much for families, couples and individuals who are at the edge of housing precarity (Francis-Devine, 2023).

It is important to highlight that none of this is new, energy, housing and food were not easily affordable to families, households and individuals who were in precarious situations prior to the Ukrainian war, or indeed prior to the pandemic. However, a reality of much higher energy costs that are here to stay, housing costs that never really seem to fall in a situation of undersupply of affordable homes that has now lasted for decades (Wilson and Barton, 2023b) and ongoing issues with food insecurity linked both to inflation and, more fundamentally, to sustained cuts and reductions in entitlement to welfare benefits (Power, 2022) has intensified these risks. On the evidence here, homelessness is increasing, becoming harder to prevent and harder to resolve at least in part, because of the specific effects of fuel poverty within the wider cost of living crisis. Given the structural nature of these problems, we argue here that structural changes are required.

## Recommendation

Increases in access to affordable housing supply, specifically **social housing**, lie at the solution to all forms of homelessness and housing exclusion. However, increasing social and affordable housing supply does not present a solution in and of itself. Many people will still face fuel poverty, even if housing costs fall, because that will continue to exist in a context of very high energy costs in a country with a thermally inefficient housing stock.

In the short term, the inadequate **welfare system** is actively causing and sustaining homelessness because it fails to cover reasonable housing, food, and energy costs. Discretionary Housing Payments and Local Welfare Support schemes can play an immediate role, but alongside wider reform, consideration might be given to permanent specific arrangements to ensure households at risk of homelessness and who are exiting homelessness have sufficient resources to cover energy costs and food, alongside being kept out of after housing cost poverty.

## 6. Concluding comments

A key reason for the introduction of the Homelessness Reduction Act (2017) was the potential that enhanced homelessness prevention will significantly reduce both the human and the financial costs of homelessness (Pleace and Culhane, 2016). Without sufficient affordable and particularly social rented housing supply, with the UK experiencing rates of absolute low income of 13% prior to housing costs and 17% after housing costs (Francis-Devine, 2023) homelessness will continue to rise (Fitzpatrick et al., 2023). Fuel poverty, if unaddressed, will continue to worsen the effects of after-housing cost poverty, and will undermine any attempt to increase housing affordability, i.e. if low income families and households can afford to rent, but not heat. Again, fuel poverty will both drive increases in homelessness that are strongly associated with poverty and destitution and make exits from homelessness for poor and destitute households much more difficult, even if affordable housing options exist.

Moreover, homelessness strategy is being undermined by insufficient attention being paid to fuel poverty. The UK has a small, high cost, high risk population of people experiencing homelessness who are characterised by very high rates of addiction, severe mental illness, poor physical health, limiting illness and disability and sustained and repeated contact with emergency and homelessness services, as well as the criminal justice system. Fuel poverty presents direct risks to this group of highly marginalised and vulnerable people. One risk is the heightened jeopardy of repeated homelessness because increasing fuel poverty brings them to a tipping point within the wider cost of living crisis, such as when a viable service option like Housing First is effectively undermined by fuel poverty and other unmanageable costs. Another is that, even where services like Housing First or supported housing can secure the right mix of housing and support, an exit from homelessness may be impossible because high energy costs, within the wider cost of living crisis, mean they will be in a state of net negative income, i.e. they literally cannot afford to sustain even the most basic living standard. The other risk, of course, is that the very homelessness services that people in this situation need, are themselves undermined by high energy costs within the wider cost of living crisis, restricting their operations and seeing their own staff enter situations of fuel poverty, after-housing cost poverty and food insecurity.

There is also a massive misdirection of resources in the UK in relation to homelessness. Sustained failures to increase affordable and, again, specifically social housing supply and cuts to the homelessness sector have created an ever-increasing level of temporary (emergency) accommodation use. The current spend on homeless households placed in temporary accommodation by local authorities is some £1.7bn (LGA, 2023) and there are reports of local authorities risking bankruptcy because they cannot meet spiking temporary accommodation costs (The Guardian 2023). The most recent available government data for England (June 2023) show 105,000 households of whom 68,000 were homeless families, containing 139,000



children, had been placed in temporary accommodation by local authorities (Department for Levelling Up, Housing & Communities, 2023b). Most of this expenditure is directed towards private sector landlords and hoteliers who charge premium rates for emergency/temporary accommodation which can often be of low standard. A failure to address fuel poverty, within the wider cost of living crisis, for people experiencing and at risk of homelessness will further increase the already enormous expenditure on emergency/temporary accommodation, while doing nothing to prevent or reduce homelessness.

In conclusion, this research has begun a desperately needed process of exploring the interrelationship between fuel poverty and homelessness. The interrelationship can be described as intersectional, i.e. to understand the effects of fuel poverty on homelessness there needs to be an awareness of the dynamics of homelessness, the ways in which fuel poverty relates to poverty and food insecurity within the wider cost of living crisis and the ways in which UK government has been significantly reducing social protection for citizens in a pattern extending back to the 1980s. This report represents the first step in understanding this interrelationship, and we call on colleagues within the fields of fuel poverty, housing, and homelessness research to extend knowledge in this area, and to recognise the need for more open minded, interdisciplinary, cross sectoral work in this space.

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