



Listen Up! Insight 4: The cost of living crisis

Welcome. This is the fourth in a series of Insights from [Listen Up!](#). Our lived experience-led project tackles homeless health inequalities by amplifying the voices of people experiencing homelessness to:

1. Increase key decision makers' awareness of the barriers to healthcare faced by people experiencing homelessness across the country
2. Create a movement of people experiencing homelessness, influencing decision makers and holding them to account for changes in practice and policy.

The Listen Up! team interviews people experiencing homelessness across England. Alongside asking core questions about healthcare, we ask thematic questions to allow us to generate rapid insights into new topics of interest.

This Insight looks at the cost of living crisis. It draws on interviews with **33** people experiencing homelessness and a selection of stories from **2** community reporters with experience of homelessness. We have included extracts from reporter stories and quotes from participant interviews to illustrate our key findings. Our recommended actions for change were coproduced at a webinar attended by **39** people with professional and/or personal experience of the issues.

Summary

- The way in which the cost of living affected people often depended on their housing and support situation, but not being able to afford the essentials wasn't a new thing for many people experiencing homelessness, who have been surviving for a long time
- Some participants explained how rising food, travel and rent costs – alongside the cost of juggling these – impacted both their physical and mental health
- People were angry and despondent about 'bearing the brunt' of the cost of living and were distrustful that anything would change
- These attitudes were often driven by the media and many people chose to disengage from the news for their mental health
- Some participants pointed to a continued dependency on voluntary services for their basic needs and ongoing cycles of homelessness, so didn't feel recent price rises so sharply



- Despite this, the prospect of moving into their own home and managing these costs caused a significant amount of anxiety and pushed recovery from homelessness even further out of reach.

Who we listened to

We spoke to 33 people across London and Bristol. About a third of the participants we spoke to were living in supported accommodation (a residential rehabilitation centre). We also visited three day centres. Over a third of our participants were sleeping rough when they spoke to us, and many more had experience of sleeping rough. We spoke to a small number of people living in social housing or hostels and shelters.

What we heard

1. The cost of living has always been a problem

People experiencing homelessness are at the sharp end of the cost of living crisis. Many have struggled with it for many years.

Some participants we spoke to weren't living independently and were heavily reliant on voluntary services to cover their basic needs – in some cases for significant periods of time. As such, some people didn't feel recent rises in prices so sharply themselves. However, the reliance on services often reflected experiences of being trapped in homelessness, exacerbated by recent increases in cost of living.

"I don't have income. I just rely on charity food and charity shelter to sleep. I don't experience this change in the cost of living."

"I've been coming here [the day centre] for 14 years coming up this October – they respond more than anybody else."

"The people we work with, people experiencing homelessness, have always been experiencing a cost of living crisis. They have always had problems paying their utility bills. They have always had trouble affording basic food, let alone a healthy diet." (From Charlie's report, [The Ongoing Cost of Living](#))

The reasons for not feeling a direct impact from recent higher costs of living differed depending on participants' housing situations. Some were sleeping rough and paying no bills or housing costs, some were staying in supported accommodation or homeless hostels and their housing costs were covered



by benefits paid directly to the provider. We know this can leave people trapped and unable to cover those same costs through paid employment. Those paying service charges were reliant on their housing providers to cover other living essentials.

“Yeah, I'm okay because I just pay the service charge. The rest, they are with the housing benefits and the owner, because they pay my house and I just need to pay my services.”

One participant highlighted how cycles of prison and homelessness remove responsibility over living expenses.

“In jail you don't pay for food and here it is included in the service payment. I haven't been here long enough to know if it has gone up much.”

Rising food costs were a concern but they didn't directly affect some participants. Some didn't have the advantage of somewhere they could prepare their own food.

“Being homeless, the price of the food is going up, but like I said, it's having the place to actually sit down and cook it and eat it myself, you know what I mean? [...] I have no way to go and chop up the fruit or the vegetable to make a meal.”

Reliance on services was a significant theme. There was widespread understanding of how the current cost of living crisis impacted society, but some people identified as feeling like they were outside of that experience. This posed barriers to a sense of independence and belonging; and perhaps pointed to some of the subtler but more pervasive impacts of the cost of living that we explore later in this insight.

“These kinds of places I come to [day centre] is my lifeline. It's my breadline. It's a whole lot.”

“It [cost of living] impacts on society. Absolutely, yeah. It doesn't impact on me as much. Because the simple reason is that I come here [day centre].”

Despite experiencing less obvious material impacts from the cost of living crisis than the general population, some participants did note strained relationships, as the family and friends who they would usually rely on faced their own financial struggles; and services had started to charge for hot meals or increased service charges. Given that these services are a 'lifeline' for people experiencing homelessness who might see themselves on the outside of society and usually unaffected, that they are being forced to introduce charges should be a concern.

“Lunch at the [day centre] used to be free but they started charging a pound two months ago [...] after 2:15pm, you can get it for free but there may be nothing left by then [...] sometimes you don't have a pound to get a meal.”



2. People were anxious about moving on

Where people weren't currently paying directly for housing costs or bills or were dependent on services, such as sleeping rough or living somewhere with a service charge – the prospect of moving into their own home and managing these costs caused anxiety, fear and concern.

This concern created an extra layer of uncertainty and another barrier to moving out of homelessness whilst navigating an already challenging system. Potential move-on options available came with a set of anxieties about affordability that, without the right support, were demotivating people and pushing recovery from homelessness even further out of reach.

"It makes me really anxious about moving to my own place."

"I can understand that there's people on the street who like it, who prefer that to living in a house, paying bills [...] I've got to put a fucking £300 a month just to get the electric working, things like that."

People were hearing increasingly about rising costs. Fears around affordability were sometimes heightened by experiences shared by friends or relatives who were already managing costs for bills. People felt the impact of the cost of living indirectly through others' anxieties.

"Talking to my sisters, they've noticed this, and they both work, but they're always complaining about the bills are all going up. But yeah, talking to my sisters makes my very anxious about the future."

Some participants talked about their fears of unexpected costs. For this participant, reliant on supported housing, it was hard to be confident of what housing costs would be, and without any income or safety net, the prospect of being 'hit' by them was a worry.

"I am very concerned, I'm afraid, when I leave here, if I get hit with this electric, water, and gas because I've heard that. Yeah, that's a big concern."

We heard many references to 'the future' alongside people's anxieties about this. While some participants were clear about their goals for stability and security, these were often in conflict with the realities of affordability, meaning moving out of homelessness felt less possible.

"I am worried about how I'm going to cover all of these costs in the future. Yeah, I'm trying not think that far ahead, to be honest, but it is concerning. I'm hearing about the energy prices and whatnot going up and having people paying stupid amounts. The people that I know from here have moved on to a move-on house [...] I want my own place so that I can show to the social services I can live independently and clean [...] That's my path where I want to go, I go down. But I don't know how I'm going to afford that."



3. People felt despondent and distrustful of change

We heard a significant amount of negative attitudes from participants when talking about the impact of the cost of living more broadly and what could be done to improve things. Some participants were very despondent and shared feelings of being abandoned or left behind by those in positions of power. There was a sense of a divide between people experiencing homelessness and where they were in relation to anyone who was able to change things. This led to feeling disenfranchised or powerless. Some people told us they felt they were bearing the brunt of the impact of the cost of living.

“It seems to be that with everything we are shouldering the price of everything, can it be? It just falls on our shoulders.”

“You just feel so powerless, and you eventually just try your best to ignore it, even though you can't when everything is going wrong, and everything is becoming more expensive. It's just a complete lack of concern.”

These attitudes marked a somewhat alternative narrative from participants who told us they didn't feel the changes to the cost of living as sharply as others. However, it also demonstrated a further sense that there's always been a cost of living crisis for people experiencing homelessness. We heard from participants with long-term experiences of poverty who were used to managing and getting on with it, and as such found it challenging to think of solutions.

[When asked what would help] *“That's a hard one because I wouldn't really know what to say. Because when I've got things to do, I just get my head around to do it. I do appreciate how hard some things are, but I don't know any other way.”*

Alongside those who were angry and despondent about the cost of living, some people were distrustful of change.

“It's just nobody really cares that you have to live through this rather than actually address the situation.”

“Yeah, you just feel despondent as well, because again, I don't think any political party is offering any solution.”

These attitudes – and people's anxieties about moving on – were driven in part by the news and media. Participants shared that they were choosing to disengage because of the impact it had on their stress and anxiety levels. Negative stories and hearing about the impact of the cost of living on society also caused frustration and feelings of fatalism. Some people simply chose to switch off from the news and cut themselves off from information. This could mean people are missing out on support.



“I've not read a newspaper or watched the news for nearly two years now and I've never... drives me around the bend. You find yourself getting frustrated.”

“I think because there is a lot of really negative stuff in the press about the cost of living it is becoming this really stressful issue. Right now, in recovery, I can't afford stress.”

“I'm not saying things aren't bad, but you know, I don't need to see a big headline on the newspaper telling me that it's even worse than what I think it's going to be. You know, so I'm just finding the whole thing is quite for one, it's quite depressing. For another, it's quite frightening. Not good. Not good for mine or a lot of people's mental health, you know.”

(From Karen's report, [The cost of Living](#))

4. The cost of living had an impact on people's health

Some participants did however, feel a sharp rise in prices, and this affected the quality of their diet, and focus and physical wellbeing, and increased stress and anxiety levels.

For the people we spoke to who regularly bought their own food; healthy and nutritious food was unaffordable, meaning they had to manage with less or go completely without the nutrients and vitamins recommended to them by health professionals. Worsened diets meant health and wellbeing suffered and caused a decline in physical health and focus.

“Eating healthy, first, that costs [...] I'm not eating as healthy as I normally would, but I'm trying to manage. If I can't eat well, then I feel it. I feel like I'm more sluggish. Sometimes you can't focus properly because certain things, even at certain times, they do things to you, mentally and physically.”

[When asked about food costs] *“The doctor knows I'm not getting enough nourishment in me, and I'm not getting enough iron, those are not getting a few things into me that I should be getting into me.”*

This created a further reliance on services such as day centres who had the facilities to provide balanced, nutritious and hot meals.

“I have to come to a place like here where they provide everything for you. It's like you even if I wanted some spag bol and to put in some white vegetables in or whatever. I can't do that. You know there's someone else to do it.”

People identified limited affordable housing options as a significant challenge, including privately rented properties which not only accepted housing benefits but also met the Local Housing Allowance. Often poor housing was the only option. On top of this, facing the prospect of homelessness and so few options impacted people's mental health.



“Yeah, you feel very dehumanised because you can't find a place [affordable housing]. Your options are so limited because you don't have much money.”

“But the fact that you claim the benefits really narrows the market view. It means you're going to probably get worse housing. The stress of trying to find a place is just huge.”

Even after finding housing, people said their health was impacted. Being forced into inadequate housing, often managing with little space and overcrowding, led to a ‘spiral effect’ and further impacted mental and physical health.

“Yeah, trying to find a flat whilst the prices all increased was really, really difficult, especially in London. It was almost hysterical. I ended up having to choose a place that was quite bad just because the bills were included. I said, obviously, that's just not a good thing if you're living in a place that is just quite small. I said earlier, that affects your mental health, physical health, everything.”

The ‘mental gymnastics’ of juggling these financial priorities such as food and housing, as well as transport and health, had a knock-on effect on stress and anxiety levels. While the cost of living has forced many people to make difficult choices; this was exacerbated for people experiencing homelessness who were living precariously and already struggling to make ends meet. Limited financial resources forced people to make difficult trade-offs that compromised their health and wellbeing.

“Panic, slightly. Food is a necessity. Depressing, as it would limit me from doing not just social things, but other productive things. Spending more money on food, which is less money to spend on travel... Which in a roundabout way, those productive things could be hospital appointments. It's all really a vicious circle.”

One participant explained how being unable to cover basic costs (in this case having phone credit to look for properties) trapped them further in homelessness.

“I need to call people and just can't do anything about it. Estate agencies, I'd like to call to see if they could view a flat and stuff like that. I can't do nothing about it. Again, I'd have to come to a homeless centre and I have to ask to use their phone if it's okay with them. It's just stuff like that. I have to juggle way around things if that makes sense.”

One of our community reporters identified that limited or no phone credit was similarly a barrier to accessing healthcare as more and more services introduce charges.

“For one, if they haven't got a mobile phone, they wouldn't have a cat in hell's chance of ringing round to find a dentist that's taking on new patients. Then if they have a phone, but they haven't got much credit on the phone, they haven't got a cat in hell's chance again because it took me all day Friday, Saturday morning, and most of Monday.” (From Karen's report, [Decaying Dentistry](#))



Many people spoke about the things that gave them ‘joy’ and added pleasure to their day-to-day life, small things such as clothes, coffee or tobacco. As prices increased, buying those became hard or impossible choices. Having ‘joy’ and ‘choice’ taken away had an impact on people’s mental health. A lack of autonomy over spending added to feelings of frustration or anxiety and in some cases perpetuated existing mental health conditions.

“I only have a few pleasures in life. And when I think back, all these little pleasures that I like, I'm an anaemic person with long-term depression, anxiety, stress. I mean I can't afford to buy myself a t-shirt. It does make me feel anxious.”

Some participants told us that they wanted to be able to save to enjoy unexpected events, such as a special occasion, and that they didn’t have the autonomy or means for this. We know that often people experiencing homelessness have limited choice or control over their situation and this further perpetuates a lack of agency.

“You want to have a little bit of money to obviously have some luxury things too (...) you want to have a bit more money to put to the side just in case there's a very big day, do you know what I mean?”

What action is needed

We asked participants what would help to improve the cost of living crisis and discussed all our findings during our ‘Insights to Action’ webinar in April 2024 with people with professional and/or personal experience of the issues. Actions and solutions identified were:

- **Housing providers** and **local authorities** should provide clear and accessible information for people using prepayment meters and pay as you go energy to help manage fears of unexpected costs
- **Commissioners** and **service providers** should introduce advocates to specifically speak to people about moving on to independent accommodation
- **Service providers** and **commissioners** should provide up to date and robust training (including for staff) to give people confidence navigating benefits, money, bills and housing options
- **Government** and **service providers** should ensure people are on the correct benefits and provide more support as people move into work and/or independent housing
- **Commissioners** and **local authorities** should advertise the latest round of the Household Support Fund and work alongside people with experience of homelessness and services to ensure it is accessible to those most in need



- **Government** and **commissioners** should meaningfully involve communities impacted by the cost of living in decision making and policy creation
- **Government** should increase housing benefit to cover the true cost of renting and consider introducing rent caps
- **Government** should ensure the Decent Homes Standard (which would include regulating energy efficiency) is applied to private rented accommodation as part of the Renters Reform Bill
- **Researchers** should investigate the impact of cost of living on frontline staff and how this impacts service delivery.

How you can get involved

To hear more about future Insights, workshops for co-developing recommendations, and the new Action Hub, please [join our mailing list](#).

For more information about the Listen Up! project please visit: groundswell.org.uk/listenup/

The reporter stories cited in this Insight are:

- [The Ongoing Cost of Living Crisis](#) by Charlie (August 2024)
- [Cost of Living](#) by Karen (November 2022)
- [Decaying Dentistry](#) by Karen (April 2024)

All the Listen Up! reporter stories are available on our hub: groundswell-listenup-hub.org/

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