Housing and hardship

A Living Costs in Context webinar report

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Summary

Problems with housing are a common route through which people are pulled into hardship.[1] For many people on low incomes, rent absorbs so much of their income that food, heating, transport and basic household goods become unaffordable. When social security fails to cover housing costs, and when poor quality, inappropriate, or insecure housing creates additional costs, people are pushed towards food banks and charitable food providers.[2,3]

This report summarises the findings of a webinar and call for evidence run by organisations working across the charitable food aid sector on housing and hardship. The submissions, mainly from organisations working at the forefront of supporting people on low incomes, consistently highlighted that housing in the UK is unaffordable for many, particularly those facing hardship. Respondents argued that gaps and inadequacies in the systems designed to support people to meet housing costs, such as social security, forced many people to access charitable food aid.

Submissions described housing as poor quality and inappropriate in both the private and social rented sectors. They described temporary accommodation as being particularly poor. Respondents pointed to damp, cold, mouldy housing that is too often poorly connected to transport or support networks. They also identified the lack of furnishings like white goods, carpets and curtains in social housing as forcing people further into hardship, as buying them meant people could not afford the essentials.

The submissions identified a need for policy and practice change in the following areas:

- **Social security:** Social security is inadequate. Submissions referenced Local Housing Allowance being frozen and falling far below rents; Universal Credit overall being too low; the benefit cap, the ‘bedroom tax’, deductions or sanctions reducing social security payments; and delays in social security decisions or payments causing problems for people. Lifting the freeze on Local Housing Allowance, and creating a permanent link between rents and support, along with addressing the other issues raised, would protect more people from runaway rental costs.
- **Social housing:** The flipside of inadequate incomes is high housing costs. Social housing offers housing at a cost significantly lower than private rents. Yet it is clear there isn’t enough social housing to meet need. Governments at all levels should look at all the ways they can

[1] Weekes, T, et al, (2025), *Hunger in the UK 2025*, Trussell https://cms.trussell.org.uk/sites/default/files/2025-11/hunger_in_the_uk_261125.pdf

[2] Citizens Advice, (2024), Uprating Local Housing Allowance: Briefing Note, https://www.citizensadvice.org.uk/policy/publications/uprating-local-housingallowance-briefing-note/

[3] Weekes, T, Ball, E, and Padgett, S, (2025), *The Cost of Hunger and Hardship,* Trussell, https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report

increase the supply of social housing, including building more, buying houses, and facilitating the efforts of councils and housing associations to do so.

- **Private rented sector affordability:** The sector with the highest housing costs relative to incomes is the private rented sector. Most respondents referred to this as an issue, and discussed how this caused a wide range of problems, from an inability to afford other essentials to homelessness. Rent controls, with the right safeguards, could reduce private rents, and make the sector more affordable, and was cited by respondents. Creating a permanent link between rent and Local Housing Allowance would also aid with affordability.
- **Housing quality:** The poor quality of housing available – especially to people on lower incomes – was another consistent theme of the responses. This was true across housing types. Damp, mould and poor ventilation; poor insulation and heating; and poor community infrastructure, such as transport and childcare options, were often cited. Improving regulation and boosting provision of housing services should be considered, building on welcome progress with the introduction of Awaab's Law, along with improving enforcement. It is also crucial that social housing has the fittings and furnishings people require when they move in, such as curtains and carpets.
- **Temporary accommodation:** The quality and appropriateness of temporary accommodation was criticised by many of the submissions. Governments of all levels should provide temporary accommodation that is safe, with appropriate amenities such as fully equipped kitchens and white goods and located in an area appropriate for the household. However, governments should also be clear that temporary accommodation remains a form of homelessness, and should be genuinely temporary - decent, affordable, permanent housing is the aim.
- **Transition points:** People going through significant transitions in their lives were often found to be at higher risk of ending up in poor quality or unaffordable accommodation or not being able to find accommodation at all. This includes people leaving care, people leaving prison, people going through relationship breakdowns, people being evicted, people moving from asylum to refugee status, people leaving situations of domestic abuse and more. It is crucial that in each of these circumstances there is affordable, decent quality housing available quickly.

Background and context

Living Costs in Context webinar series

This work brings together a group of organisations working across charitable food aid provision, research and policy, including Feeding Britain, the Food Foundation, the Independent Food Aid Network (IFAN), the London School of Hygiene and Tropical Medicine (LSHTM), Sustain and Trussell. These organisations are working together to strengthen understanding of the drivers of hardship and reduce the need for charitable food support by focusing on the systems that shape people's ability to afford the essentials.

Living Costs in Context is a series of evidence-led policy webinars convened by these organisations to bring together frontline organisations, researchers, and sector partners to share evidence on how different systems shape people's ability to afford the essentials. Each session focuses on a specific aspect of this, drawing on evidence from across the UK, and is designed to ensure that this insight is clearly heard and understood by policymakers. Evidence gathered through the series contributes to a series of reports and a wider synthesis of findings. This report draws on the second webinar in the series, which focused on housing and hardship. The following analysis is based on 32 submissions - five oral submissions at the webinar, and 27 written submissions. This includes evidence drawn from organisations that provide charitable food aid, advice, housing support, and research.

Why housing and hardship?

Most households in the UK spend more on housing than anything else. The impacts of this are felt most among people experiencing hardship. In recent decades the cost of housing has increased relative to incomes, and more people have been forced into unaffordable housing in the private rented sector. This has led to an increased need for charitable food aid.

- Over a quarter of people privately renting (28%) experienced food insecurity in 2024, compared with just one in 12 (8%) homeowners.[4]
- There were 4.5m households in the UK with unaffordable housing costs, with 80% of these being renters.[5]
- It's getting worse. In England, low income households in the private rented sector were spending an average of 63% of their income on rent in 2023/24, compared with 56% in 2019/20.[6]

But it's not just that housing is unaffordable – many of the systems in place to support people with housing costs are inadequate, and the quality of housing is too often inappropriate too. Freezes in Local Housing Allowance, the benefit cap, and inappropriate temporary housing too often leave people unsafe in their own home, and unable to afford the essentials. Unaffordable, insecure housing can also lead to homelessness, with two fifths (41%) of people referred to Trussell food banks having experienced some form of homelessness in the past year.[7]

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[4] Weekes, T, et al, (2025), *Hunger in the UK 2025*, Trussell https://cms.trussell.org.uk/sites/default/files/2025-11/hunger_in_the_uk_261125.pdf

[5] Hobbs, M S, Parkes, H, and Walden, T, (2026), *High Housing Costs in the Private Rental Sector – The Case for Action*, Institute for Public Policy Research https://www.ippr.org/articles/housing-costs-in-the-private-rental-sector

[6] Shelter, (2025), *Low income tenants spending nearly two thirds of income on rent as no fault bailiff evictions continue to rise* https://england.shelter.org.uk/media/press_release/low-income_tenants_spending_nearly_two_thirds_of_income_on_rent_as_no_fault_bailiff_evictions_continue_to_rise_

[7] Weekes, T, et al, (2025), *Hunger in the UK 2025*, Trussell https://cms.trussell.org.uk/sites/default/files/2025-11/hunger_in_the_uk_261125.pdf

Housing and hardship often reinforce each other in a vicious cycle. A lack of affordable housing can push people into financial difficulty, while those facing financial challenges for other reasons are more likely to end up in housing that is unaffordable, unsuitable, or insecure.[8]

Many of these issues exist across the UK, with evidence that unaffordability, poor quality and insecure housing, and inadequate support are common in Scotland, Wales, England and Northern Ireland.

"The clients that we see that are going home tonight, their lives are different, their cupboards are sparse, their house is cold and mouldy. Their homes are not the sanctuary that they should be. And if we're not secure and safe and able to relax in our own home, that impacts every single part of our lives on the most fundamental level."

Evidence submitted for this webinar by a charitable food provider

There is intense interest in tackling the issues in housing, and an appetite for solutions. In England, UK government's focus on increasing the supply of council housing, through the Social and Affordable Homes Programme, and legislative action, is a step in the right direction. So is movement on the conditions of private renters, including on making private rented contracts more secure, through the Renters' Rights Act. The manifestos of the new governments in Scotland and Wales also prominently feature interventions on housing.

Effective and resilient systems of support for groups facing hardship due to housing issues are central to delivering the UK government's commitment to end mass dependence on emergency food parcels, and to supporting communities and the wider economy. In the context of ongoing global volatility, where the costs of many of our household essentials are unpredictable, it's crucial that the biggest cost facing many people in hardship, housing, is made affordable for people on the lowest incomes.

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[8] Weekes, T, Ball, E, and Padgett, S, (2025), *The Cost of Hunger and Hardship,* Trussell, https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report

Analysis

It is clear from the evidence submitted that housing in the UK forces people into hardship through cost, insecurity and poor quality, and the support systems there to help people are inadequate to meet their needs. When these systems fail, people are pushed further into hardship, forced to turn to charity to put food on the table and more likely to find themselves in a cycle of instability that is difficult to break.

Social security not keeping pace with housing costs

Every respondent discussed how social security was inadequate in meeting rising housing costs. The submissions emphasised the role of the freeze on Local Housing Allowance (LHA) within Universal Credit, alongside rapid rent increases, as significant drivers of hardship. Evidence consistently emphasised the shortfall between housing benefit and local rents, meaning housing costs ate into household budgets and left people unable to afford other essentials, such as utility bills, food, toiletries and transport. Respondents emphasised that it was not a case of "poor financial management" but rather "structural gaps" between incomes and rent.

Respondents gave examples of new housing developments that advertised "affordable" properties that were significantly more expensive than LHA rates. Due to the inadequacy of LHA, people frequently rely on social security support for health conditions and disabilities to cover housing and other essential costs.

Evidence also underlined how housing benefit failed to cover related costs incurred by renters, such as service charges, management fees, and shared utility charges. These additional fees were often referred to as "hidden costs" and could represent an unaffordable and unexpected additional burden for low-income households. Shared utility charges also trap tenants into costly contracts and restrict them from 'shopping around' for more affordable rates. The benefit cap was also highlighted as further reducing the amount people received to support with their rent.

Delays and difficulties accessing disability-related social security payments often left people unable to afford housing costs, as well as other essential costs, putting greater strain on household budgets and increasing the risk of accruing debt and experiencing hardship. The process of appealing benefit decisions, particularly in relation to Personal Independence Payment (PIP), was described as a time-consuming and mentally draining experience that collided with the detrimental impacts of high housing costs, inadequate income and hardship.[9]

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[9] Manji, A, and Bannister, L, (2026), *Making PIP work: six reforms to build security, remove fear and reduce hardship,* Trussell, forthcoming

Case study: Christa

"she found a one-bedroom flat in Hackney for £1,600 per month, well below the local average rent of around £2,600. Universal Credit would only cover £1,315 of her rent, leaving a monthly shortfall of £284.50 and leading to ongoing arrears. Furthermore, due to the benefit cap, she received £0 for daily living costs. Although her PIP application was successful at the first decision, the process took several months. During this time, she remained subject to the benefit cap, leaving her unable to afford any basic essentials. As a result, Christa relied completely on emergency support. We provided food and fuel vouchers throughout the entire period and support with grant applications for essential items such as clothing, toiletries, household essentials... This case highlights how high housing costs, combined with low LHA rates and the benefit cap, can leave people unable to afford basic needs. It also demonstrates how delays in disability benefit decisions can prolong financial hardship." *Evidence submitted for this webinar by a charitable food provider*

Some mentioned that sudden drops in incomes were particularly harmful, with benefit delays, sanctions and deductions leaving people unable to cover their housing costs and contributing to hardship. Irregular or insecure employment and job loss were also frequently cited as reasons why people were left unable to cover their housing costs and falling into hardship, compounding the low wages many received when working.

Due to a shortage of smaller one- or two-bedroom properties, some people were allocated or had to remain in a larger home and were thus liable for the 'bedroom tax', a reduction in income which pushed many people even deeper into hardship and at risk of hunger and homelessness. Trussell research found that an increase in the number of households subject to removal of the spare room subsidy ('bedroom tax') of 100 was associated with an increase in the number of food parcels by 46 in a typical local authority.[10]

A number of the submissions suggested increases in social security, and interventions that might reduce rents such as increasing the supply of council housing and rental caps, as potential remedies for a number of the issues identified above.

High cost of renting in the private rented sector

Almost all submissions referred to the high cost of monthly rent in the private rented sector. However, these weren't the only costs of renting highlighted. Respondents discussed the high costs associated with moving house, specifically fees to transport furniture, the cost of new furniture, and deposits that are typically equivalent to five weeks rent. Research from Shelter found that renters

[10] Bramley, G, et al, (2021), *State of Hunger: Building the evidence on poverty, destitution, and food insecurity in the UK*, Trussell https://cms.trussell.org.uk/sites/default/files/wp-assets/State-of-Hunger-2021-Report-Final.pdf

lose an average of £1,245 in unrecoverable expenses and upfront costs for every forced move.[11] These costs acted as a disincentive for moving to a more affordable property. When settled in a property, energy bills were frequently cited as a considerable cost which, alongside unaffordable rents, led to mounting debts and hardship.

Individual circumstances can put some people at risk

A common theme in responses was pointing out how individual circumstances can make people more vulnerable. Significant changes in life circumstances were part of this picture, with experiences like relationship breakdown, leaving care, and leaving prison, were identified as moments where housing could be a significant problem, sometimes linked to the costs of moving house, and sometimes linked to a reduction in household income.

Housing was also cited as being a significant issue for people transitioning from asylum seeker to refugee status, where they were evicted at short notice from the housing provided under the asylum system without time to find suitable accommodation elsewhere. We also heard from organisations supporting people leaving situations of domestic abuse, who were often given housing that was too far away from support networks.

The lack of social housing is pushing people into unaffordable private renting

Many submissions flagged the lack of affordability of some housing sectors – particularly the private rented sector, but also other housing types like supported housing. There was broad consensus that social homes are more affordable for people on low incomes, but the supply of social housing is insufficient, reflecting the legacy of the Right to Buy, and the social housing waiting list is at its longest since 2014.[12]

“There is also a lack of affordable housing options, with many clients unable to access suitable social housing and private rented accommodation being unaffordable or insecure.”

Evidence submitted for this webinar by a charitable food provider

[11] Shelter, (2024), *Unwanted moves cost renters more than half a billion pounds a year*, https://england.shelter.org.uk/media/press_release/unwanted_moves_cost_renters_more_than_half_a_billion_pounds_a_year_

[12] Ministry of Housing, Communities and Local Government, (2025), *Social housing lettings in England, tenants: April 2024 to March 2025*, https://www.gov.uk/government/statistics/social-housing-lettings-in-england-april-2024-to-march-2025/social-housing-lettings-in-england-tenants-april-2024-to-march-2025

Some respondents expressed a lack of trust in landlords in the private rented sector, although there was some optimism that the Renters' Rights Act might improve aspects of renters' experiences.

Housing failings drive up debt, harm health, and cut people off from work, childcare and support

Housing failings can have significant impacts on people's lives. Evidence highlighted how people fell behind on their rental payments and accrued arrears. The penalties for failing to pay these debts are high, including repossession and eviction, and put people at risk of taking out payday loans. One respondent reported that they had seen rent arrears as high as £50,000, adding that this was an insurmountable burden for a low-income household and that debt advisers could struggle to find ways to support people with this type of debt.

A lack of community infrastructure was often raised in relation to people who were offered housing, including temporary accommodation, away from their support networks, or in rural areas. A lack of childcare availability, and poor transport links, affected people's ability to seek and secure employment, demonstrating the importance of an appropriate location for housing, as well as appropriate cost.

Temporary accommodation was identified as being a type of accommodation that often comes without sufficient community infrastructure, is of poor quality, and has insufficient fixtures and fittings, including white goods. This type of accommodation is often provided to people facing very difficult circumstances, and this poor quality of accommodation can significantly worsen their issues.

We often heard how people on low incomes experience poor housing conditions, such as damp, mould, and pests. This was discussed as having a negative impact on the health of people facing hardship. The evidence provided made the case that high housing costs and poor quality of housing can deepen mental health problems for people facing hardship, and that poor quality housing, such as housing that has inadequate kitchen facilities, ventilation or heating, can cause health issues too.

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Advice and support services cannot compensate for structural failure

Council-run housing support services were seen as being welcome, but too often ineffective. This included their role in the quality of housing in the private rented sector, as well as in providing appropriate accommodation in circumstances of homelessness. Many made the point that holistic support and advice provided by charities can be effective, but that it was usually insufficient in the face of the scale of the problem of unaffordable, low quality housing.

Policy implications

If governments and policymakers at all levels, across the UK, want to drive real progress in housing, they should work with community organisations and consider the following solutions:

- **Strengthen social security:**
    - Lift the freeze on Local Housing Allowance, and create a permanent link between rents and support, to protect more people from runaway rental costs.
    - Increase the basic rate of Universal Credit and implement an Essentials Guarantee.
    - Address the issues caused by the benefit cap, the bedroom tax, deductions from social security payments, and punitive sanctions, which reduce already inadequate payments even further.
    - Address delays in social security decisions and payments that lead to gaps in income.
- **Increase access to social housing:**
    - Support an increase in the supply of social housing, including building more, buying houses, and facilitating the efforts of councils to do so.
    - Make sure social housing has the facilities people require when they move in, such as curtains and carpets, so people aren't forced to access charitable food aid by having to buy expensive items.
- **Reduce costs in the private rented sector:**
    - Carefully design and implement rent controls, including trialling caps on rent increases both within and between tenancies, to make rents more affordable. These should draw on the growing base of promising evidence on how negative impacts can be avoided and housing quality, housing availability and rates of house building can be maintained. Ideas for how this can be done can be found in recent JRF,[13] NEF[14] and IPPR[15] reports. Alongside substantial benefits to private renters, this would also help to reduce government spend on housing benefit.

[13] Worsdale, R, et al, (2026), *How tax reform would make rent controls feasible to deliver*, Joseph Rowntree Foundation https://www.jrf.org.uk/housing/how-tax-reform-would-make-rent-controls-feasible-to-deliver

[14] Bangham, G, et al, (2026), *A Modern System for Fair Rents*, New Economics Foundation https://neweconomicsf.files.svdcdn.com/production/files/A-modern-system-for-fair-rents.pdf?dm=1778670498

[15] Hobbs, M S, Parkes, H, and Walden, T, (2026), *High Housing Costs in the Private Rental Sector – The Case for Action*, Institute for Public Policy Research https://www.ippr.org/articles/housing-costs-in-the-private-rental-sector

- **Improve housing quality, especially in temporary accommodation:**
  - Improve regulation, building on and including full implementation of Awaab's Law.
  - Improve enforcement of existing regulations, and boost provision of housing services.
  - Make available temporary accommodation that is safe, with appropriate amenities such as fully equipped kitchens and white goods, and located in an area appropriate for the household.
- **Make sure suitable support is available during major life changes:**
  - Make available affordable, decent quality, appropriate housing for people going through transition periods, including people leaving care, people leaving prison, people going through relationship breakdowns, people being evicted, people moving from asylum support, and people leaving domestic abuse situations.
  - Make available a greater range of types of council housing, from one-bedroom apartments to five-bedroom houses, to suit all needs.

Methods

Evidence for this report was submitted via the second Living Costs in Context webinar on housing and hardship. We received 32 submissions in total, from 26 organisations, including 18 from organisations focused on food, four from organisations focused on advice, two from organisations focused on housing, one from an academic, and one from an organisation focused on community. Oral submissions given at the seminar made up five of the submissions, while written submissions made up 27. The submissions were coded and analysed using a thematic approach to identify recurring drivers of hardship. Relevant research and statistics have been used to provide context for this work. It should be noted that the evidence submitted is not nationally representative and is limited in scope.

We would like to thank everyone who provided submissions to the call for evidence.

Living Costs in Context is an evidence-led series bringing together organisations working across charitable food aid provision, research and policy. Through webinars, reports and shared evidence-gathering, we are exploring how the systems people rely on shape their ability to afford the essentials. Together, we aim to strengthen understanding of the drivers of hardship and support action to reduce the need for charitable food support in the UK.

Find out more here: https://www.trussell.org.uk/news-and-research/publications