



UNIVERSITY
of York

The York Policy Engine

STICKING PLASTERS AND SYSTEMIC SOLUTIONS

**COST OF LIVING
RESPONSES
IN THE UK**

A report by the University of York
Cost of Living Research Group

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FOREWORD FROM CHANGING REALITIES PARTICIPANTS

To all who are listening or reading

We urge you to sit up and take notice!

We must stop the Government from waging war on its fellow citizens.

*Poverty continues gripping our nation
In the vicious vice of austerity
Still no absolutism
From sticking plaster solutions
Proffered by those in power
In denial
Of their citizens' desperate situation.*

We are here, joining our voices, our lived experiences, to show how it hurts everything ... EVERYTHING ... when we allow people to live in poverty.

Our cold home in winter is literally shortening our lives, making the time we do have unbearable. My daughter and I both have medical problems that are worsened by extreme cold but there is just no possibility that I can use any sort of heating due to the cost.

As winter settled in, I realised that my home lacked the necessary insulation and heating to keep me warm. The frigid air seeped through the cracks in the windows and doors, making it almost unbearable to stay indoors.

I lost the ability to read my own body, the first time I was past almost starving. It was as though the relationship between my mind and body had been shut down. I still don't fully have that back. How can I shield my son? I can't.

Living in such conditions not only affected my physical well-being but also took a toll on my mental state. The constant struggle a source of stress and anxiety. Every day, I would wake up dreading the long hours ahead spent in discomfort.

I was told to look after my young children, but look – career wise – what that did to me? Scrambling for meals in foodbanks, mending old secondhand school jumpers, it is like society counts us like a number.

*Freezing, being hungry, no let-up ever, takes a huge toll on your body.
I never knew that. That everything could be so hard.*

Worrying how I'm going to afford petrol, crying in the car after the food shop because it's cost too much and now I can't pay the bills, already maxed out the credit card by putting the school dinners on it, fearful for the 6 week holiday and the need to

find nearly £800 for childcare as universal credit refuse to pay childcare in advance. I work full time and a single parent – what more can I do?

Born into poverty, a little boy supposed to become a man ... 14 years old given a surprise diagnosis. New identity to view also gives the world a different view of how they see you ... anxiety and the world both feeling even bigger, heavier, darker and crueller ... Children's rights in European Union are to respect protect and promotion, it's about time you all get that into motion!

I'm so afraid of what is coming.

If there is no money, and there is no change, then there is no hope.

We need a solution!

We need politicians to follow through with promises. We deserve to be treated as human beings BY human beings, not just as numbers. Statistics. Devastated and desperate.

There is no future for anyone if we don't take care of now! Our lives are at stake. Where are you? What are you waiting for? See us! Hear us! Stop avoiding our children's cries as waves of poverty drag us down. It doesn't have to be this way. Stop crushing and start building!

*Please, we beg of you –
Hold fast and true
To compassion and decency.
Find an equitable way
Of Changing Realities
So all families may thrive anew.*

We talk of partnership? Join our cause to build a better world. A better UK. A better life with enough to go around. It is possible if we act now as a movement for change. To safeguard the future. A future where children can grow with ambition and aspiration. In a successfully structured society with drive and progress. By solving poverty and strengthening current safety nets, the burden of ill health, both physical and mental, could be lifted. People more productive. All by opening the door to a society that is fair to all. It can be done.

But we need you to fight for what is right. It is time for a new manifesto.

We are deflated, let down, and we are tired beyond belief. But we will keep putting our voice ahead of our struggles in the hope that others won't have to go through the same. And we will not go away until there is change.

We can't.

There is nowhere left for us to go.

Changing Realities Participants, a collaboration documenting life on a low income

FOREWORD FROM YORK COST OF LIVING RESEARCH GROUP LEAD

Money really matters for health and wellbeing. The amount of money that people have, the amount they have relative to other people, and the gap between rich and poor are all incontrovertibly related to both physical and mental health, across the population. British researchers have been world leaders in establishing these truths.

Poverty and inequality have risen in the UK in recent decades: we are the 7th most unequal country in the OECD and have the 7th largest poverty gap. Meanwhile, British health has slipped down the international league tables and we find ourselves dismally behind: ranking 24th out of rich countries for life expectancy, 27th for infant mortality, second worst in Europe for excess deaths during the pandemic, 30th for obesity and with shocking differences in all of these statistics between the most deprived of our communities compared to the most affluent.

At the University of York, we have a long tradition of groundbreaking research on poverty, inequality, social justice, social policy, and politics. Now, as a University for Public Good, we bring together our expertise in the York Cost of Living Research Group to focus on the drivers of the cost of living, and the impacts on the wellbeing of people and communities. During the current crisis we have funded real time research projects in areas of key concern, including fuel, food and housing insecurity. In this report we show how some people, including lone parents, larger families, and households at risk of homelessness, miss out on social security and social protection, undermining livelihoods and wellbeing. Our work points to significant deficits in current policy responses as living costs rise, reflecting a 'sticking plaster' approach to the crisis. The persistence of inequalities in income and livelihood security in this country reflect a much bigger and longer crisis in our social security system, and in our systems of local and national governance.

This leads us to make policy recommendations that focus on longer-term social security redesign as well as changes that should happen immediately, which have, at their heart, principles of upholding social rights, income and livelihood security and assuring dignity and control.



Professor Kate Pickett,
University of York Cost of Living Research Group Lead

EXECUTIVE SUMMARY

60 Second Summary

The UK's social safety net is failing. Evidence from our research with families living on a low income, people experiencing fuel poverty, and on local government cost of living responses, shows that the social security system and Westminster government's specific cost of living support measures are not protecting people from the worst impacts of the cost of living crisis. Inequality prevails.

We need structural reform and redesign of the tax and benefit system to centre the rights of the people it supports, ensure dignity, and a decent standard of living for everyone in the UK. This will take time, but interim measures, such as reversing current limits on people's social security entitlements (via removing the benefit cap and two-child limit) would not only protect families from the worst impacts of the cost of living crisis, ahead of wider reform, but also make a vital difference to over 1.5 million children overnight. Policies like the benefit cap and two-child limit disproportionately burden single-parent households and larger families, pushing them to breaking point.

“Now it's not a choice between heating or eating because you can't afford to do any”

Lexie H, Changing Realities

Fuel poverty has risen alarmingly since 2021. Households with a low-income are being hit hard, and the Westminster government's Energy Price Guarantee has done little to alleviate hardship. Initiatives such as a social energy tariff could target support to households most vulnerable to fuel poverty.

Many local authorities have stepped up in responding to the cost of living crisis, offering crucial support to communities. Whilst they have increasing responsibility for meeting local needs, austerity-driven limits to administrative capacity, uncertain funding and discretionary decision-making has led to significant variations in support across the country. Local authorities need stable, long-term and predictable funding to deliver the best support to their residents.

Key facts and figures

Child poverty and the social security system

1 in 10

children live in households affected by the two-child limit (1.5 million children)



280,000

children are affected by the benefits cap, with affected families losing an average of £50 per week although the amount capped varies widely from this



110,000

children (32,000 households) are affected by both the two-child limit and benefits cap

Abolishing the two-child limit and benefits cap would help lift over

1.5m

children out of poverty; making a particular difference to households less able to increase their income through employment, including lone parents and families with younger children

Fuel poverty

1 in 10

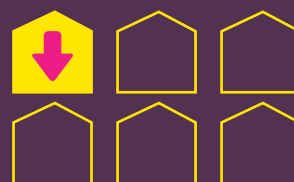
households are affected by fuel poverty



3 in 10

lone parent households with two or more children are in fuel poverty

Of the poorest 10% of households, more than 1 in 6 are in fuel poverty



There are significant regional inequalities and racialised inequalities in fuel poverty: the fuel poverty rate in households where the ethnic origin of the head is Black or Black British is double (28%) that of households where the head is White (14%)

1 in 3 households in fuel poverty (around 1.75 million) have been ineligible for Westminster government cost of living mitigations

The view from local government

8 out of 10

local councillors say that, in their area, children in low income families are at risk of destitution



7 out of 10

local councillors say that their local authority would not be well equipped to respond to another financial shock in the future

7 out of 10

local councillors say that health and social care services in their local authority do not have sufficient resources to cope with current pressures

Policy recommendations

Long-term reforms to rebuild the UK's national social protection system

1

Establish the right to a sufficient income in law by legally tying rates of social security support to the cost of living

2

Establish the right to a secure income by removing the mandatory assessment period for Universal Credit

3

Invest in local expertise to meet specific needs by committing long-term funding for local authorities to provide targeted additional support in their area

Immediate measures to mitigate impacts of the cost of living crisis

4

Reverse rising child poverty by removing the two-child limit and the benefit cap

5

Strengthen protections against fuel poverty by widening eligibility for energy relief measures and explore targeted energy pricing support through social tariffs

6

Bring in a stable and predictable funding package for local authority welfare provision by committing to a further 5 years of the Household Support Fund

A SOCIAL (IN)SECURITY SYSTEM

The country is currently experiencing a 'polycrisis', due to the overlapping impacts of the COVID-19 pandemic and rising costs of living, and this is exposing persistent and deep deficiencies that exist in the UK's social security system. Policies that limit entitlement, including the benefit cap and two-child limit, are known to disproportionately affect single parent households and larger families.

Despite people's creativity and resilience, our research shows households with a low income are at breaking point, with the Westminster government's cost of living payments scarcely scratching the surface of need. Our evidence points towards a need to fundamentally rebuild our social security system, prioritising the dignity and rights of people receiving support.

'Polycrisis' has exposed persistent failings in our social security system

There have been sustained and significant cuts to social security benefits over the past decade. The Women's Budget Group estimates that by 2021-22, policy changes had led to a net £38.6 bn reduction in social security benefit spending per year in real terms¹. The cuts have come in different forms, with some reducing entitlements and some reducing levels of support, and they have fallen unevenly: with the poorest households suffering the most from cuts to benefit levels, as well as cuts to public services².

The pandemic and cost of living crisis have brutally exposed weaknesses in social security that have been opened up by these cuts. Families struggling to make ends meet before the costs of everyday essentials began to soar have faced impossible trade-offs: whether to pay for food or fuel, whether to buy school uniforms or pay for school meals, whether to put aside a little money for Christmas presents or pay immediate bills.

The realities of life on a low income

Covid Realities and Changing Realities,³ our collaborative research with parents and carers documenting life on a low income since 2020, demonstrates that, even before living costs began to rise in 2022, people were reaching breaking point. As bills and prices began to rise in early 2022, it became increasingly difficult for families to meet basic needs, and deal with the stress and anxiety of managing competing priorities with limited financial resources:

To cut costs we go without heating. There is quite simply nothing left to cut back on. Our food spend has become minimal. There are some weeks where my children spend the weekend at their grandparents'. I am aware we are incredibly lucky to have that option, however if our situation was different I would have preferred to not be so reliant – Aurora

Trying to meet the needs of my family and myself on a very low budget and keep an acceptable quality of life for us all is a huge burden and the stress takes a toll. I lie

awake at night working out how I can make healthy meals and still have enough money left for bills, or how I can reduce spending to cover an unexpected cost. – Lili K

'These pressures intensified during 2022 as living costs continued to rise, while the arrival of cold weather placed additional pressure on energy costs:

I'm absolutely freezing. I have two jumpers and a dressing gown and a blanket. The thermostat says 12 degrees. I am too scared to put the heating on even though people with multiple sclerosis should ideally be at 18/9 degrees all the time. I have to save the money given from the government for when it gets really cold. No chance I would use heating without kids at home. – Gabriel

By November 2022, whilst the Westminster government's cost of living payments were welcome, they were simply not enough:

The one-off payments this month was a God send, but with the higher cost of living, it vanished as quickly out as it had come in. I had originally planned to try to pay a bit of debt here and there with it, but could only put a mere £50 towards my rent arrears before the very last of it would disappear into thin air. – Libby N

I have received this and it's gone straight to pay my water, electric and gas bill. That's it gone. I'm grateful for it but when there is no more help and nowhere to turn, what do I do next month? – Jen T

The impact of rising energy costs on families living on a low income has been felt across every dimension of family life, with significant consequences for physical and mental health:

Scrimping like this does have a negative effect on us all. [...] I wake up in the night worrying about money and know how much it costs to use every single appliance. My standard of self care and wellbeing has declined but I am trying to ensure that our daughter's does not. We are surviving but not really living, let alone thriving. – Lili K

It's not living anymore, is it? It's barely surviving... Treading water. That's been my mantra for a very long time. But now it's not a choice between heating or eating because you can't afford to do any. We're lucky if we get one hot meal a week, me and my husband, because we insist on feeding the kids first because that's what you do as a parent. – Lexie H

The impact of the two-child limit and the benefit cap

Our Benefits Changes and Larger Families project⁴ has shown that larger families are at greater risk of poverty and disproportionately affected by the two-child limit and the benefit cap. Both policies, introduced in the 2010s, break the historic link between assessed need and entitlement to support from the

social security system.

The benefit cap, first implemented in 2013, limits the amount a household can receive in benefits if they have no or low earnings, meaning that some families do not receive their full benefit entitlement.

The two-child limit, implemented in 2017, prevents families from receiving means-tested support for their third or subsequent children. The policy only applies to children born since 6 April 2017, meaning the number of children affected by it increases each year.

Both policies disproportionately affect households with higher living costs, particularly households living in private rented properties and those with larger families, which in turn means they disproportionately affect minority ethnic households. In addition, the policies disproportionately affect households that are less able to increase their income through employment, particularly single parent households and families with younger children.⁴

Our analysis shows wider cuts to social security benefits for families with children meant that larger families were at greater risk of poverty even before the introduction of the benefit cap and the two-child limit. However, these two changes in social security policy have contributed to rising levels of child poverty in the 2010s, which have predominantly affected larger families.⁴

Figure 1 shows the percentage point difference that taxes and benefits have made to relative poverty rates for children in families of different sizes, with rates for working age adults without children also shown for comparison. Forecasts project further significant increases in poverty in larger families, particularly as the number of families affected by the two-child limit grows.

Parents affected by the two-child limit and the benefit cap do not have adequate income to cover even basic living costs, such as clothing, food, and essential bills. The policies prevent them from being able to save money, and therefore replace essential items such as furniture and white goods. Although parents make every effort to shelter their children from the impact of these policies, both the two-child limit and the benefit cap affect children's opportunities, well-being and development. Larger families have now been particularly hard hit by the cost of living crisis due to their higher energy and food needs. The continuation of the two-child limit and the benefit cap during the cost of living crisis is creating an impossible context for affected families, with a risk of causing long-lasting harm for millions of children. As the cost of living support payments were paid at a flat rate and were not adjusted to household size, they were not sufficient to meet the needs of larger families. Despite using many different strategies to try to manage on a low income, parents are accruing various types of debt, including water, gas, council tax, electricity arrears, credit card and catalogue debt, and money owed to family and friends.

Moving away from perma-crisis: support for low-income households

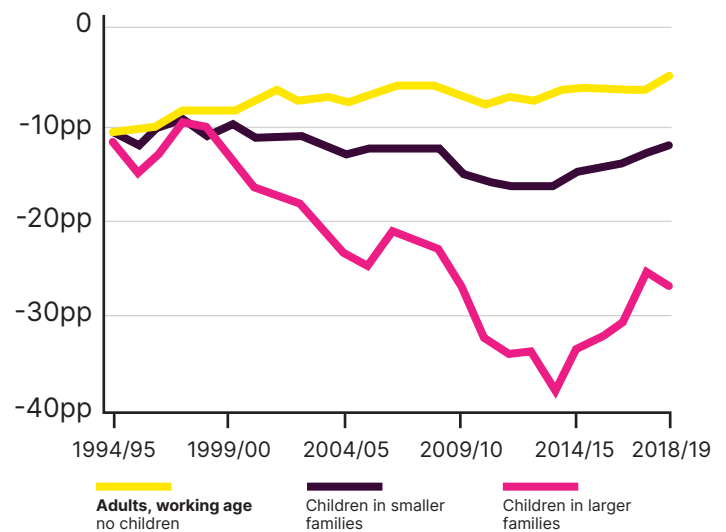
The evidence from our collaborative work with families is unequivocal: we have to move away from temporary measures:

As helpful as the money has been, I am cynical about the cost of living payment scheme. We shouldn't have to wait for random payments as if the government is being charitable - it is not; Universal Credit should be enough to live on with a dignified quality of life.
- Evelyn G

The benefit cap affected an estimated **114,000 households and 280,000 children** in February 2023. Affected families lose **£50 per week on average.**

By April 2023, **1.5 million children** lived in families affected by the two-child limit: **one in ten of all children.** Affected benefits are worth up to **£3,235 a year per child in 2023/24.** Some families are affected by both policies at the same time: we estimate that **32,000 households containing 110,000 children** were subject to both in March 2022.

Figure 1. Percentage point difference that taxes and benefits have made to relative poverty rates for children in families of different sizes. Source: Authors' calculations using Household Below Average Income (DWP, 2021) in Patrick et al (2023)⁴ - 'pp' indicates percentage point change



The UK needs a welfare system that works. Not only is the current social security system failing to provide financial security, our evidence also shows that wider failings need addressing.

While the government has introduced reforms to social security on the basis that they will increase employment and strengthen work incentives, our evidence shows these reforms have failed on their own terms. For example, our detailed three-year quantitative and qualitative methods study of the two-child limit found no evidence of any increases in employment among families affected by the limit,⁴ while our longitudinal work capturing lived experiences of living on a low income highlights the gap between the rhetoric and reality of Universal Credit's model of employment support.^{8,9}

I don't believe that Work Coaches understand our individual circumstances, because it seems as if I see a different Work Coach whenever I have an appointment. - Dotty G

The idea that Universal Credit gets you into work or off benefits into better employed work, is nonsense. – Herbie

Our social security system must be reformed and the people it serves must be at the centre of this process. As people involved in Changing Realities express, the UK must make a renewed commitment to preserving its citizens' dignity and rights, and to safeguard the future by ensuring that no child grows up in poverty. 'Everyone deserves to live in good quality housing and have an income that supports a decent standard of living.

Social security system reform is a long-term project, but our research highlights interim policy levers that could make an immediate difference to low-income households. These include removing the two-child limit and the benefit cap that reduce income entitlements for larger families.

If they could look into the decision again and change it, make change to that decision, because it does really affect a lot of families, I mean not only me, like there's a lot of family same as my situation that are affected financially; I know some people that are lot like mentally depressed, you know. I'm sure everyone would want to work and do something with their life. Yeah, that's all I can say really, if they could look into the decision and change it. – Khadra S



The cost of living crisis is harming the mental health of families on a low income

The *Changing Cost of Living Study* has been tracing how people's mental health changes in real time as their financial circumstances change⁵. Starting in September 2022, we have followed people in the UK, checking in with them (via a survey) every month to ask about all their sources of income and costs, how they are managing financially, and measuring depression and anxiety.

Over the months, as people's non-committed incomes have gone down, we have seen their depression and anxiety – especially their anxiety – go up.

Changing Realities, our collaborative research with parents and carers documenting life on a low income⁶ also shows people make direct connections between the cost of living crisis and their mental health:

The cost of living crisis is impacted a lot in my mental health because every day I am worried how I can provide the food for my family, what I can do extra to earn more money. I am feeling frustrated, sad, angry with myself because I consider I don't do it enough to support my family but the cost is extremely high, every day I tried to do anything to find more ways. - Rudy G

Despite parents and carers efforts to protect their

children, shielding them entirely from the cost of living crisis and its effects was simply not feasible. Lexie H and Beverly W, who are both in receipt of Universal Credit (LCWRA) and PIP, describe trying to hide from their children that they are skipping meals:

I've resorted to eating snacks for lunch or dinner on days where I can get away without my son noticing, rather than both of us eating. – Beverly W

I have had to reduce the food shop budget by so much that my children are now noticing there is less and less in the house and myself and husband have had to start fibbing to them regarding why we are not eating by telling them we eat when they are in bed or we had a late lunch. – Lexie H

We know from wider research that poor mental health in children is linked to poor academic outcomes and can have significant socioeconomic and health consequences into adulthood⁷.

Our research makes clear that, without more intervention, the cost of living crisis risks further damaging the mental health of children with substantial long-term social and economic consequences.

RISING FUEL POVERTY

Fuel poverty has risen sharply across the UK since 2021, hitting vulnerable households particularly hard. The UK government's Energy Price Guarantee has done little to mitigate the impact of rising energy costs on vulnerable households, many of whom have already seen their incomes cut by reforms to social security such as via the two-child limit and benefit cap.

Rising fuel poverty and the limited impact of mitigation

Energy is an essential daily resource enabling us to stay warm, stay cool, heat water, preserve and cook food, study, and play. Without sufficient energy, households are at risk of exposure to deteriorating housing conditions, an increased prevalence of damp and mould and cold homes. This can lead to the onset or exacerbation of physical and mental health problems; pressure to cut costs elsewhere to meet basic energy needs; and exclusion from taking part in activities that are considered 'normal' in society. For children in particular, these effects can have significant lifelong impacts.¹⁰

Since August 2022, we have been producing research on household fuel poverty based on secondary analysis of the ONS Living Costs and Food Survey,¹¹ tracking the impact of rising energy costs on household spending and the efficacy of government mitigations.^{12,13,14,15} Figure 2 illustrates trends in household energy bills, capturing the unprecedented leap in costs households have faced.

Levels of fuel poverty (households spending more than 20% of disposable income on energy) and fuel stress (households

spending more than 10% of disposable income on energy) have risen considerably. In April 2023, our estimates showed that, even after the government's cost of living mitigations such as the Energy Price Guarantee, both were well above pre-pandemic levels. Whilst welcomed, government mitigations make only a marginal difference to households' escalating bills.

Headline national average figures mask disproportionate impacts on some households. For instance, after accounting for government mitigations such as the Energy Price Guarantee, our projections suggested that in April 2023 while 15% of all households would be in fuel poverty, the rate stood at:¹⁷

- 27.4% for households comprising a couple with 3 children;
- 31.6% for households comprising a lone parent with 2 or more children;
- 37.1% for households comprising a couple with 4 or more children;
- 64.4% for households with the lowest income (bottom income decile).

Our projections also highlighted significant regional inequalities (Figure 3) and racialised inequalities in the prevalence of fuel poverty. For instance, the fuel poverty rate in households where the ethnic origin of the head was Black or Black British was almost double (27.7%) that of households where the head was White (14.2%), and social renters were more likely to be in fuel poverty than owner occupiers or private renters.¹⁷

These figures not only illustrate that government cost of living mitigations failed to protect a great many households from

Figure 2. The Changing Fuel Poverty Landscape. Sources: Keung and Bradshaw (2022; 2023)^{16,17}

The Changing Fuel Poverty Landscape

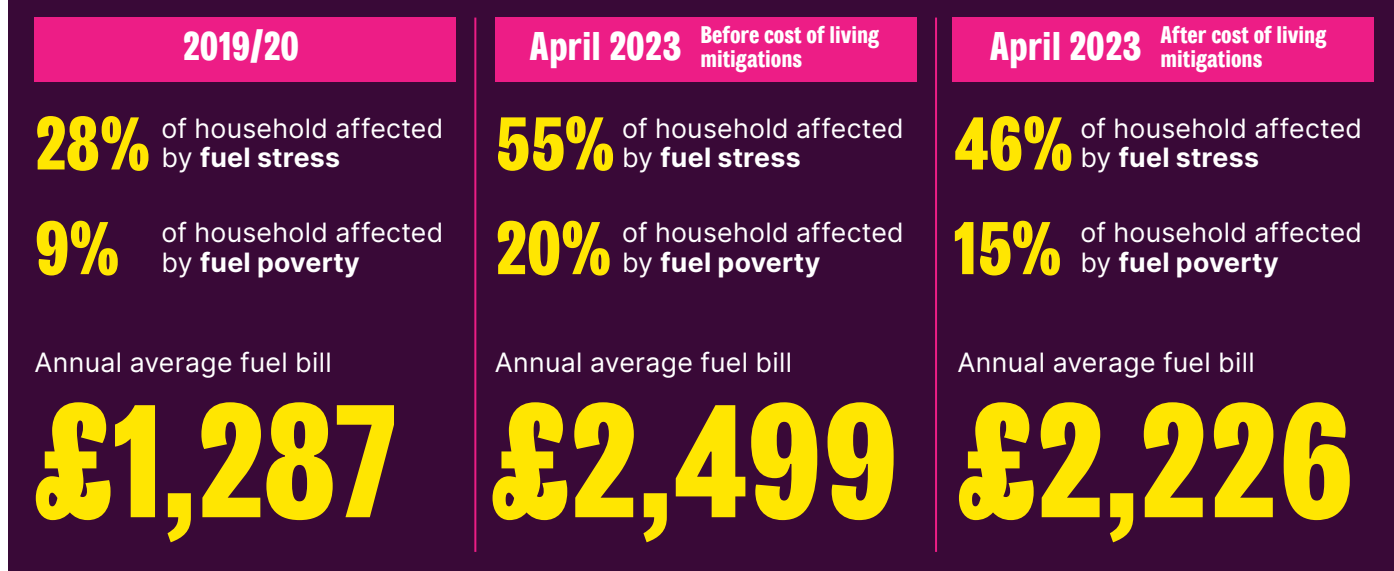
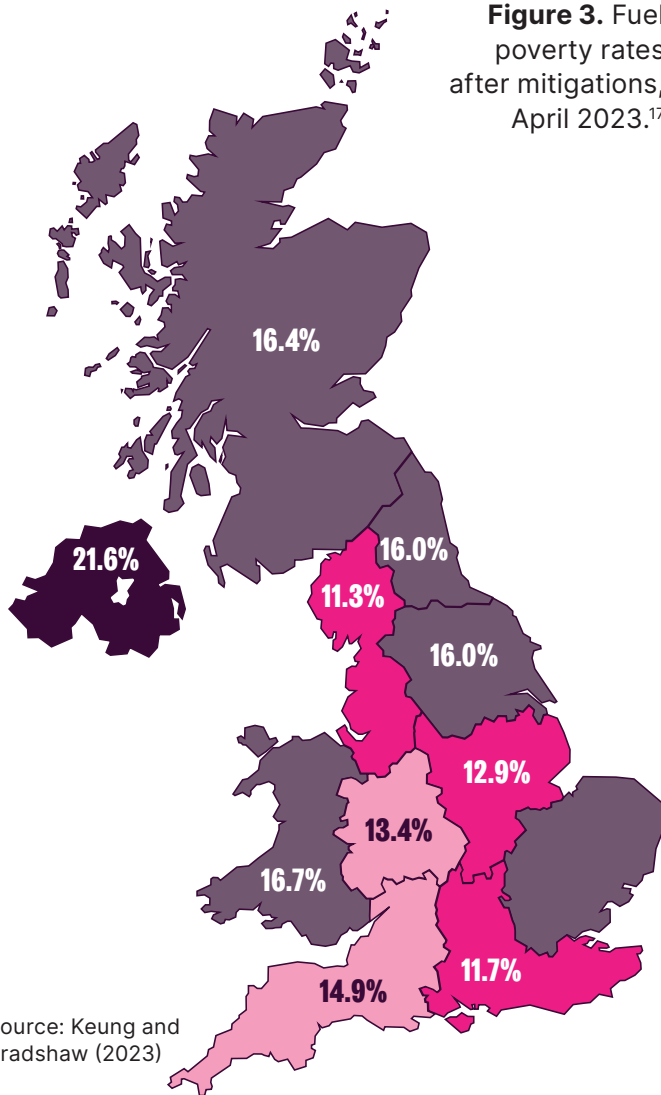


Figure 3. Fuel poverty rates after mitigations, April 2023.¹⁷



Source: Keung and Bradshaw (2023)

fuel poverty, but also highlight clear connections between fuel poverty, income inequality and social security policy. Notably, households more likely to be subject to the two-child limit and/or the benefit cap are exposed to disproportionately higher levels of fuel poverty, underlining that reforms to the UK social security system have significantly and systematically diminished the financial resilience of a significant number of households with children.

The realities of living in fuel poverty

Evidence from our Changing Realities research partnership captures the lived experiences of fuel poverty and stark evidence of the hardship families are facing:

I'm still sitting at home freezing. With the government help with energy bills coming to an end and not likely to be extended, I have started to cut back even more on hot water usage as I just won't be able to afford to pay my energy bills. - Erik W

...we are so heavily dependent on higher temperatures to spare the expense of heating up our homes. Spent the majority of the day scrubbing mould off walls ceiling & furniture. Had to forgo cost & use the electric fan heater to dry everything out again. The place was covered in the vile stuff. Hate to be so badly compromised when it comes to a choice between cost of replacing recently bought furniture or running up a bigger bill. - Beverly W

Taking indicators of debt, recent data shows a substantial increase in household energy debt from 2022 into 2023,^{18,19} and

The impact of rising fuel poverty: Case study of emergency hospital admissions

Our research on how daily temperature, and income and living environment deprivation, are related to emergency hospital admissions in England²³ underlines the need for government policy to pay attention to the unequal impacts of fuel poverty on people's health and the NHS.

There is extensive evidence about the pervasive, harmful health impacts of fuel poverty on people, particularly infants, children and older people, including harms to physical health, mental health, and increased social exclusion across a range of measures. Living in a cold, damp, draughty home can, for example, increase the risk of developing respiratory diseases such as asthma amongst children, and is also associated with higher hospital admissions and poor weight gain amongst infants.²

Our recent research found a strong positive association between emergency hospital admission rates and cold weather days at national level, with this association stronger for more deprived areas, especially the most income deprived areas.

These findings suggest that individuals residing in the most income-deprived areas are disproportionately affected by cold weather, exacerbating existing health inequalities. This finding implies increased pressure on the NHS during cold periods, particularly in more disadvantaged areas where emergency admissions rates are already higher.

a significant increase in the number of households reporting that they are unable to top up pre-payment meters,²⁰ meaning a lack of access to hot water, lighting, heating, and other forms of essential energy.

Again, the experiences of people involved in our Changing Realities collaboration illustrates the impact and harms this has on people's daily lives:²¹

Couldn't even make myself a cup of coffee this morning because the electricity had run out. Years ago, I would put £20 credit on my electric pre-payment key, and it would last me for 3 weeks sometimes. Nowadays I'm lucky if £20 credit on my Electric pre-payment meter will even last me for 3 days. - Dotty G, March 2023

Another cold snap coming just as the government help with the cost of energy bills comes to an end. After a visit to the doctor I was told that I have caused serious damage

to my feet due to being diabetic and not being able to keep myself warm during the long cold winter. – Erik W, March 2023

I hate bank holidays my electric company cut me off yesterday and I couldn't log in and the barcode wasn't working for a top up. I thought they wasn't allowed to cut pre payment meters on the weekend or when they wasn't open because of it being friendly hours. [...] To top it off it's costing me 5 times the amount it did before April hit and my benefits aren't enough to cover the rising costs it's starting to get scary. – Sal B, April 2023

Significant concerns have been raised regarding an increase in forced installations of pre-payment meters (PPMs). Whilst this does not technically lead to a household being disconnected from an energy supply, in reality, it is likely that a household struggling to pay for energy will self-disconnect by not putting money onto the PPM. In 2022, approximately 600,000 people were forced to have a PPM, compared to 380,000 in 2021.²²

Are social tariffs a viable policy option?

As our evidence shows, fuel poverty is not a standalone issue arising from rising energy prices. Its impact has been compounded by welfare reforms that have reduced the income of those who are already the least well off,²⁴ together with rapid upward trends in relative housing costs²⁵ and food prices.²⁶ The challenge has also been heightened by other contextual factors, including the structure of the UK energy market and the poor energy efficiency of many homes that both contribute to higher energy bills.

Introducing a social energy tariff that reduces bills for households in fuel poverty has been put forward as one option for mitigating the impact of rising energy prices. An analogous scheme, the social broadband tariff that offers lower price broadband and phone packages to people claiming Universal Credit and other eligible benefits, has already proven beneficial:

I recently took advantage of social broadband tariffs so have cut my bill in half there. Why wasn't I aware of this scheme sooner?! – Beverly W

Assessing the merits of a social energy tariff are complex because there are many options for its design and likely some significant operational challenges that would need to be confronted in order for it to be delivered.^{27,28} Moreover, because fuel poverty relates to both fuel prices and household incomes, the necessary scale and cost of a social tariff designed to

address fuel poverty would be altered if recent changes to social security such as the benefit cap and two-child limit were reversed.

However, our analysis shows that the one reason the government's cost of living mitigations delivered through the social security system have made relatively little headway in reducing fuel poverty is that around 1 in 3 households in fuel poverty have not been eligible for them.¹⁵ Almost 50% of households have received some mitigation of their fuel costs via the social security system; that so many households in fuel poverty – around 1.75 million in total – did not do so underlines that targeting of support could be much more effective.

Our modelling shows that a social tariff that reduces fuel bills by varying percentages for lower-income households (60% for households in the lowest income decile, 40% income decile 2, 30% in income decile 3 and 20% in income decile 4) would, in principle, help to bring the fuel poverty rate down from 20% to 9%, reducing the scale of fuel poverty by 54%.²⁷ By better targeting support to those households most vulnerable to fuel poverty this kind of social energy tariff model would be more effective than current cost of living payments in reducing fuel poverty. It would cost slightly more (around £25 million per week) but be much more cost effective with a spend of £53 per week per household lifted out of fuel poverty compared to £93 for the government's 2022/23 mitigations.²⁷

How else can we turn it around?

The scale and severity of fuel poverty in the UK highlights a need for systemic change. Our evidence shows that the Westminster government's mitigation measures have been mere sticking plasters: they have barely scratched the surface of need for people living in fuel poverty. More is needed.

A common theme within this report is the importance of long-term reforms that provide greater income security for the poorest households. Acknowledging the close relationship between fuel poverty and income insecurity, and designing policies to tackle both, will be fundamental to making effective change.

We must ensure that our social security system is sufficient to meet people's essential living costs, and we must reform our energy markets to ensure they protect the most vulnerable. Such changes take time, but medium-term changes could mitigate the impacts of heightened fuel costs in a more structured way. Removal of the two-child limit and the benefit cap would increase the financial resilience of many of the households most at risk of fuel poverty. A social tariff could potentially build more targeted support into energy pricing.



RISING COSTS AND THE ROLE OF LOCAL GOVERNMENT

Local authorities have been at the forefront of the cost of living response, providing timely advice, innovative new services, and financial support to their communities and delivering key initiatives on behalf of central government. But our analysis reveals significant variations in how authorities deliver their support, with consequences for who is getting help and what that looks like.

These variations are set against a backdrop of a growing sense of crisis at local authority level, with councillors reporting their authorities could not cope with further shocks. Meanwhile, local authority staff delivering financial support schemes have warned that current resources for tackling the cost of living crisis amount to a sticking plaster response upon which residents are increasingly dependent, whilst widespread structural problems in the welfare system go unaddressed.

Unequal access to support

Although local authorities have had responsibility for administering some discretionary support schemes in the past, their historical involvement was limited. The primary avenue for those in acute need was to apply to the central government's Social Fund. This was abolished in 2013, with the money distributed downwards to Local Authorities and the devolved administrations.^{28,29} At the same time, they also scrapped the centrally-funded Council Tax Benefit and replaced it with locally designed and administered schemes.

Since then, distribution of discretionary support has become an increasing feature of local authority activities, for instance through the expansion of Discretionary Housing Payments and Local Welfare Support schemes. This trajectory continued through the COVID-19 pandemic and England's Household Support Fund, now in its fourth iteration since its introduction in October 2021, representing the latest and largest example of this trend. Local authority priorities and spending decisions can therefore have a significant impact on their residents' experiences of cost of living support.

Our systematic review of 45 UK local authority websites in Autumn/Winter 2022/23 underlined differences in approach. Some local authorities had declared a cost of living emergency or established cost of living task forces and most had created dedicated sections on their websites that directed residents to vital information and advice. At the same time, a minority of councils had not even provided basic information pages about cost of living support.³¹ Moreover, while our survey of elected councillors conducted at this time revealed widespread concern about the impact of the cost of living crisis on local businesses, only around 1 in 5 of the local authority sites signposted business support.³²

Our in-depth research into English local authorities' cost of living responses shows that their responsibility for delivering some of central government's most important schemes has resulted in important variations in how emergency support funds are managed and allocated.

The largest of these schemes has been the Household Support Fund (HSF), which provides local authorities in England with significant additional finance to help support vulnerable households with essentials. The HSF has become an important lifeline for many people struggling with the rising cost of living. Reflecting the deepening of the crisis and the major unmet needs it aims to address, the scheme has been repeatedly extended since its launch in October 2021. There have now been four waves of funding, with expenditure totalling £2.5 billion. Funding for the first three waves of HSF lasted for 6 months, extended to 12 months for HSF4 (Figure 4).³³

Local discretion and pressure for rapid roll-out means significant variations have emerged in how HSF schemes are organised and decisions about who can access support. This can be seen in DWP data on HSF2 expenditure by authority,³⁴ which shows that while authorities such as Doncaster and Leeds allocated over 70% of their funds to energy and water related support, neighbouring authorities North Yorkshire and Wakefield allocated 90% or more of their funds to food related support.

These local variations are also illustrated by two Changing Realities participants' very different experiences:

I knew about the Household Support Fund from last year. Since then I do regularly check for updates. ... On my council website it states what they are doing with the fund and even when to expect a payment by. - Annie W

I reached out to my local council regarding the Household Support Fund, as my sister mentioned she had received some support in the form of food vouchers. ... It turns out her local council made the scheme easier to access, and all the information was available and straightforward on the council's website. However, my local council when I spoke to them on the phone didn't seem to have heard of it, and passed me from person to person. - Mollie U

Many local authorities have partnered with local charities or community groups to manage distribution of the funds, approaches ranging from helping organisations such as foodbanks carry out their usual work through to asking organisations such as local Citizens Advice to distribute support via vouchers. Where local authorities have administered HSF directly, they have often relied on data they already hold to target households for support, e.g. households with children eligible for free school meals or council tax support, or those deemed more likely to be struggling, as evidenced by council tax debt or use of energy pre-payment meters. This raises questions about whether some households are being 'missed' due to gaps in data, and concerns about the efficiency of some local schemes in delivering the right kind of support.

Interviews conducted with local authority staff charged with delivering schemes or leading the crisis response highlight missteps that have occurred as HSF programmes have been rolled out at speed, failing to provide people with the right kind of support for meeting their needs:

Our scheme wasn't really quite fit for purpose... We were spending a fortune on these white goods [for people]... What they actually wanted was the cash. - Local Authority worker

to cope with the current crisis and almost three-quarters said their local authority would not be well equipped to respond to another financial shock in the future (Figure 4).³²

Significant elements of the national government's cost of living measures have been devolved to local authority level for delivery. The short-notice and short-term rollout of successive waves of the Household Support Fund are a key example. Repeated extensions of the HSF scheme mean local authorities see it as an important mechanism for meeting the needs of vulnerable people in their area. But factors including recruitment challenges and the short-term nature of the funding provided to councils has created an administrative deficit, preventing local authorities from designing more effective schemes:

We went twelve months, then twelve months, then six months, then six months, so it's just been bitty and bobby really. And every time we've had the scheme, the message from the DWP has been 'This is the last year you'll get the funding'. So we're all like, right, okay, we're not going to get it again, so we're not planning for something long-term. - Local Authority worker

While valuing any funding schemes that can be deployed to support vulnerable residents, local authority staff have expressed frustration about their short-term nature and demands for rapid roll-out. Central government is portrayed as, at best, having unrealistic expectations on local governments' capacity to deliver and, at worst, engaging in a bad faith attempt to 'pass the buck'

Sticking plaster responses and the paradox of temporary relief

Arguments in favour of local authorities holding responsibility for ad-hoc support have claimed that local knowledge of their own residents means they are best-placed to deliver discretionary support to meet local need.^{35,36} But alongside growing responsibility for delivering support, local authorities have seen their funding cut,^{35,37} causing some to argue that central government has provided insufficient support for this administratively complex work.³⁸

Our survey of elected councillors undertaken at the start of 2023^{32,39} underlined they felt a clear sense of crisis in their communities. Indeed, 80% agreed children in low income families were at risk of destitution in their area due to the cost of living crisis, while over 70% agreed people in receipt of unemployment benefits or disability benefits were at risk of destitution (Figure 4).³²

Worryingly, the vast majority of councillors expressed concern about the capacity and resilience of local authorities. For example, 70% of local councillors said health and social care services in their local authority did not have sufficient resources

Figure 4. Local Authorities and the cost of living emergency.

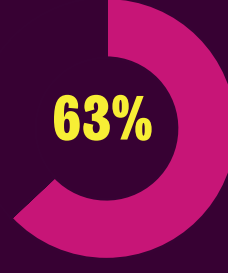
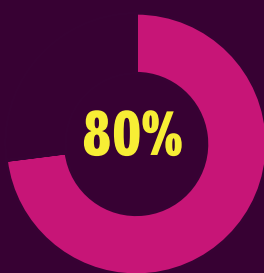
What do local councillors say?*

How many local councillors agree the following groups in their authority **are at risk of destitution**, defined as lacking the essentials necessary to eat, stay warm and dry, and keep clean?

Children in low income families

People in receipt of unemployment benefits

Pensioners



73%

say their authority **would not be well equipped** to respond to another financial shock in the future

70%

do not feel that **health and social care services** in their authority have sufficient resources to cope with current pressures

Support Fund (HSF) in numbers

£2.5bn

allocated to the Household Support Fund since October 2021 for English local authorities to meet essential needs of vulnerable households

59%*

of HSF spending allocated to food

33%*

of HSF spending allocated to energy, water or related expenses

* Survey poll of 701 local authority councillors, Dec 2022/Jan 2023

* HSF Wave 3 spending

by asking local authorities to plug major gaps in national social security provision with a relatively modest amount of resource:

What they do is say 'local authorities are best placed to deliver'. This will dump it on local authorities, each scheme, one after another, sometimes we have two or three running. And even when [we...] say, 'We can't do this, We haven't got the capacity', it's 'Well, you have to'. That's very difficult." - Local Authority worker

All these schemes yeah, don't get me wrong, they're helpful, but they're just a sticking plaster. The welfare benefits system is broken, and it needs a fundamental fix really. - Local Authority Worker



Planning a safe exit

Our evidence shows that supposedly 'short-term responses' are becoming an established part of the social safety net. But these schemes are mere sticking plasters covering holes in our social security system, whilst variations in the strength and quality of local support are creating unfairly uneven responses for people in need.

As explained by Marcie M, a Changing Realities participant, the current system is overwhelming and unpredictable for both individuals affected by the cost of living crisis and the services that are meant to help them:

I definitely appreciate the help, but it's so confusing having multiple different schemes and different amounts of money coming at different times. I'm actually a benefits adviser and I still can't keep track of who gets what, how much and when. It seems like it would make a lot more sense just to increase the existing benefits. - Marcie M, lone parent household

This paradox requires a carefully planned exit strategy: HSF needs to be dismantled, but removing it before the national safety-net is fixed will create significant hardship. Local authorities have improved schemes with each iteration, but need long-term certainty

Knock-on effects of a sticking plaster response: Examples from the homelessness system

People at risk of homelessness

Our research suggests a rise in the number of people who are threatened with homelessness due to the rising cost of living. Alongside the spiralling cost of household necessities, sharp rises in mortgage repayment rates and private sector rents are making it impossible for some households to retain their homes.

...people going back onto the streets, because 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. Years of work to break that and back to square one... There was nothing they could do, other than try to earn extra income from begging, which they tried first, but in the end they just gave it up.

- Homeless Service Provider

Homelessness services

As homelessness services come under increased demand, many are struggling themselves due to cost of living pressures. Local authority budget cuts have seen as much as £1bn in funding for homelessness services lost since 2010. Reliant on an unpredictable funding model, services can find themselves unable to offer a competitive wage. This can mean losing staff as struggling employees leave to find alternative work so they can make ends meet. Meanwhile, rising

energy prices significantly add to the running costs of some services, threatening their long-term viability and increasing their risk of closure.

We heavily subsidise the energy bills who live here... we charge a [weekly] service charge of a small amount, £16, it was looking at going up to £30, £40, £50 with people in temporary accommodation facing similar, so the knock-on effect, people wouldn't be able to pay that additional charge to live here, so we are capping it, we have to protect people here.

- Homeless Service Provider

Our gas bill went up like 400%, because it's an old building... so there's a limit to what we can do, other than going around checking things are switched off. - Homeless Service Provider

Local authority housing offices

In the backdrop of a national housing crisis, local authorities are facing increasing challenges in meeting their duty to provide temporary accommodation for people experiencing homelessness. Already a significant element in their budgets, local authorities can expect temporary accommodation costs to increase as they are faced with increasing demand and longer stays.

BEYOND STICKING PLASTERS: HEALING AND REBUILDING OUR BROKEN SYSTEM

The cost of living crisis has exposed deep social inequalities and persistent gaps in the UK's social safety net. Our research, summarised in this report, puts a spotlight on these deficits from the perspective of families on low incomes and people experiencing fuel poverty, and from the perspective of local government. It points to a social security system in desperate need of reform.

Our research shows that issues such as income insecurity, fuel poverty, dependency on crisis funds, and homelessness are related problems: they are closely interlocking expressions of unmet need – different sides of the same coin for many households – and cannot be addressed through discrete policy initiatives.

Sticking plaster support was never enough. We need a government that will commit to meaningful change in the long-term. Our policy recommendations reflect this need and our understanding that, to create a society fair to all, the social security system needs to be restructured, rebuilt and redesigned to treat people with dignity, and to protect and uphold their social rights.

We begin by outlining key elements to include in a programme of long-term structural reform. These are followed by a series of interim measures that need to be adopted as soon as possible to protect people from the worst impacts of the cost of living crisis.

Long-term reforms to rebuild the UK's national social protection system

- 1** Establish the right to a sufficient income in law by legally tying rates of social security support to the cost of living
- 2** Establish the right to a secure income by removing the mandatory assessment period for Universal Credit
- 3** Invest in local expertise to meet specific needs by committing long-term funding for local authorities to provide targeted additional support in their area

Immediate measures to mitigate impacts of the cost of living crisis

- 4** Reverse rising child poverty by removing the two-child limit and the benefit cap
- 5** Strengthen protections against fuel poverty by widening eligibility for energy relief measures and exploring targeted energy pricing support through social tariffs
- 6** Bring in a stable and predictable funding package for local authority welfare provision by committing to a further 5 years of the Household Support Fund

CONTACT OUR EXPERTS



Dr Kate Andersen is a Research Associate at the School for Business and Society.

Kate's work explores the intended and unintended consequences of new social security policies. She investigates how government justifications for welfare reforms compare with the everyday realities of affected claimants.



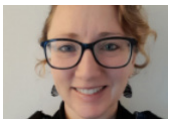
Tim Doran is Professor of Health Policy in the Department of Health Sciences.

Tim leads research on the impacts of health and social policies on health inequalities, and the effects and unintended consequences of quality improvement initiatives in healthcare.



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Kate's research focuses on the social determinants of wellbeing and inequalities.



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Amy works in the UK and internationally with government, civil society organisations, community groups on policy topics relating to the wider determinants of health, healthy sustainable livelihoods, and inequality.



John Hudson is Academic Director of York Policy Engine and Professor of Social Policy at the School for Business and Society.

John's work specialises in topics such as the welfare state, inequalities in child wellbeing, and developments in UK Social Security policy.



Nicholas Pleave is Professor in Social Policy and Director of the Centre for Housing Policy.

Nicholas has worked in academic, policy and impact-focused homelessness research for more than thirty years. He is Director of the Centre for Housing Policy and a Member of FEANTSA's European Observatory on Homelessness.



Karen Bloor is Professor of Health Economics and Policy in the Department of Health Sciences.

Karen's work covers a range of topics relating to the financing and delivery of healthcare. Karen leads the Partnership for REsponsive Policy Analysis and REsearch (PREPARE), providing evidence and advice to inform health policy decision-making.



Dr Antonia Keung is a Lecturer in Social Policy in the School for Business and Society.

Antonia is a specialist in quantitative research. Her areas of expertise include child poverty, youth unemployment, intergenerational justice, and fiscal inequality.



Dr Maddy Power is a Research Fellow in the Department of Health Sciences.

Maddy's research focuses on inequalities in access to food, the lived experience of poverty and food insecurity, and emergency food systems.



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Jonathan's work examines an array of topics including poverty, social security, living standards, child wellbeing, comparative social policy. He is the UK co-ordinator of the European Social Policy Network and co-Principal Investigator on the Children's Worlds project.



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Rita has expertise in equity in health care, incentives for quality in primary care and geographical analysis of health and care quality.



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Kit's work focuses on social inequalities, and they have a particular interest in UK housing and homelessness policy and normative perspectives in social policy.



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Carolyn Snell is a Professor in Social Policy at the School for Business and Society.

Carolyn specialises in fuel poverty, energy efficiency policy and intersections with food insecurity and disability. She also works on climate justice, climate policy, and the UK's transition to net zero.



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Ruth's work explores the (dis)connect between popular and political narratives around poverty, welfare reform and austerity, and lived experiences for those directly affected by recent and ongoing changes to the social security system.



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