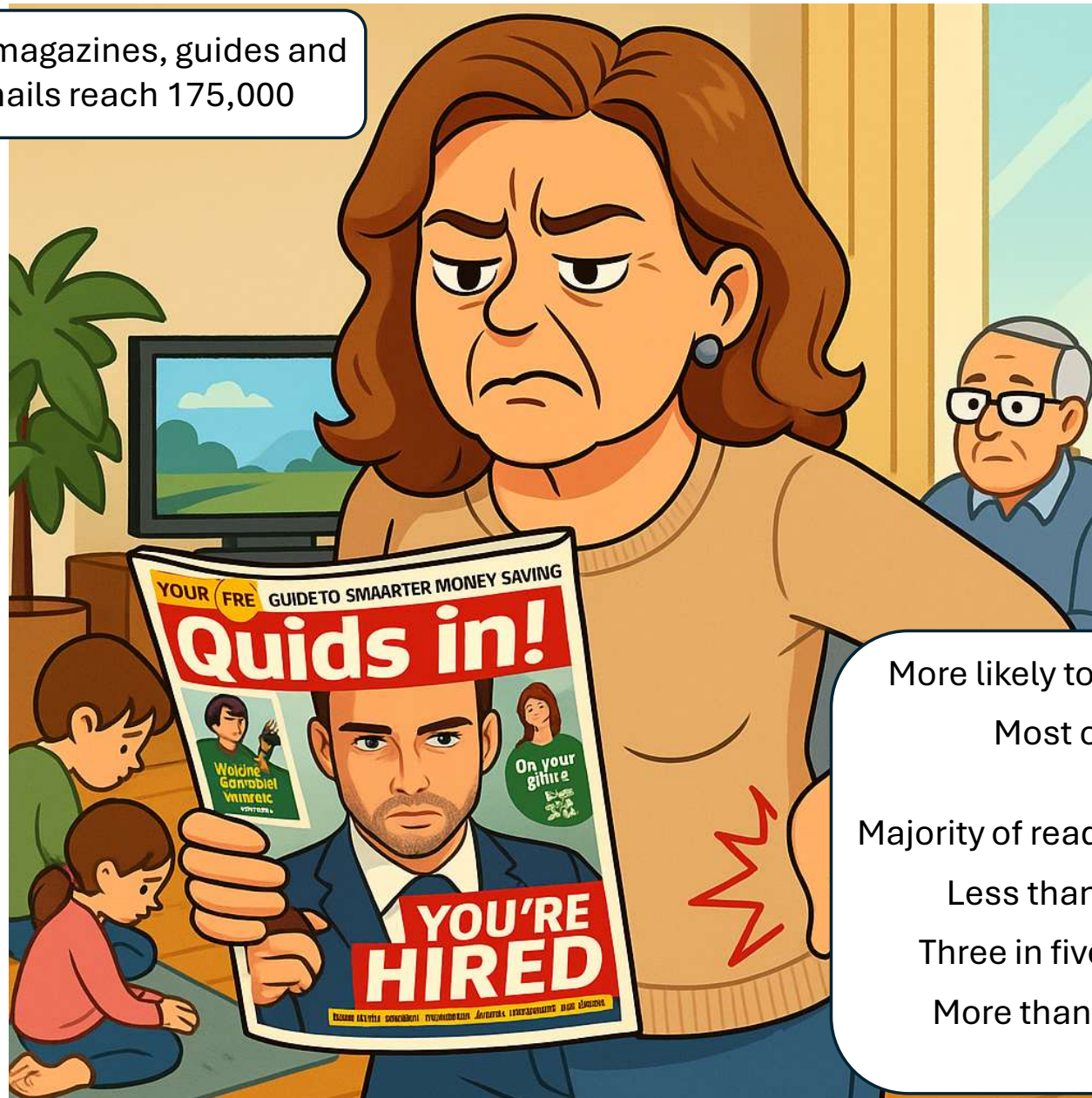




*Social tenants vs the cost of living:  
How we're hurting and who's hurting most!*

Quids in! magazines, guides and money emails reach 175,000



More likely to be aged 35-65 (62%)

Most often working age and  
unable to work (47%)

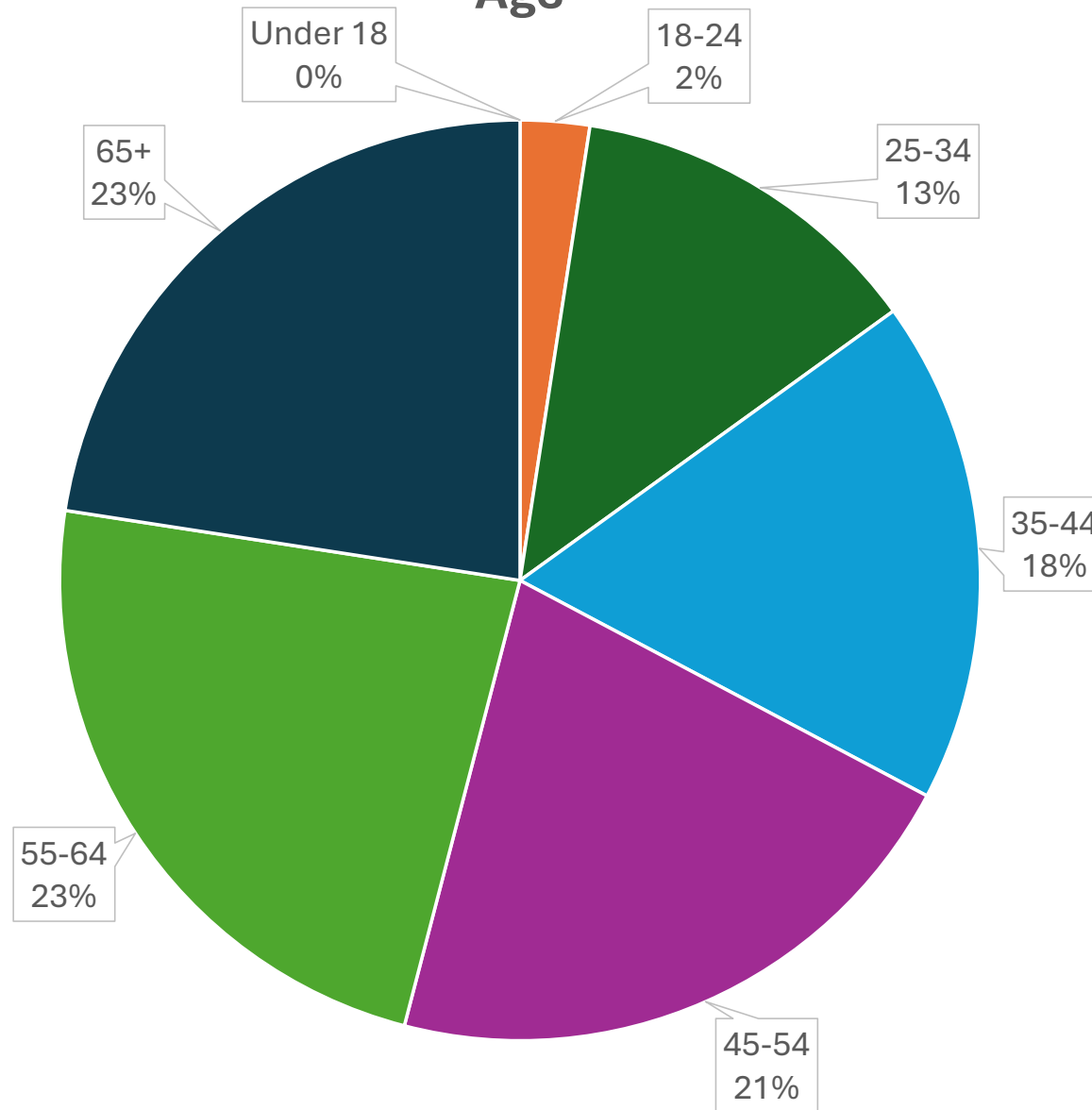
Majority of readers are female (76%)

Less than half are single (44%)

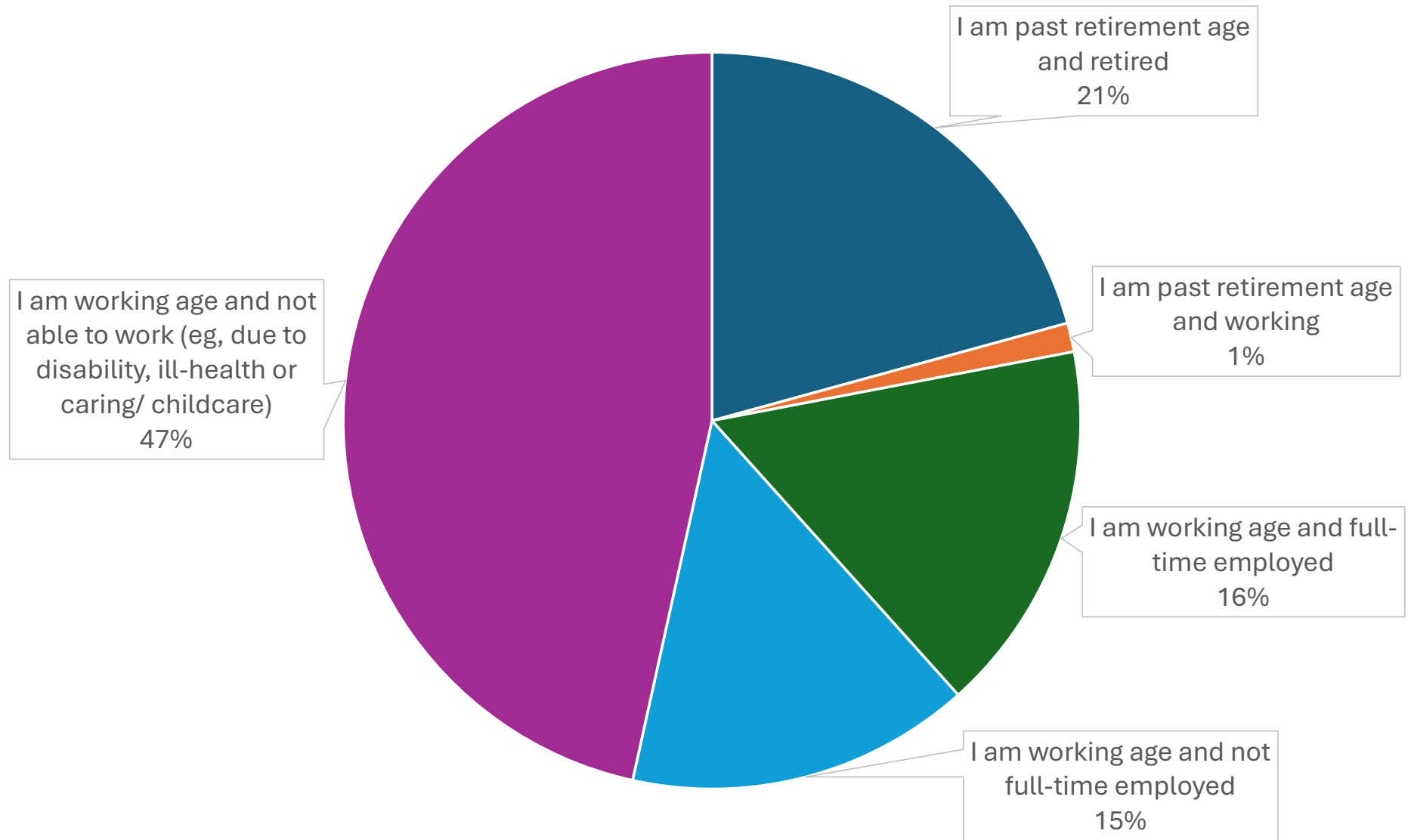
Three in five have children (58%)

More than a third live with adult  
dependents (40%)

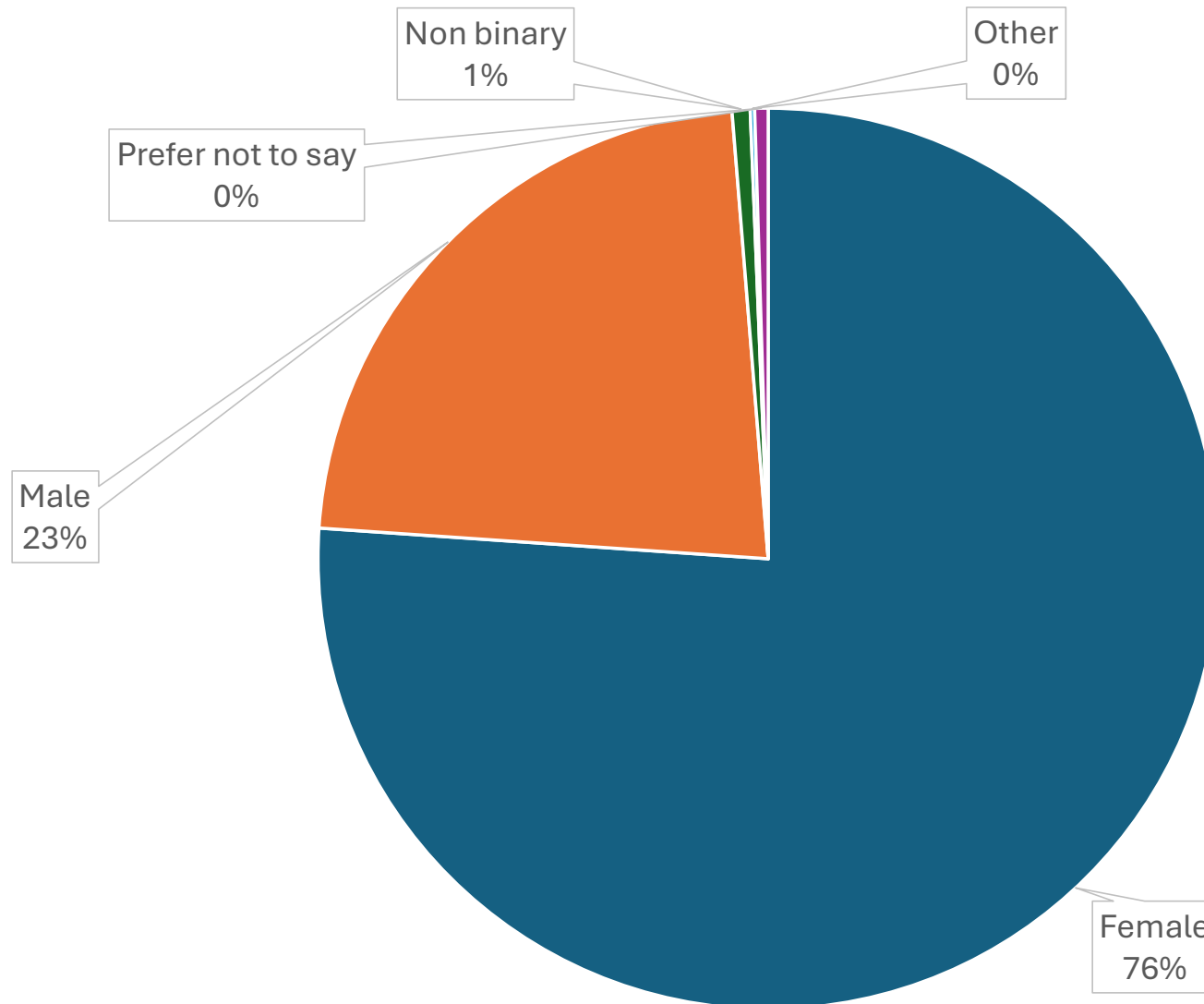
## Age



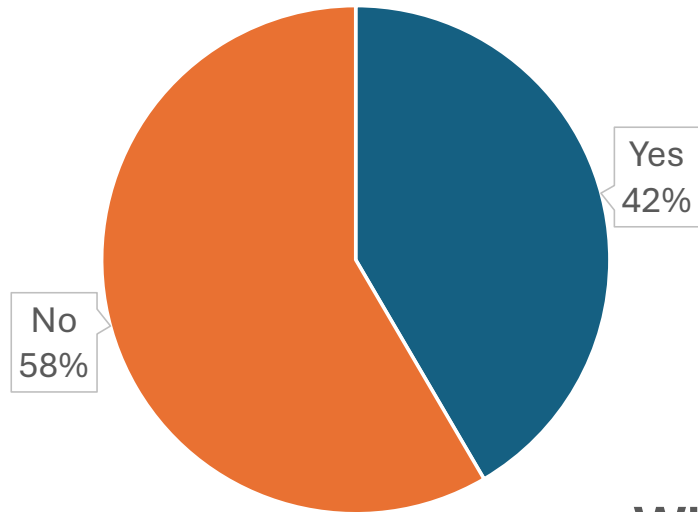
## Working Status



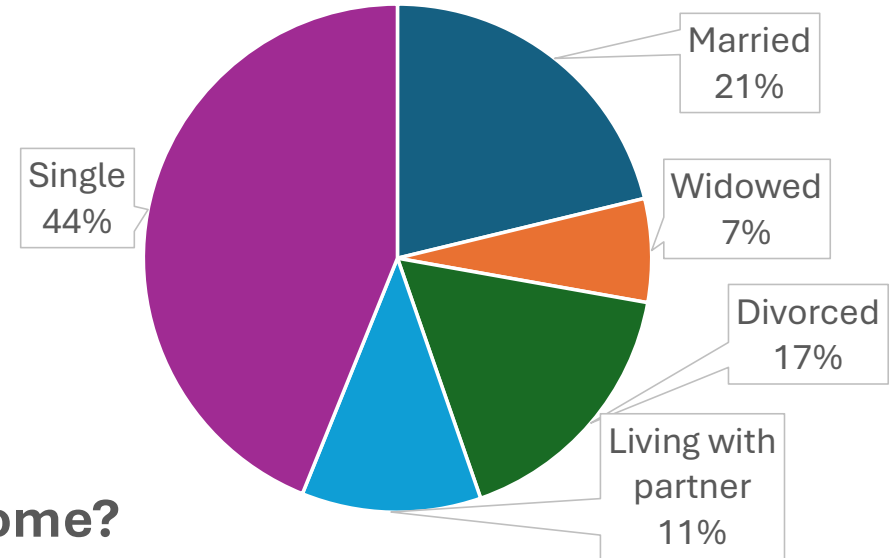
## Gender



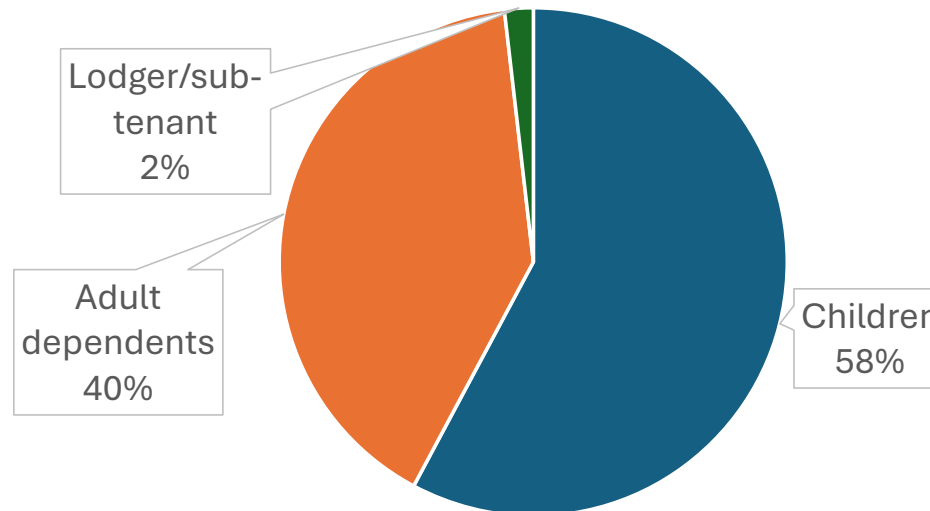
## Live Alone?



## Marital Status



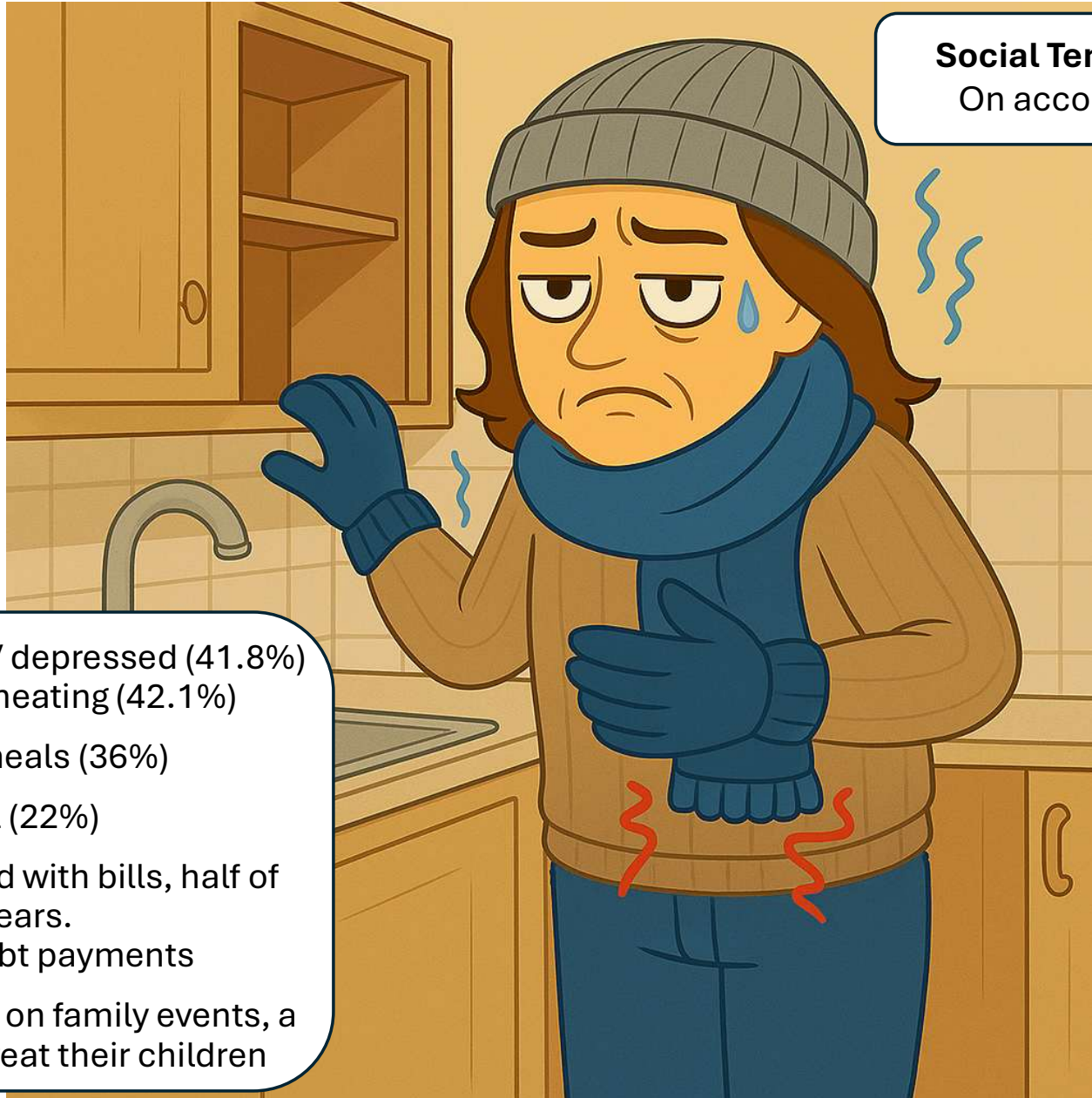
## Who Else Lives At Home?





## Social Tenants vs Cost of Living

On account of money worries...



Two fifths felt anxious/ depressed (41.8%) and/ or turned off the heating (42.1%)

Over a third skipped meals (36%)

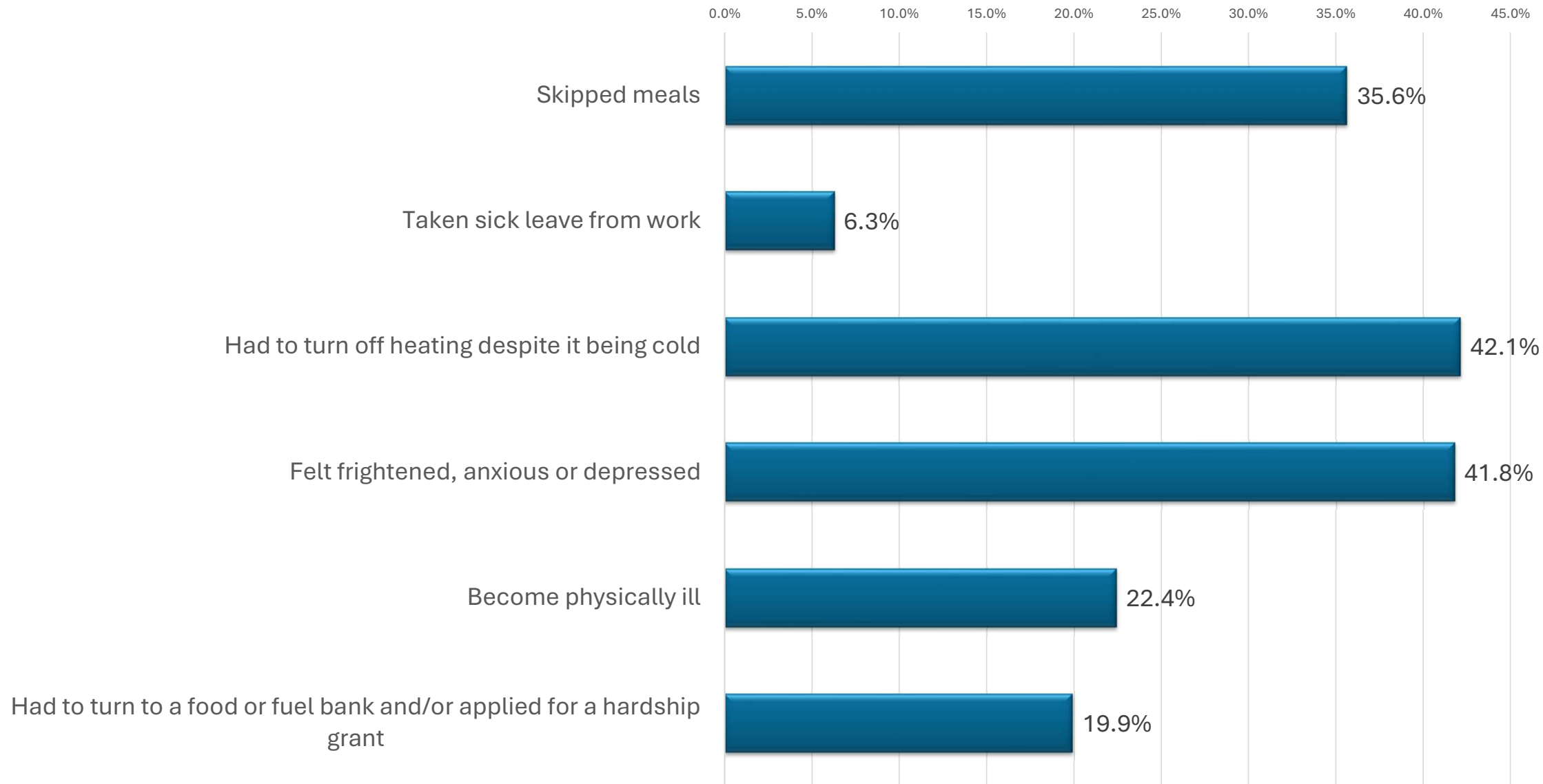
A fifth felt physically ill (22%)

Around 30% fell behind with bills, half of whom fell into rent arrears.

22% struggled with debt payments

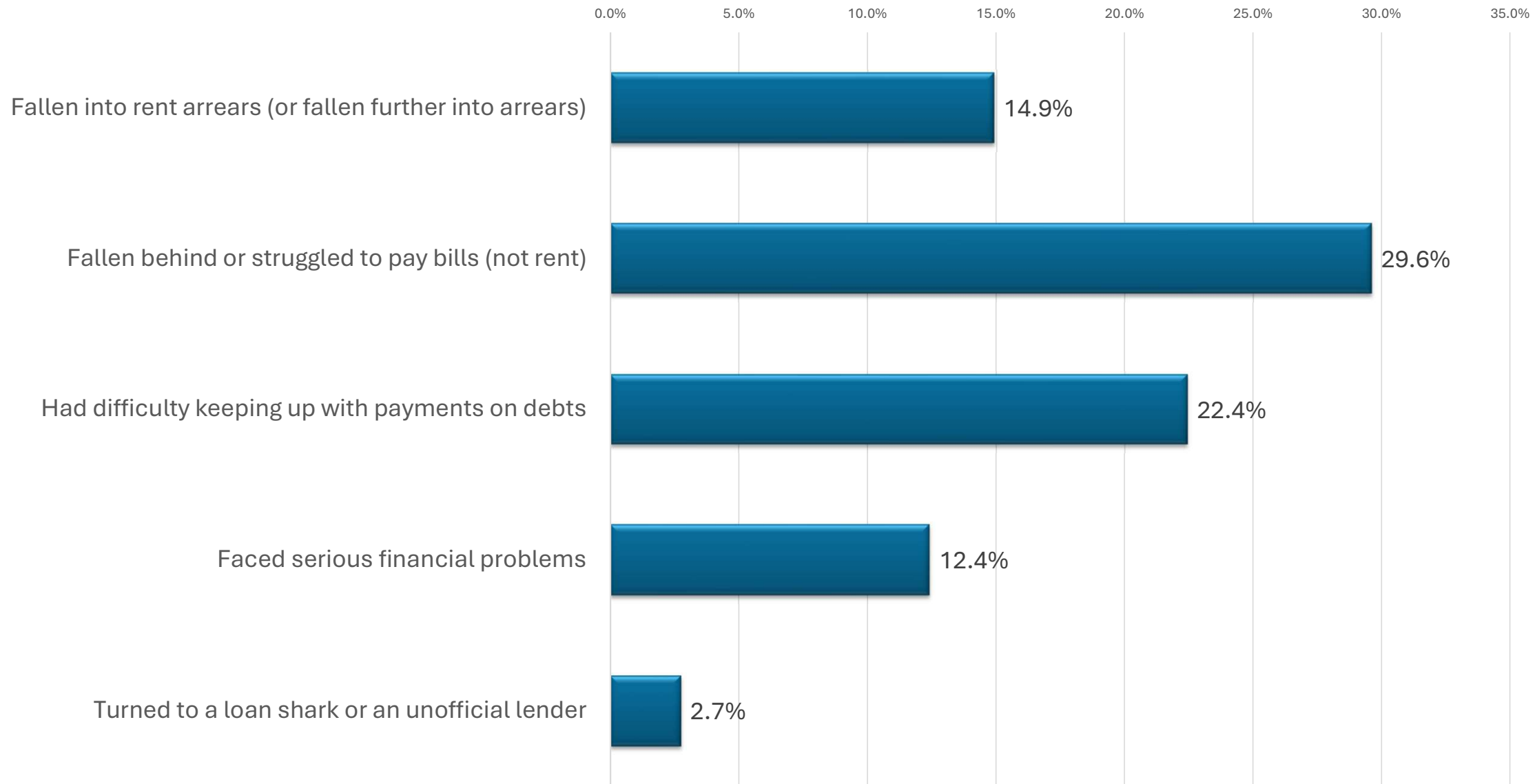
Half (46%) missed out on family events, a fifth (22%) could not treat their children

## Health and Money Worries (All Respondents)

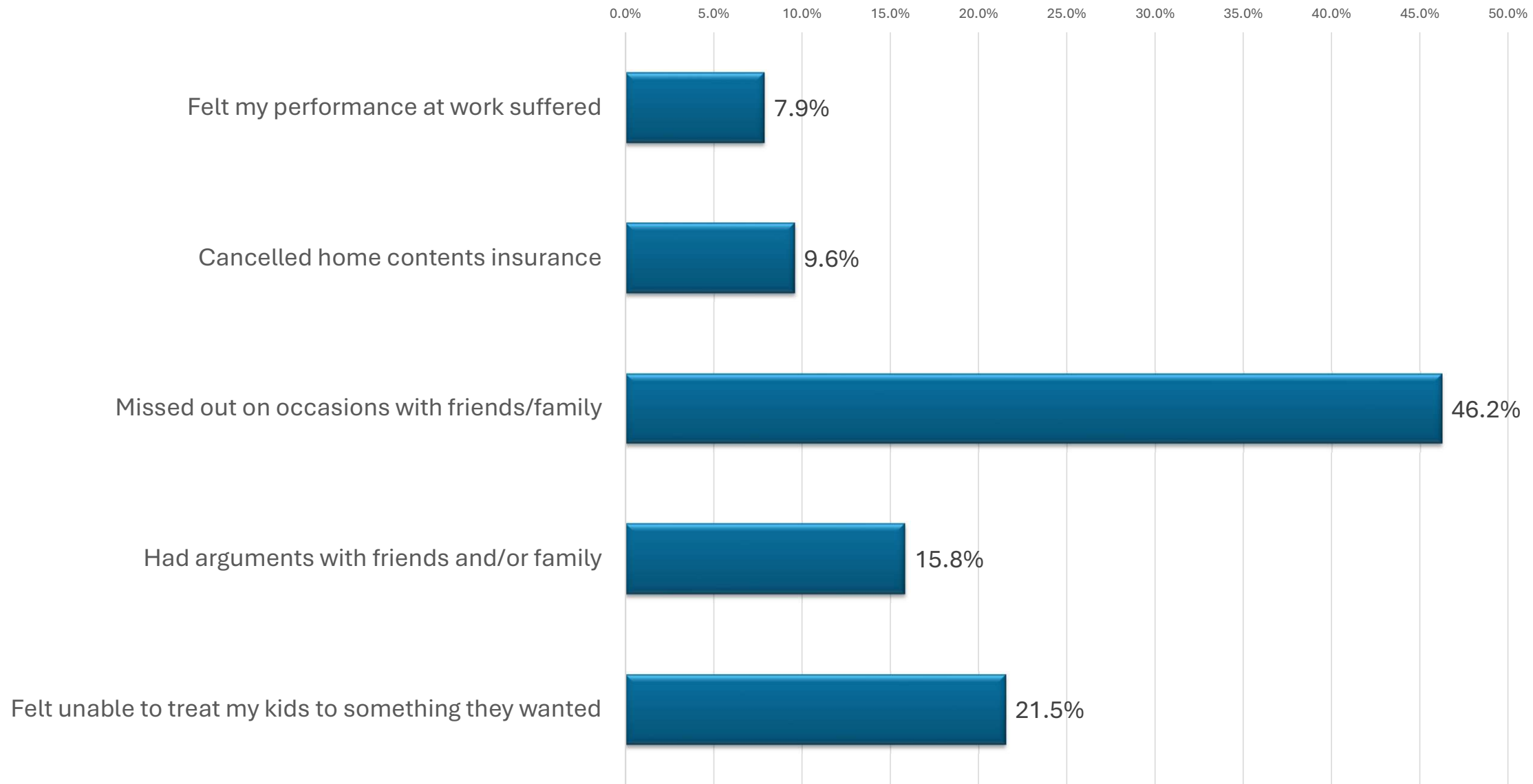




## Debt and Money Worries (All Respondents)



## Lifestyle and Money Worries (All Respondents)

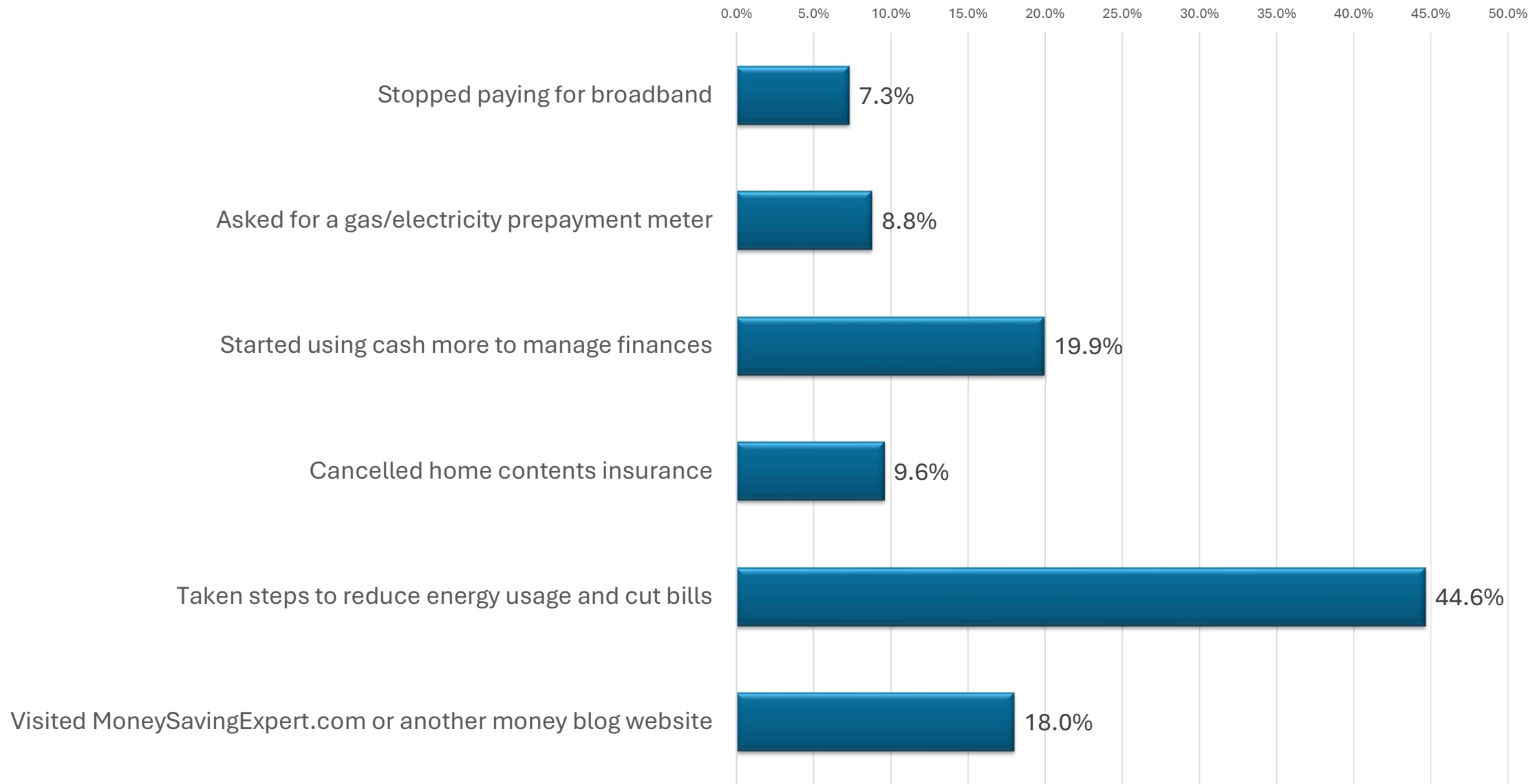


**Social Tenants vs Cost of Living**  
Many took 'positive' action...

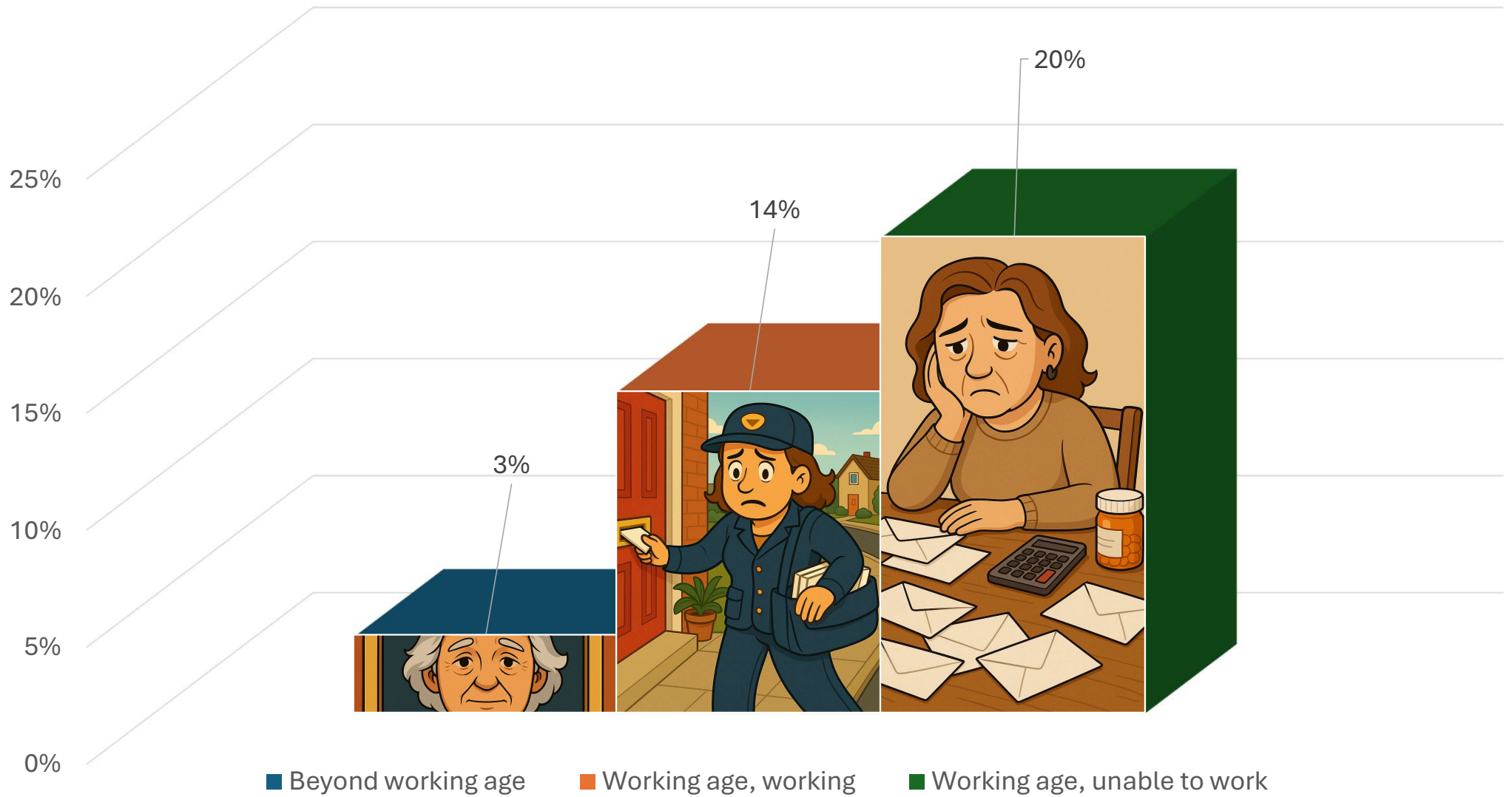


45% tried to reduce energy costs  
7% cancelled broadband  
9% asked for pre-payment meter  
10% home contents insurance  
One in five (20%) started  
budgeting using cash

## Money Worries (All Respondents)



## ‘Faced Serious Financial Problems’ [By Working Status/Age]



### Bad for Whose Health?

For working aged people who are unable to work:

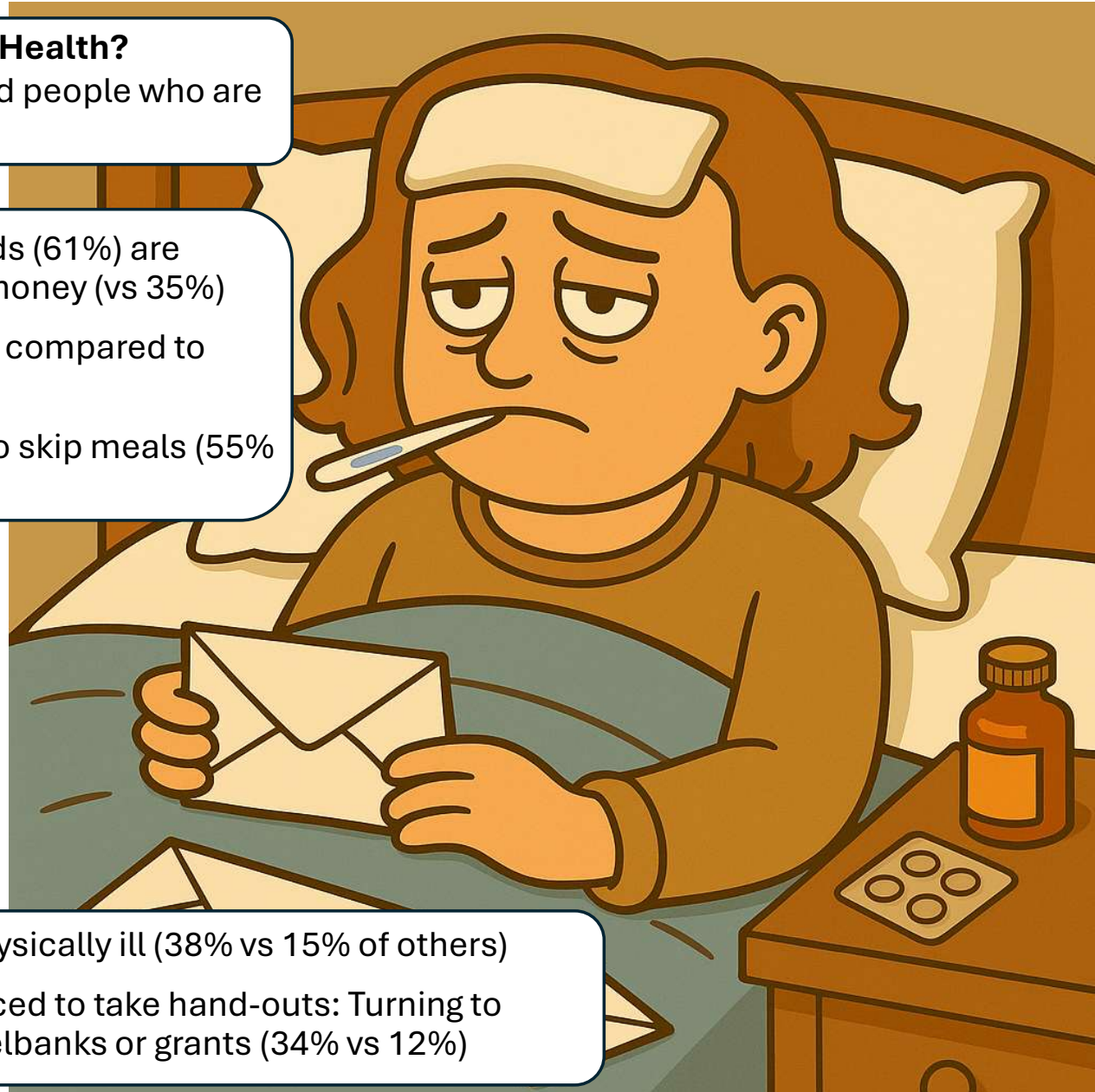
Almost two thirds (61%) are anxious about money (vs 35%)

57% going cold, compared to 40% of others

Twice as likely to skip meals (55% vs 28%)

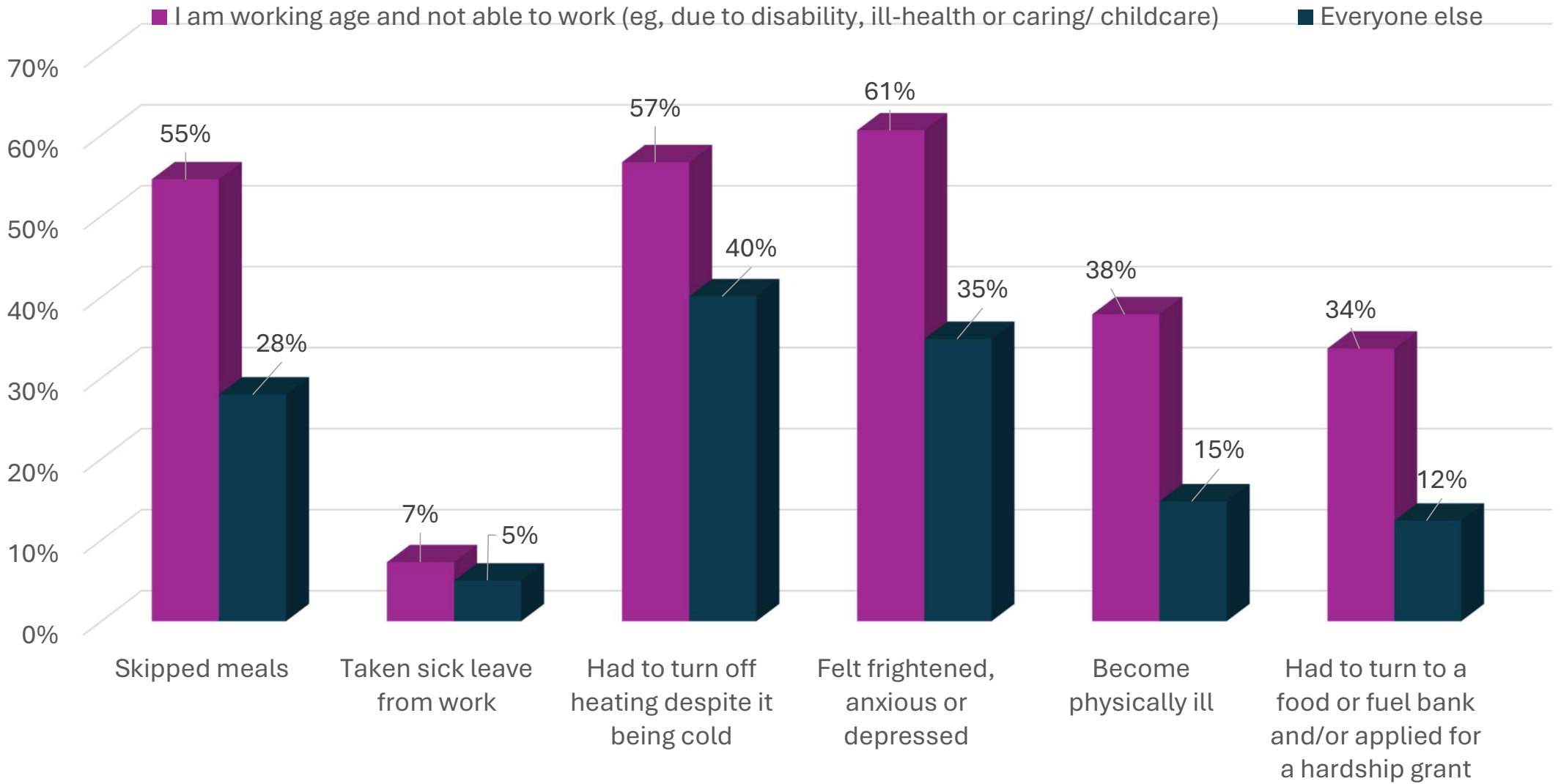
More made physically ill (38% vs 15% of others)

More often forced to take hand-outs: Turning to foodbanks, fuelbanks or grants (34% vs 12%)





## Health and Money Worries (By Age/ Ability to Work)



### Compound Factors (Impact of Hardship)

Working aged people who are unable to work were twice as likely to struggle with:

Bills (45% vs 22%)

Rent arrears (21% vs 11%)

Debt repayments (34% vs 16%)

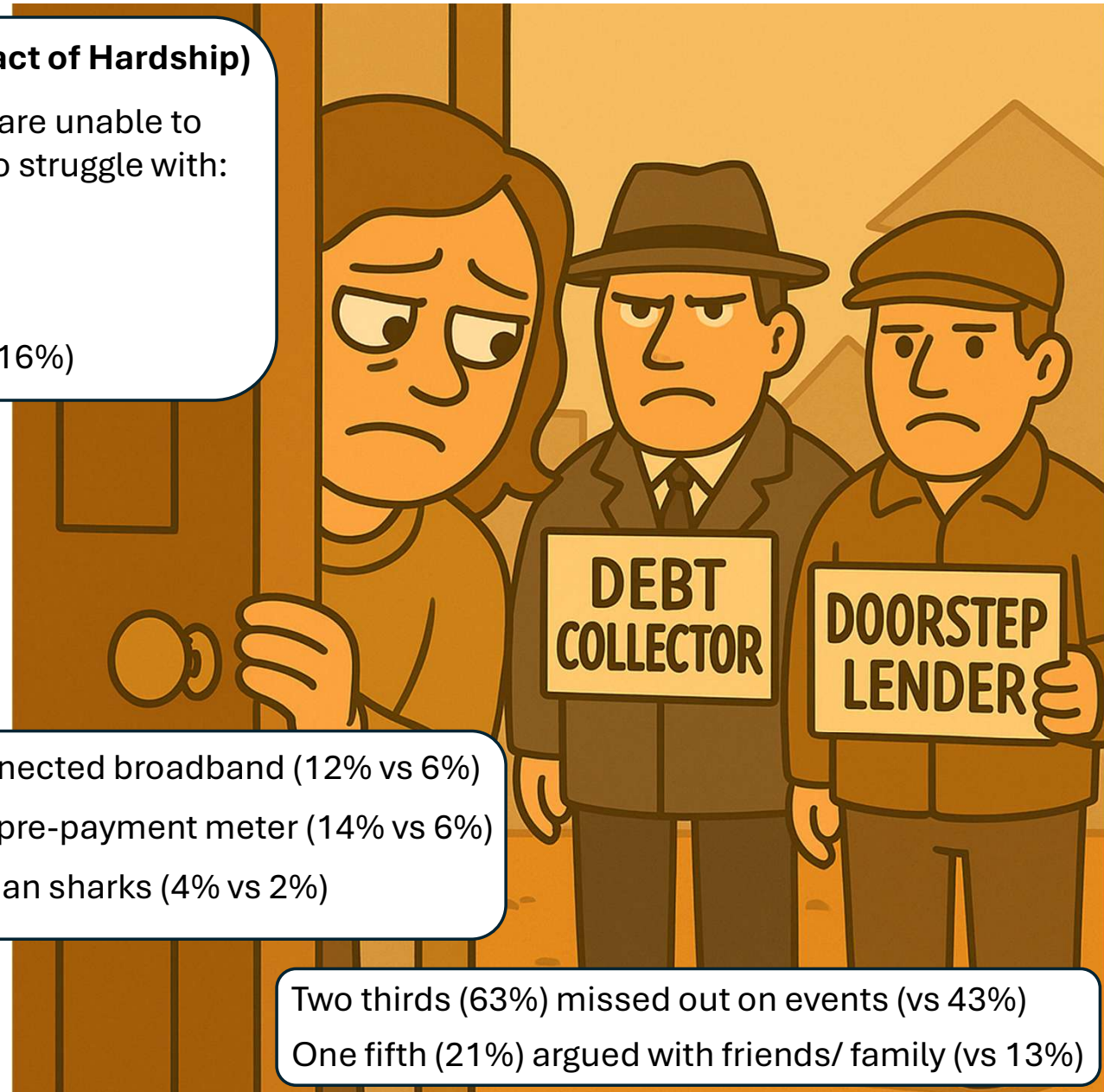
Self-disconnected broadband (12% vs 6%)

Requested pre-payment meter (14% vs 6%)

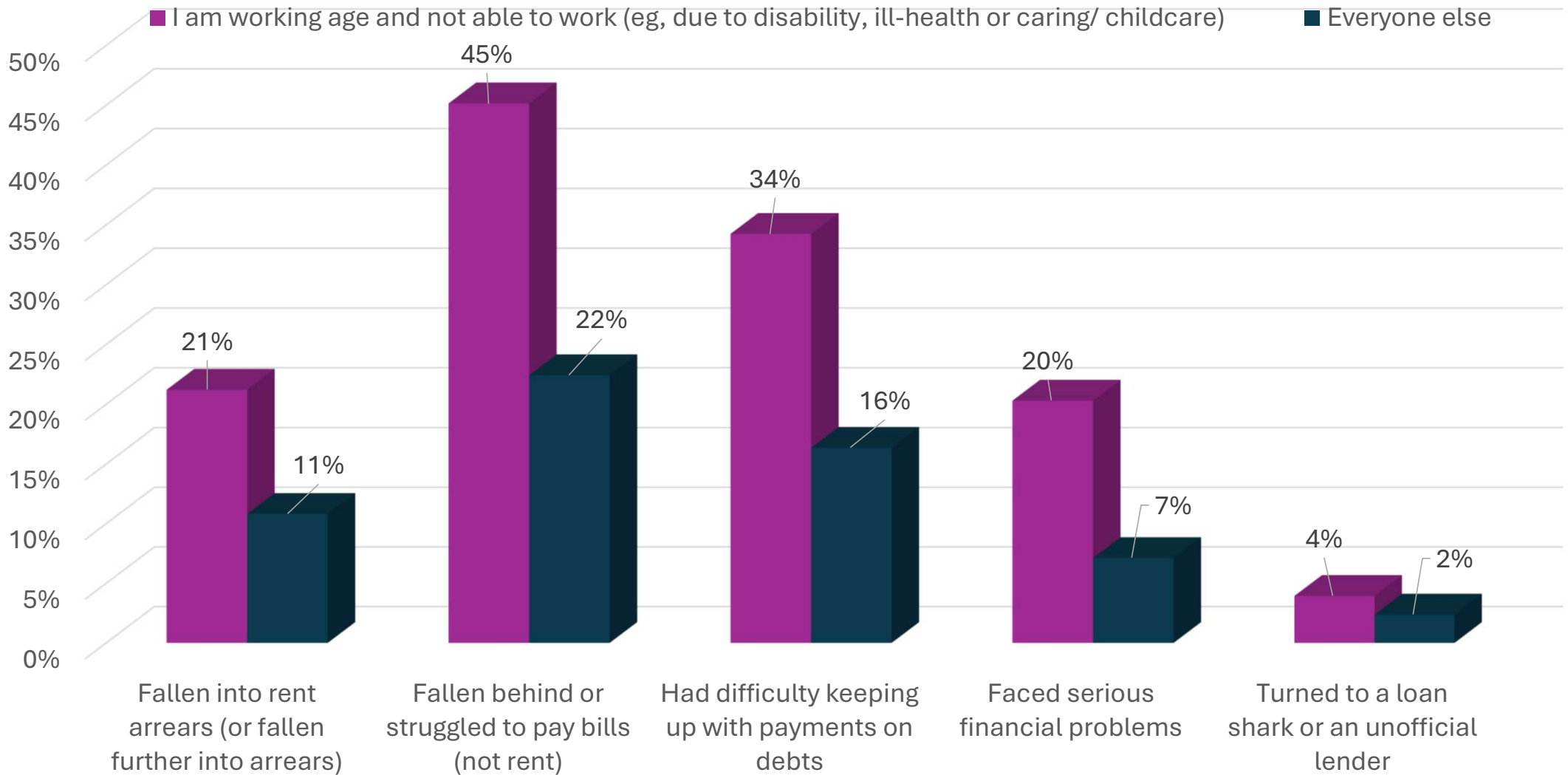
Turned to loan sharks (4% vs 2%)

Two thirds (63%) missed out on events (vs 43%)

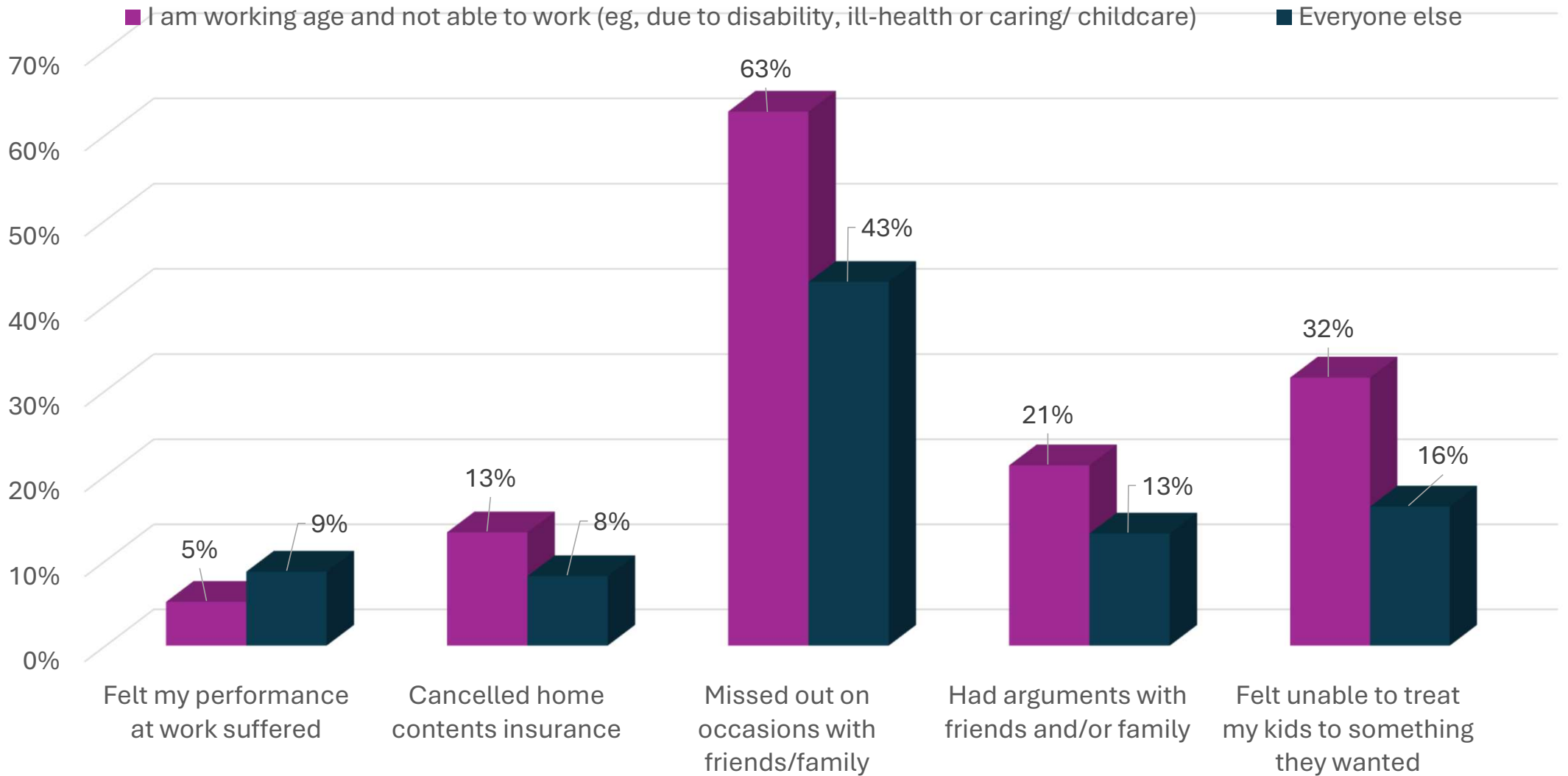
One fifth (21%) argued with friends/ family (vs 13%)



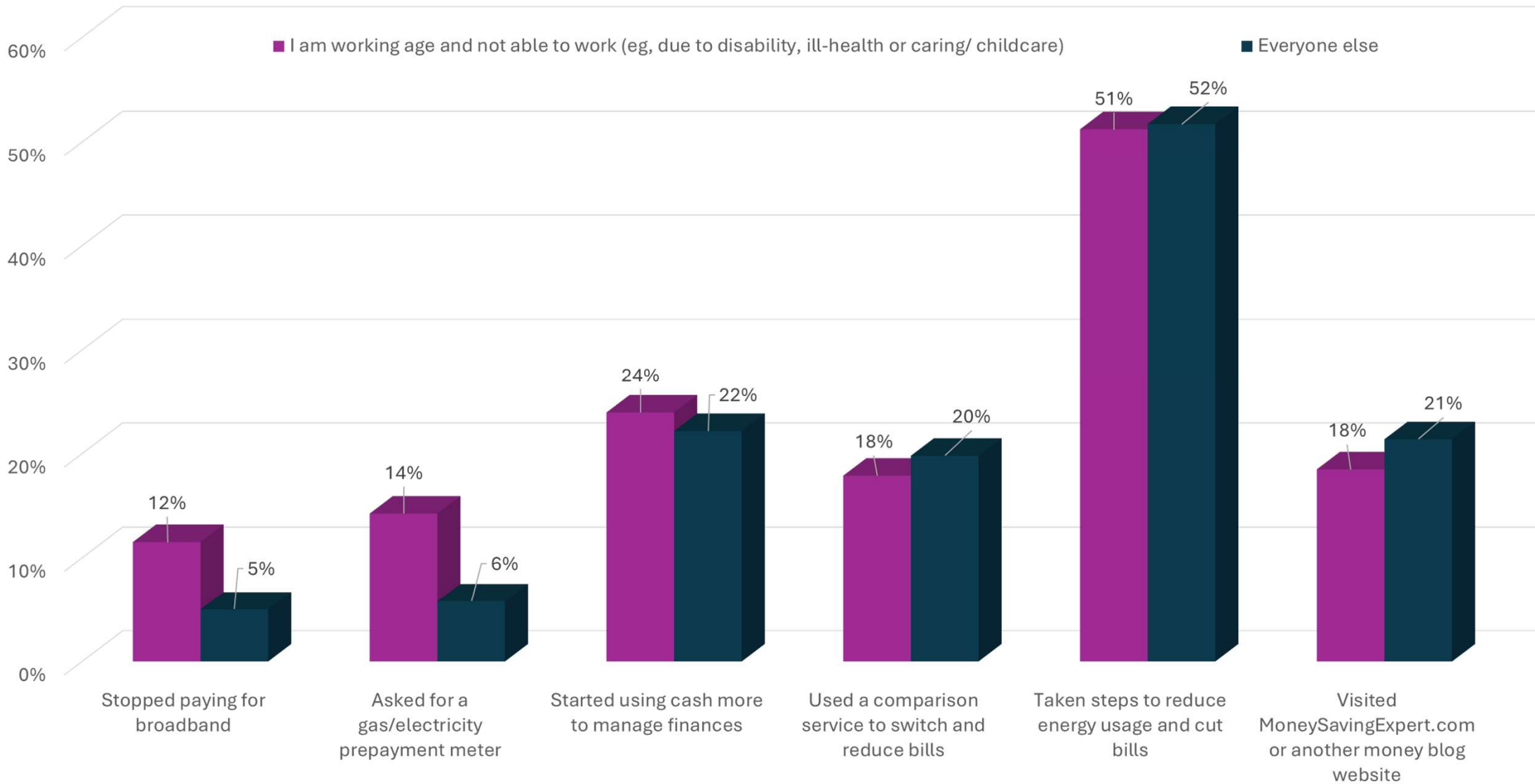
## Debt and Money Worries (By Age/ Ability to Work)



## Lifestyle and Money Worries (By Age/ Ability to Work)



## Changes and Money Worries (By Age/ Ability to Work)



## Financial Resilience Indicators

Among working aged people  
unable to work:

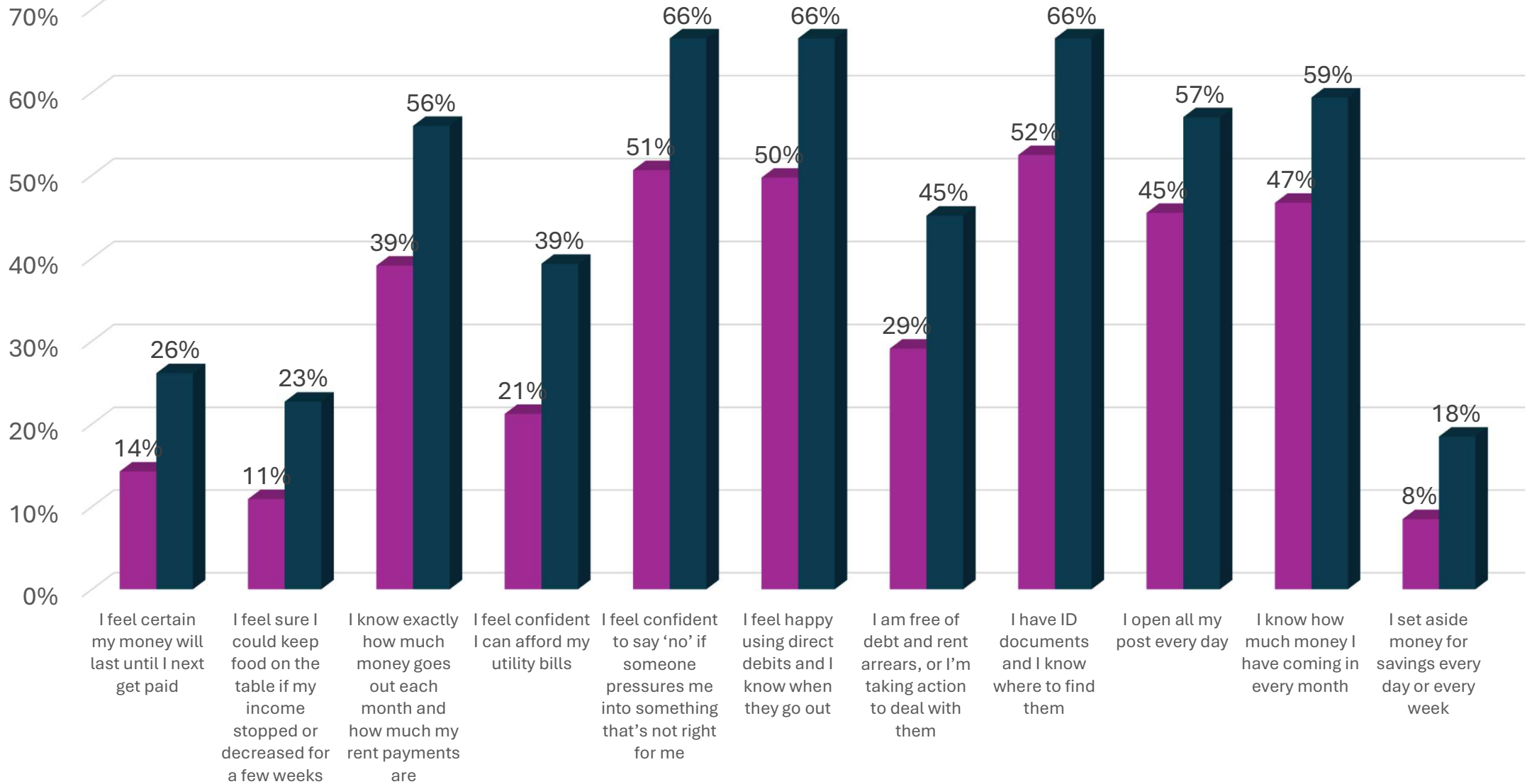


- They are less in control of their money, understanding what's coming in/ going out
- They have fewer savings and can less easily access ID documents...
- So, less able to migrate to Universal Credit
- Just 1 in 3 (30%) know where to find help

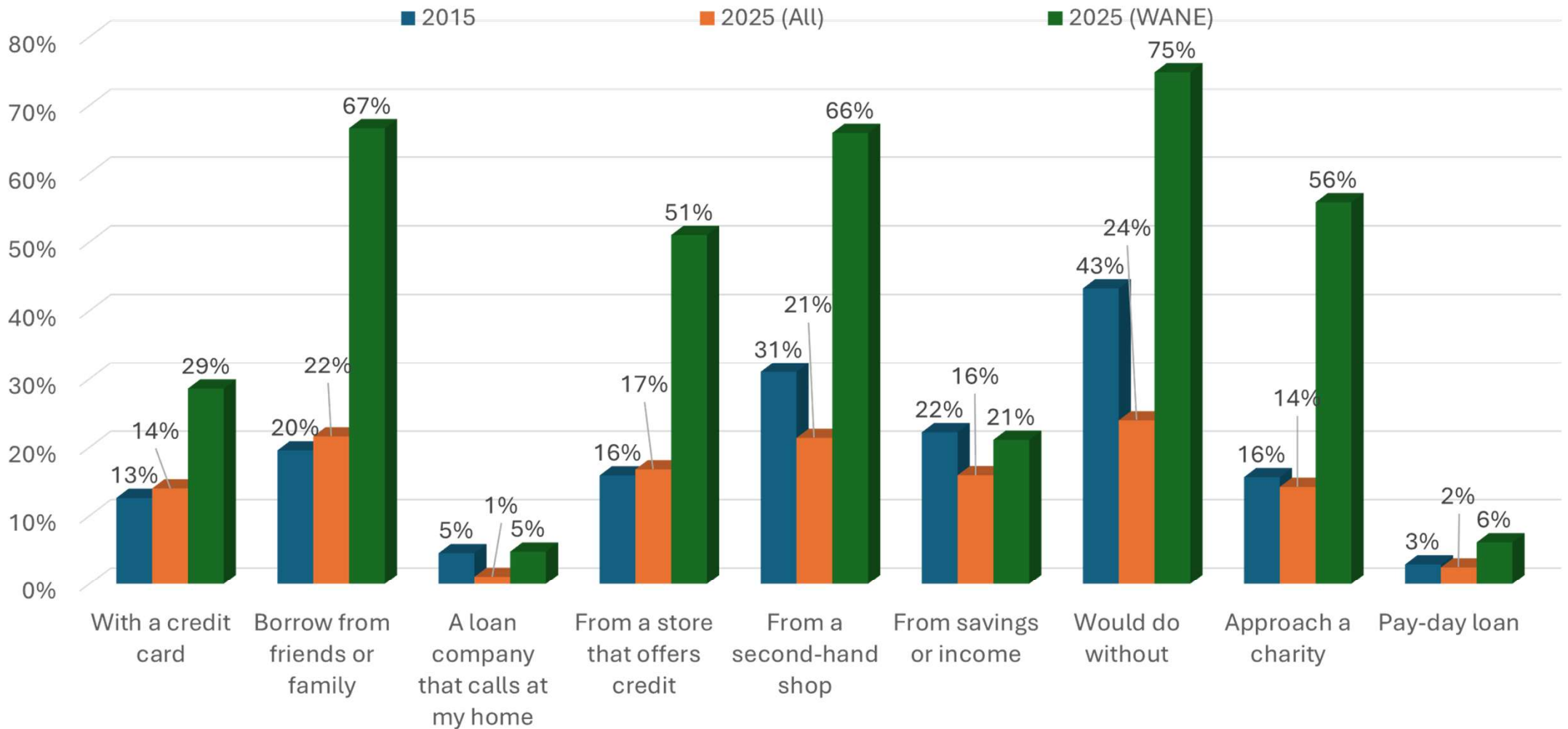


## Financial Resilience (By Age/ Ability to Work)

■ I am working age and not able to work (eg, due to disability, ill-health or caring/ childcare) ■ Everyone else



If you needed to replace, eg, a washing machine... (Tick all that apply)



# Get Britain Working

Government pledges £1 billion to help people unable to work due to disability or health conditions:

- Tailored employment support from job coaches and specialists
- Support for employers create inclusive workplaces
- Expanded welfare-to-work programmes
- Training and skills development
- Digital resources to improve job-readiness; online courses, coaching, access to job-search platforms



# Get Britain Working

Government pledges £1 billion to help people unable to work due to disability or health conditions:

- 'Right to Try' Guarantee so individuals can attempt work without immediate reassessment of benefits
- Work Capability Assessment to be 'phased out'
- £125 million for work, health, and skills support in Blaenau Gwent, Denbighshire, Neath Port Talbot, Greater Manchester, West Midlands, South Yorkshire, Tees Valley, Merseyside



# High Risk Strategy?

Critics are concerned that:

- Any 'stick' targeted at disadvantaged groups will make them more vulnerable – even the threat could exacerbate mental ill-health
- Inadequate support will make use of the 'stick' unjust. Will there be enough and the right kind?
- Potential to increase poverty as 'conditionality' could trigger benefit cuts to those struggling most



# Could it work?

Clean Slate has found its biggest successes to be among people who feel unable to work:

- Money-first approach, and paid work placements, for those underserved by mainstream support



	Starters	Completers	Improvement
Financial Wellbeing: Balancing monthly budget	14.4%	31.6%	119%
Financial Wellbeing: Bills affordability	18.7%	34.8%	86%
Financial Wellbeing: Benefits check	46.5%	81.8%	76%
Financial Resilience: Free of debt/ arrears	37.4%	66.3%	77%
Financial Resilience: Food security	21.4%	38.0%	78%
Financial Resilience: Employment	49.7%	58.8%	18%
Financial Resilience: Finding help	51.3%	87.2%	70%
Agency: Confident to say 'no'	75.4%	84.0%	11%
Ready for Change: Prepared to take action	56.7%	73.3%	29%





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