

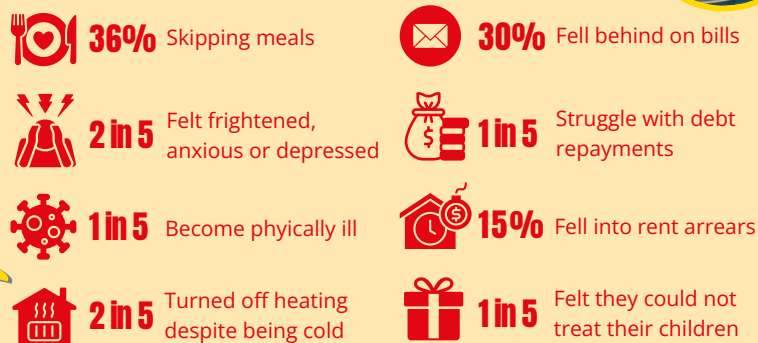
# £quids in!

## COST OF LIVING SURVEY

### 2025 Snapshot

## Social Tenants vs Cost of Living

FINDINGS ACROSS ALL RESPONDENTS



## MANY TOOK 'POSITIVE' ACTION

*\*Some short-term steps undermine long-term resilience*

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



Compared to everyone else, working aged people who are unable to work are twice as likely to:



Fall behind with bills (45% vs 22%)



Fall into rent arrears (21% vs 11%)



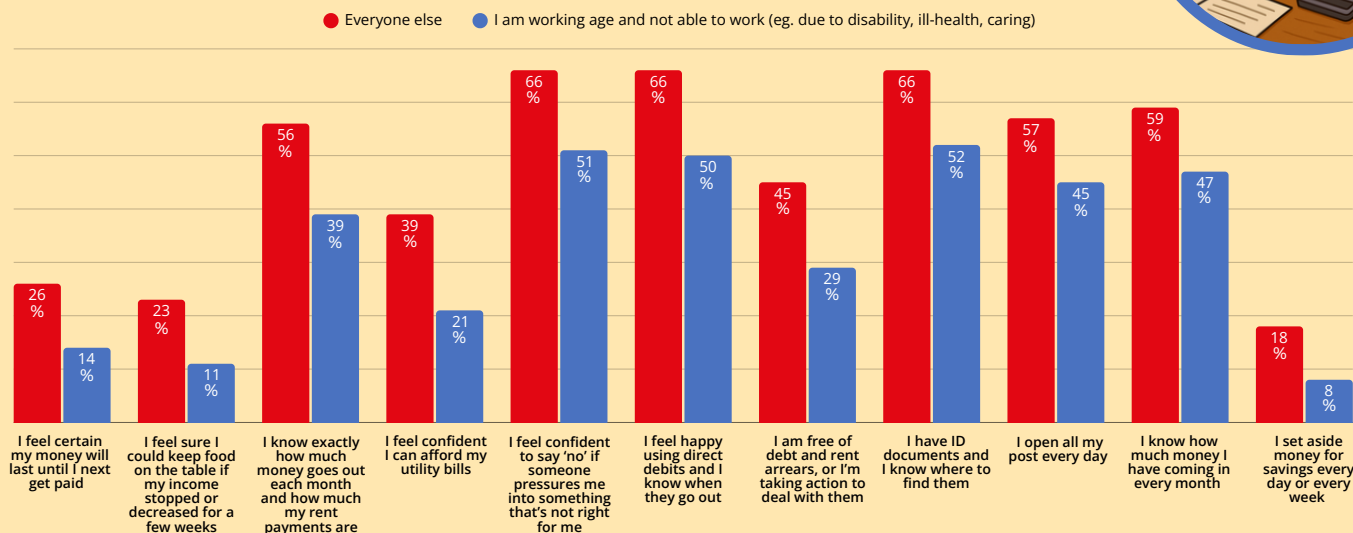
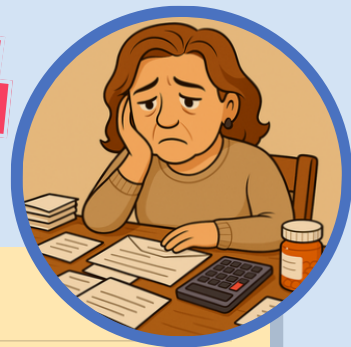
Fall behind with debt payments (34% vs 16%)



Turn to a loan shark (4% vs 2%)

**55% OF WORKING AGE PEOPLE NOT ABLE TO WORK SKIPPED MEALS ON ACCOUNT OF MONEY WORRIES**

Not only do working age people who are unable to work face the worst cost-of-living outcomes, they also score lower on financial resilience



**ON AVERAGE, QUIDS IN!**

**READERS HAD FEWER MONEY**

**WORRIES THAN NON-READERS**



24% more felt able to treat their kids



10% fewer needed food banks or hardship grants



14% fewer struggled to pay their bills

**Quids in! readers still shared many of the same challenges as non-readers**

- skipping meals
- feeling anxious, depressed, or frightened
- becoming physically ill
- turning off heating despite being cold
- facing serious financial problems



**DESPITE THIS, QUIDS IN! READERS SEEM TO COPE BETTER WITH THE CRISIS, WITH READERS OUTPERFORMING NON-READERS ON 17 OUT OF 20 FINANCIAL RESILIENCE INDICATORS**

**29% of QI readers are very confident managing money vs 19% of non-readers**



**AFTER READING QUIDS IN!**



**95%**

Found the content useful



**1 in 4**

Acted on advice or got help



**37%**

Felt they were less alone

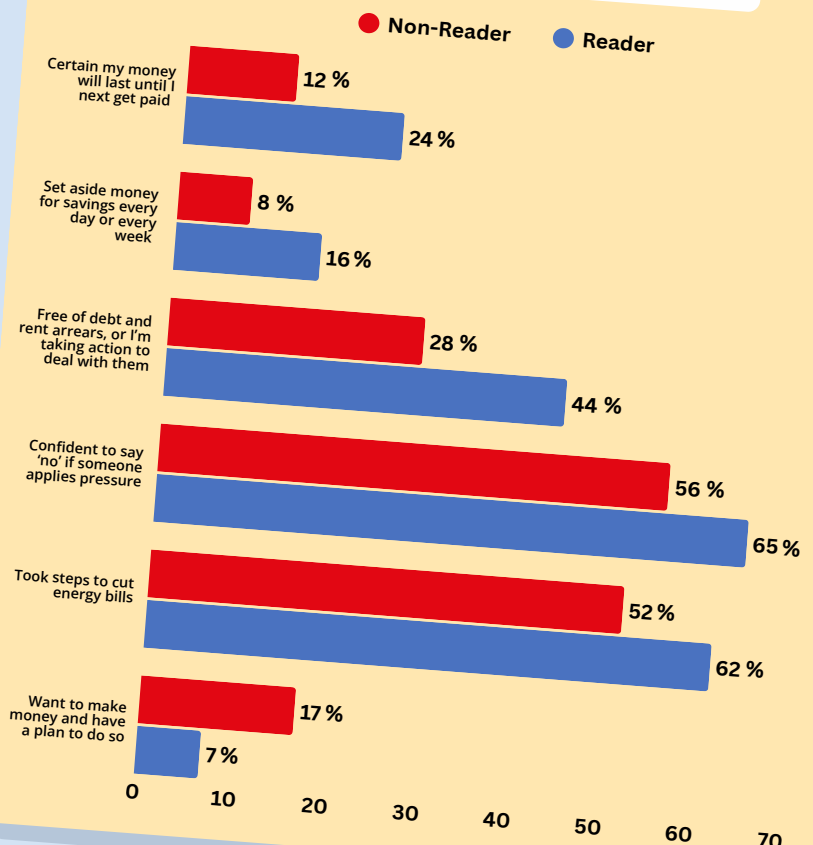


**29%**

Thought more carefully about their finances

## FINANCIAL RESILIENCE

**Quids in! Readers vs Non-Readers**



**Want to ensure working age people not in employment become Quids in! Readers? Visit <https://bit.ly/quidsinreadersclub> for more information.**