

'Surviving but not living'

The experience of the cost of living crisis for social housing residents



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Preface

The Resident Voice Index™ is a long-term project from MRI Software that seeks to provide all stakeholders in UK social housing with insights into the feelings and perceptions of residents and what can be done to help improve their lives. More details on the project ethos, cornerstones and partners are available in previous reports, which can be downloaded from residentvoiceindex.com or a hard copy requested directly from MRI Software.

Cost of Living was the title of the survey but we decided to name this third report 'Surviving but not living' after a particularly hard-hitting response from one respondent. A huge thank you to each of the 5,231 social housing residents that gave us on average, just under five minutes of their time to complete the survey. We'll strive to make sure that your views and answers are placed in front of as many people as possible that could have some power to enact change.

Many of the responses to this survey and some of the conclusions in this report are saddening and highlight the acute requirement for our society to attempt everything possible to ease the burden at what is a very difficult time for many people in the UK.

Doug Sarney
Solutions Principal & Project Lead
June 2022



Executive summary

The themes explored in this survey surrounding the ongoing cost of living crisis have been the most timely and relevant that the Resident Voice Index™ has explored to date. Even before responses were collected following consultation with residents and housing providers, our team expected the incoming results to be hard-hitting and sobering. Which they are.

The predictions that were made did not prepare us for the prevalence of accounts that exhibited extreme worry, desperation and hopelessness. The ramifications of the cost of living crisis for some has resulted in negative slides in mental health, reports of lives being whittled down to "not living but existing" and upsettingly, numerous references to suicide.

Households are making tough choices in the face of these challenges and one of the biggest indicators of this in the results was that across all free-text input, the word 'food' was the most prevalent. Further analysis revealed regular accounts of parents skipping meals to feed their children, the increased use of food banks and some even eating only cold food to avoid using energy.

It is hard to unravel these results from the time that they were collected, from late March until early May. This period spanned the first price cap increase on energy bills, the second month of Ukraine's invasion and changes to Income Tax and National Insurance, where many households saw their incomes noticeably shrink.

However, since the Cost of Living survey closed, this topic has continued to dominate our news and politics. Prices have continued to rise; the October energy hike looms large and only moderate relief measures were announced by the government in late May.

That said, the results reflect the current climate and are a warning that some are being put under immense pressure, with many foreseeing those struggles compounding.

Key findings:

- 68% were worried about being able to meet normal monthly living expenses all or most of the time
- Over half (56%) of respondents didn't know that help or support would be available to them if they faced a financial struggle
- Over half (53%) had used credit or buy-now-pay-later services to cover their monthly household essential needs
- 38% of those used these services often
- Almost 9 in 10 people under 35 were currently using or considering using buy-now-pay-later services or credit to pay for essential household costs
- 82% of under 35s reported being worried all or most of the time about meeting normal monthly living expenses

A core theme that emerged was that there is nothing more to cut; many indicated that they were living on shoestring budgets to begin with. For many, this is not an instance of forgoing holidays, trips out with the family or self-proclaimed luxuries. Instead, it's applying pressure to already bare bones living.

"Can't cut back on anything as I already don't overspend on a thing, I can't possibly cut back on anything as I already don't have money to spend on anything."

Survey respondent

This sparse living is especially important to advocate against for those who cannot increase their income by simply working 'more hours', which has been naively suggested by some. For those of pension age and those who are unable to work because of disability or are raising children, for example, that is just not an option.

As the results and analysis have been collated, it is clear that we are not the only people asking these questions. There has been a slew of surveys and reports emerging with evidence that corroborates and supports this one and it's clear that more will emerge as this crisis further unfolds. The only true point of difference is that the Resident Voice Index™ respondents live in social housing. Where possible, across the report we have tried to highlight where the results for the social housing community have differed noticeably to similar questions posed to a nationally representative sample.

In contrast to previous Resident Voice Index™ surveys, the questions answered in this one did not specifically ask about the respondents' relationship with their housing providers, their neighbourhoods or homes. This did not mean that these topics weren't mentioned at all or that the quality of housing wasn't a concern. It was, especially in terms of insulation and the energy crisis, but it does mean that the outcomes, actionable insights and suggestions made by respondents often look beyond housing towards macro decision-making.

Despite the evidence that many households are struggling, there were pockets of relief in the answers. Respondents spoke to the power of connectedness within neighbourhoods and communities. There was recognition of how hard times can bring people together, although drive others, unable to see past their own struggles, into seclusion. Alongside this, there was the knowledge that we can always be of help to others.

"We need to start thinking of our small communities rather than thinking globally."

Survey respondent

There is sound advice in the above response for starting with what we can control and where we can make an impact. One of the core takeaways from across all the Resident Voice Index™ surveys has been that communities themselves are the best for improving the lives of people around them. However, this can't be done in a vacuum; political and organisational buy-in is required to deliver services well and fund communities in the work that matters on the ground.



Bills, bills, bills

The most powerful responses and trends uncovered by the Cost of Living survey, and those that gave this edition of the Resident Voice Index™ the bulk of its material, were garnered from the free-text questions.

We asked respondents:

- Where they would turn for financial support
- Whether they had cut back on their spending in the past six months and what they had cut back on
- How worried they were about meeting monthly living expenses, whether they expected that level of worry to change and why
- The things they felt could enable their community to create a more positive future

Respondents' answers to these questions gave a wide-ranging body of evidence for the multiple challenges that people faced in the economic climate this spring (2022). Pressures around the affordability of day-to-day living, especially in relation to the payment of basic outgoings such as bills dominated the responses.

Perfect storm

Many answers listed the multiple macro factors that were creating a 'perfect storm' in their household. Fuel prices, bill increases, housing costs, food price inflation and the unaffordability of essential services like childcare, alongside wage stagnation were working together to put many households in acute distress. This 'storm' was placed by many within its wider climatic context of Brexit, the war on Ukraine and the hangover from the pandemic.

These multiple circumstances have led to habit changes as people looked to cut their energy usage. In terms of water, some were filling up the kettle only "as much as needed," while for others this meant drastically reducing their personal washing habits. Reports of never turning on the heating, regardless of the weather were numerous.

Petrol was a leading answer for what respondents had cut back on over the past six months. Some reported no longer using cars, with many getting rid of them altogether, along with increasing use of public transport - some people walking everywhere.

In-work poverty

Unemployment in the UK is at its lowest since the 1970s², however 72% of the children living in poverty in this country have at least one working parent³. The books are not balancing. Many respondents compared their incomings and outgoings, giving detailed costings to demonstrate that budgets were falling short.

"I live hand to mouth now."
Survey respondent

Some respondents did report being able to absorb the price rises, often expanding in answers that they were on a stable income, although references to 'wages' (as opposed to 'salary') were prevalent. Those on low incomes were more likely to have fluctuating incomes, which in turn have been linked to households having low financial resilience and being at increased risk of rent arrears³.

Survey takers were forthcoming and clear across the answers, offering exact amounts for where they had cut back, as well as in the price rises they had experienced. This evidences the distinct awareness respondents had of their finances and the impact these challenges can have.

"Electric and gas has gone from £90 per month to £375 a month."
Survey respondent

"I think a 51% rise in utility and 3% pension rise says it all."
Survey respondent

"I basically work to pay my bills, I end up with approx. £175 per month to live on. I'm better off on the dole to be honest."
Survey respondent

A common theme when respondents were asked where they would go for financial support was the belief that if they were working, no help would be available to them. This is not strictly the case. It is estimated that over £15 billion of benefits are being left unclaimed by low income households in the UK⁴.

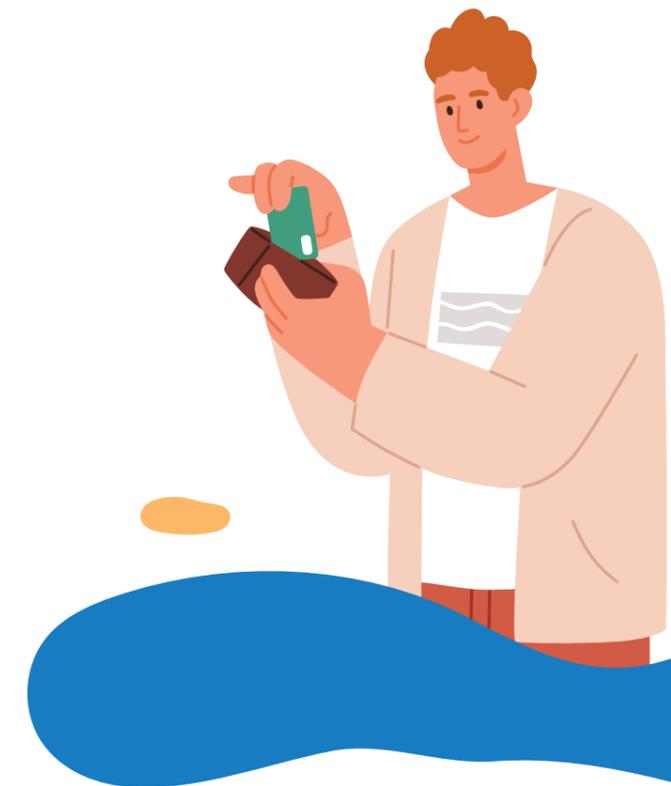
"There is no support for people who work full time and are still struggling."
Survey respondent

"I wouldn't take advice, I'd just take on more work probably. I'm already living as cheaply as possible as are most people I know. In work poverty is very real."
Survey respondent

The results of the 'Surviving but not living' report found that 56% would not know that there was help or support available to them if they faced a financial struggle. Younger respondents were less aware of what help was available. For housing providers, local authorities and other service providers, putting resource into communicating where this support is available could help alleviate some of the struggles households are facing.

Survey takers' top five sources of financial help

1. Citizens Advice
2. Housing provider or local authority
3. Family
4. Universal Credit
5. StepChange



Life ain't about paying bills

Many of the cutbacks that survey takers have made are to the things that create a life rather than just an existence. It stands to reason that if wages, benefits and pensions don't rise in line with inflation and bills, people are going to suffer harsh falls in their quality of life. Respondents reported having cut back on socialising, hobbies and entertainment subscriptions in order to make ends meet for their children.

"Most of my wage is now being spent on rent and bills. I hardly have anything left for socialising, buying clothes and getting my hair done. The normal things you should expect to be able to do when working full time."

Survey respondent

"Not so much money for hobbies. I would say I am surviving, but not living."

Survey respondent

"Not been able to go out, not even cinema or a meal. Can't afford anything after paying bills. No quality of life anymore. Life ain't about paying bills."

Survey respondent

"Stopped attending my two local choirs as it cost too much to get there on top of the weekly choir costs."

Survey respondent

One of the harshest punishments of this cost of living crisis has been individuals robbed of the opportunity to shape their lives beyond making ends meet, reducing one's value to mere existence.

To expand on the response from the individual who has had to give up choir, there is a large and growing body of literature linking the practice to improved mental and physical health, happiness, and to forming and maintaining social bonds⁵.

Having to cut back on or give up these types of activities may have long-lasting and far-reaching implications for individuals, families and communities. The benefits of the things that build a life, rather than an existence cannot be underestimated.



Eating, heating, or a roof over your head

The ability to heat a home adequately dominated both what respondents had cut back on in the past six months and what they believed might impact their level of worry over the next twelve. A common pairing that occurred was 'heating' and 'eating'. Some also offered their strategies for coping, describing putting "cling film on windows," "draught excluders at base of all doors," or being hyperaware of turning off electrical items and not using standby.

In an environment where many are already making uncomfortable cuts, the energy price rises expected on 22nd October loomed heavily on respondents' horizons. For those who were just coping, there was a sense of dread for the future and how they would be able to absorb this impending assault.

"I don't know where I'm expected to cut back I physically can't cut back anymore. Bills soaring is ruining my life. I live in constant fear and I can't afford to eat after feeding my children."

Survey respondent

Who isn't cutting back?

We asked respondents whether they had cut back on their spending in the last six months. Only 16% of those who answered had not done so.

Breaking this down further, levels of cutting back decreased with age and increased with the number of financial dependants.

Those not cutting back were twice as likely to believe that help and support would be available to them if they faced a financial struggle than those who were already changing their behaviour. The suggestion here is that knowing that there is a safety net may allow people to carry on living normally without making substantial changes to their lifestyle.

For those who had cut back, 73% reported being worried all or most of the time about being able to meet normal monthly living expenses. For those that had not yet cut back, 44% still reported a high level of worry.

Those who have not cut back (16%)	Those who have cut back (82%)
44% high level worry	73% were high level worriers
43% low level worry	13% classed as low level worriers
45% knew that there was help	22% knew that there was help
34% didn't know there was help	60% didn't know there was help



Universal Basic Income

The responses from the survey highlight a feeling that for the moment, work doesn't pay. Over the past two decades⁶ the number of households living in poverty that have two people working full-time has more than doubled and we are now living with estimates of a further 1.3 million people falling into absolute poverty by 2023⁷. Seemingly radical interventions are being considered.

Universal Basic Income is a solution that has been gaining traction globally and increasingly, small-scale trials are being undertaken to ascertain how it could work. A UBI pilot will soon begin in Wales, whereby every care leaver over the age of 18 will be given an income of £1,600 a month for two years⁸. Though taxable, it will not be withdrawn if a participant gets a job.

This is the first scheme of its kind, which if successful, may go some way to providing evidence that funding stable, reliable incomes can manifest in net gains to society and individuals in the long-term.

Long-term solutions

Recent announcements from the treasury of one-off payments may serve to soften the blow for many, however long-term solutions are still wanting. Survey takers had some suggestions for what could enable their community to create a more positive future. Most popular responses included:

- Funding for communities
- Truly affordable housing
- Helping one another
- Support for those experiencing mental health issues
- Investment in sustainable development like solar panels and public transport

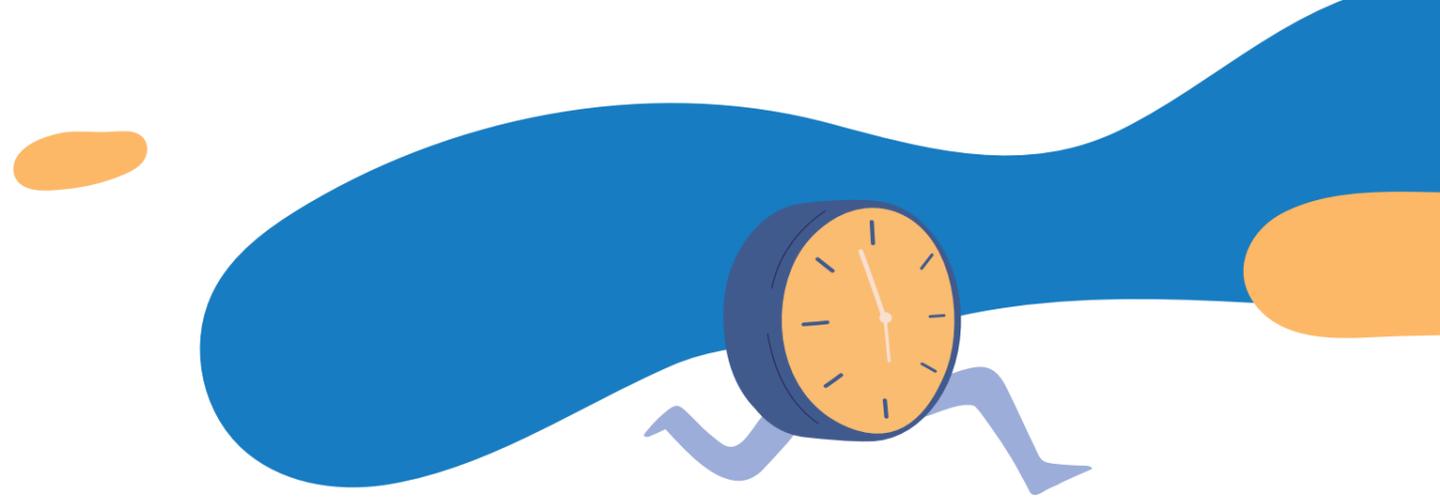
Since the Cost of Living survey closed in May 2022, circumstances have worsened in the UK. Inflation has risen considerably and it now costs £100 to fill up an average family car⁹ (June 2022). Only short-term, one-off interventions for relief have been announced so far. Without further, more substantial interventions the evidence shown in this section is likely to worsen to a regrettable, but not yet inevitable outcome.

“I have tried to cut back with my food shopping and not using my heating but it’s proving impossible. We need heat and food.”

Survey respondent

“We haven’t used the gas central heating for close to four years, I simply cannot afford it! We only heat the room(s) we are in, using an oil filled radiator or a convection radiator. We have just got used to our home being cold. I was homeless for a period of time, I have slept on the street, and so I view our home safe, warm and cosy, regardless of it being largely unheated!”

Survey respondent



The ticking timebomb

The use of credit

Survey takers were asked how regularly over the past six months they had used credit or buy-now-pay-later (BNPL) services to pay for essential household items, such as a food shop, a bill or an essential travel cost.

Over half (53%) of all respondents had used credit or BNPL to cover their household’s essential needs.

In a recent poll of UK adults, a similar question was posed by Citizens Advice¹⁰, the results of which were published in March 2022. Representative of the whole UK population rather than exclusively social residents, the poll reported that 1 in 12 had turned to BNPL to cover basic costs in the past year.

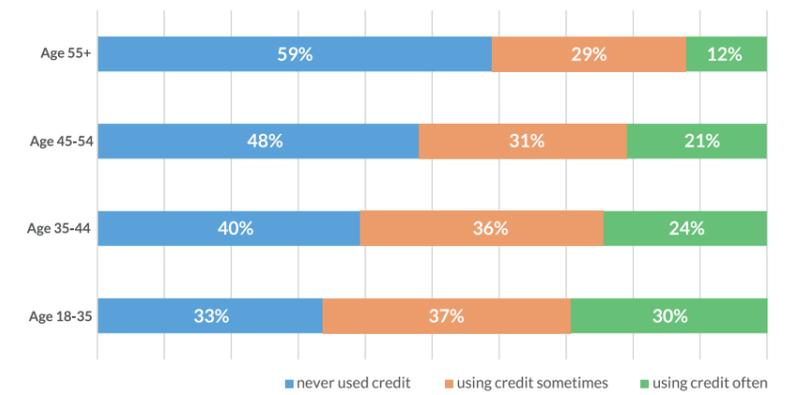
The ‘Surviving but not living’ results also showed that younger residents were more likely to have used credit or BNPL in this way and used these facilities more regularly, with almost 9 in 10 currently using or considering it. In contrast, just under 4 in 10 over 55s had never used or considered using these types of services. The use of credit or BNPL also increased in line with the number of financial dependants that people reported.

These practices can be linked to a decrease in wellbeing, with those who used credit being 4 times more likely to worry all or most of the time about meeting normal monthly living expenses. When respondents spoke about whether their level of worry might rise, some described already being in debt and that further financial pressure would drive them deeper into financial strife.

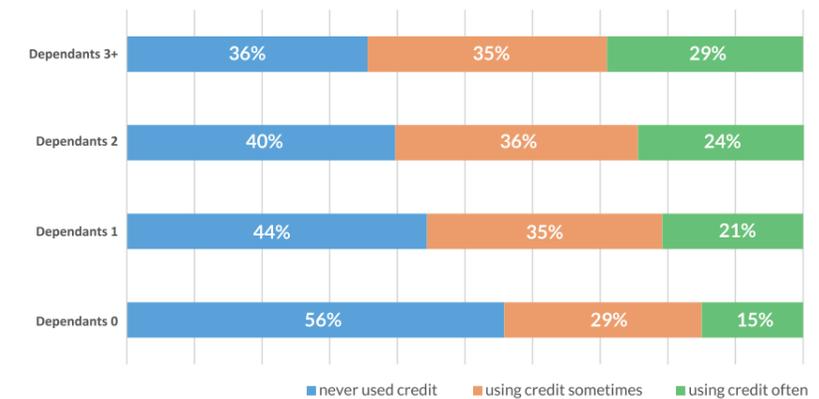
“Can’t afford to [cut back], all my bills are essential; I’m just getting more in debt.”

Survey respondent

Age of respondents and the rate at which they use credit



The number of financial dependants and the rate at which people use credit



Across free-text responses, the age-old phrase, “Robbing Peter to pay Paul” came up in a few instances.

During the initial phases of this project, a report published in January 2022 by StepChange¹¹ influenced the decision to include rate of credit borrowing and BNPL as a question in the survey. It found that around 4.4 million people in the UK are struggling to pay household bills, amounting to £13 billion in credit commitments to cover these expenses and make it through to pay day.

The biggest cohort by tenure of those using this ‘credit safety net’ overwhelmingly lived in housing association or local authority homes (27%), followed by those in shared ownership (14%), then the private rental sector (14%).

Incidentally, the charity¹² was also named regularly by survey takers as a source of support that they would turn to if they faced financial challenges and struggles.

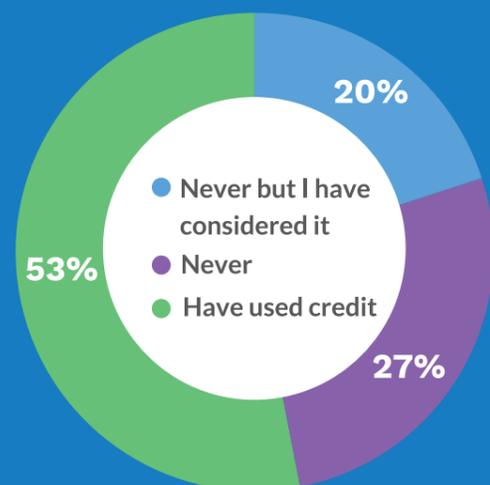


The credit time bomb

The results from our Cost of Living survey, Citizens Advice and StepChange predate many developments of the current crisis, all of which live in the shadow of the October energy price cap increases. In this context, it is important to explore an emerging risk that was noted in the results.

One option for answering the credit and BNPL question was, “No, but I have considered it.” 20% of all survey takers answered in this way, with no notable differences between age, number of dependants or where somebody lived. This is clearly an issue on many respondents’ minds.

In the last 12 months have you used credit or a buy-now pay-later service to cover your household’s essential needs?



Of those who had never used credit to pay for essential costs and weren’t considering it, 47% reported being worried all or most of the time about meeting their monthly living expenses. That number rose sharply to 71% for those who had considered it.

Buy-now-pay-later services are yet to be regulated, despite calls from the Financial Conduct Authority, the national press and multiple think tanks. Often, the glossy, friendly designs of the apps and ease of sign-up disguises the fact that users are in fact, taking on high interest debt. As the cost of living crisis continues, many families are at risk of using these services, believing them to be a helpful option. However, much like the payday loans that predated them, they are likely to cause significant harm to households.

In support of our findings that young people are inclined to use these services, in June 2022 Citizens Advice¹³ released a warning that 42% of the 18-34 year olds that they surveyed who used them, were using other forms of credit and borrowing to pay the loans back.

This trend could in turn, be a risk factor for the sustainability of housing providers and local authorities, as the usage of these services can be symptomatic of wider affordability problems. Some housing providers are utilising predictive analytics to spot risky or erratic spending and reach out to residents to help before the point of crisis.

Pertinent to us all, the credit time bomb that is represented by the 20% that are considering using credit is a harbinger of greater issues beyond the struggle of individual households. Reports have been emerging of a belief amongst financial analysts that this rise in the use of credit to make ends meet is an indicator of incoming recession¹⁴.

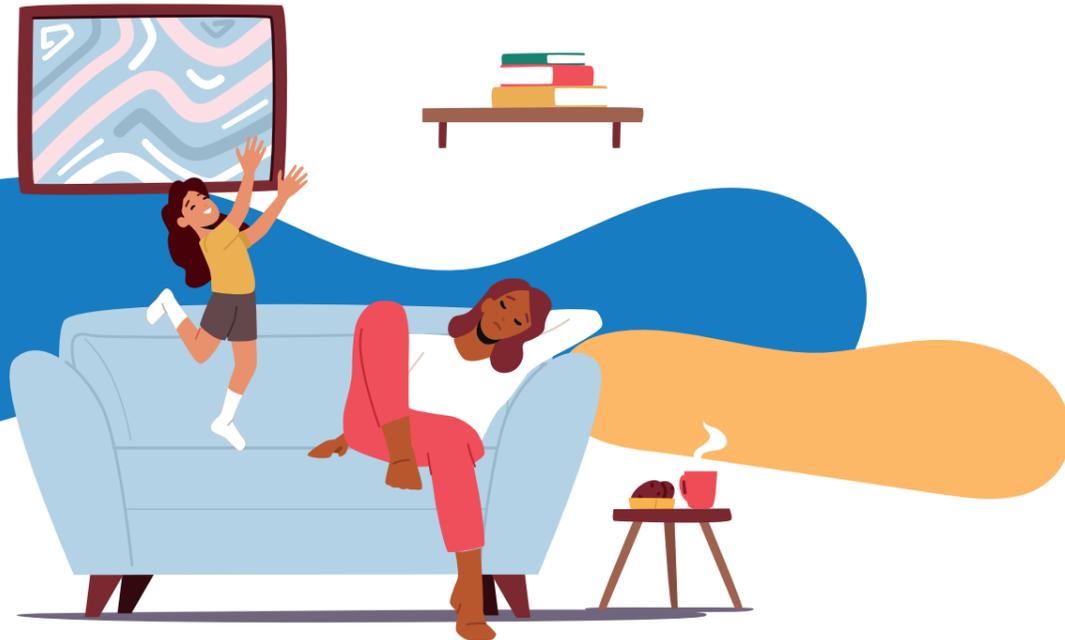
“Using credit to cover essential costs like food and energy is often a sure sign of financial difficulty.”

The Money Advice Trust¹⁵

“Credit cards will be maxed out soon and then I don’t know what we will do for food etc.”

Survey respondent





Households are struggling

The compounding impacts of the multiple factors affecting household budgets were detailed earlier in the report. A prevailing effect that emerged from free-text answers in the Cost of Living survey was that home life is suffering and lifestyles are dipping drastically below what should be expected as the norm in a country with the fifth highest GDP in the world (according to the International Monetary Fund (IMF)¹⁶).

We acknowledge that many of those living in socially rented accommodation will not recognise themselves in reports of poverty and that profiles of social housing residents that do so can contribute to stigma. However, it is important to note that 46% of social renters were living in poverty in 2019/2020, according to government statistics published in April 2022¹⁷. This was more than in any other type of housing tenure.

With this figure standing at almost half of those in social homes, it is important to speak about the experiences of social housing residents in relation to experiences of poverty. As these statistics pre-date the pandemic and the current cost of living crisis, it is worth noting that it's likely that this percentage will have risen.

Financial dependants

The biggest contributing factor towards a survey taker reporting negatively across answers was if they had dependants; this grew with each additional one. The biggest negative jump across most measures was always between having 0 dependants and 1 dependant. This was true in questions on worry, knowing that there was help and support available, and use of credit.

The survey did not ask whether the dependants were children or other members of the household that were economically inactive. However, much of the content for this section speaks about the experiences of families with children, due to the frequent mention of them in free-text answers from respondents. The bulk of survey takers with two or more dependants sit in the age bracket of 18-44.

This could go some way to linking the consistent reports of negative experiences from younger respondents, that we have noted throughout the report with the challenges posed by having children during these years. Only 16% of under 35s reported having no dependants.

Number of dependants	High level worry	Knowing about help	Use of credit
0	60%	30%	44%
1	71%	25%	56%
2	74%	24%	60%
3+	80%	21%	64%

The sacrifices of parents

A common experience reported by respondents was not being able to afford what their children needed. To try and ensure their children did not miss out, many parents answered that they were often making decisions to go without themselves. Although this may seem like a norm of parenting, where sacrifices are made for one's children, some of the responses were extreme. Many reported skipping meals or eating the bare minimum to ensure their children ate well.

"I have quite often just had noodles or beans on toast so my kids can eat meat and veg."

Survey respondent

"I only buy my daughter fresh fruit and treats but not for myself. I skip a real meal and eat Weetabix instead."

Survey respondent

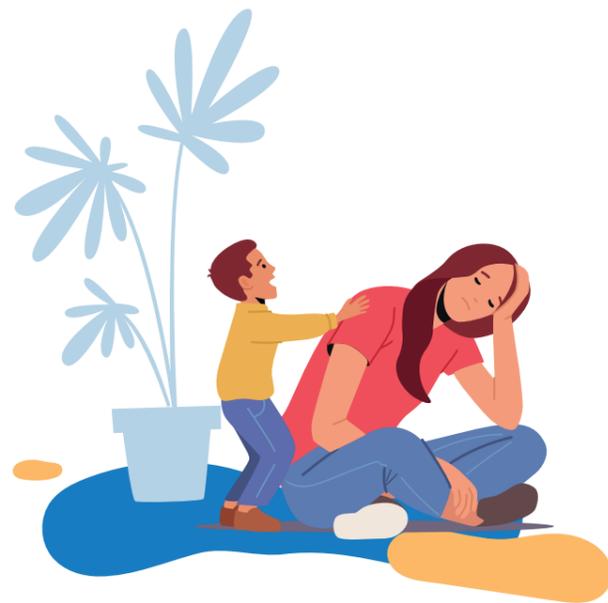
"I've had to cut out on spending everything, even (as) simple as replacing my own shoes and nearly all my vitamins, just so I could afford to buy everything my daughter needs."

Survey respondent

"Not bought myself anything as everything is on bills, or my kids needing essentials."

Survey respondent





Accessing the help available

In the Bills, bills, bills section of this report, we spoke about the £15 billion of benefits that are left unclaimed. These include a £2.7 billion underspend from only a fraction of eligible parents who could be accessing 30 hours of funded childcare a week for 3–4 year-olds²⁰. A similarly underclaimed scheme is the pupil premium, which can entitle children to free school meals, subsidies for school trips and free school milk.

Service providers could make concerted efforts to help share this type of knowledge to assist families - who may be within the 56% of survey takers that did not know that there would be help and support available when facing a financial struggle. Housing providers may increasingly be able to see in advance when households are not able to manage their budgets, enabling them to start conversations armed with resources that could tangibly help. Although in some circumstances this help may still fall short.

“I have healthy start vouchers, but they have not increased either which means I now get less with the vouchers.”

Survey respondent

Stuck in a loop

There are well-documented short and long-term personal and societal impacts of child poverty. In households where parents are skipping meals to feed their children, it could ultimately lead to children skipping meals if circumstances worsen due to the cost of living crisis. Being exposed to food insecurity, housing instability or deprivation reverberates through a child's life. Experiencing childhood poverty has been linked to physical and mental health inequalities (which are widening)²¹, poorer educational attainment, impacts on future employment and income, social isolation, bullying, stigma, and low self-esteem²².

“Constantly on my mind and my kids are suffering as they have seen a change.”

Survey respondent

Of course, poverty isn't a determining factor for the destiny of every child. However, in the UK where the phenomenon is rising and little is being done to mitigate it, it stands to reason that negative personal and societal impacts may prevail.

“With the cost of living rising and the extortionate price of energy, I do wonder how I'm going to afford to heat my house come winter and have enough money to feed my children.”

Survey respondent

The motherhood penalty

According to a TUC¹⁸ poll of working parents with children of preschool age, published in March 2022, 32% spend over one third of their wages on childcare. In the Cost of Living survey responses, the decisions being made between work and childcare were numerous. Ideally, work should be tailored around lives; a privilege that should not just be afforded to those who can work from home. Suggestions from respondents included jobs that are designed to fit in around school hours and access to affordable higher education so that people can work to increase their capacity to earn and provide.

“More part-time jobs for mothers with hours that fit into the school day, and access to higher education that would actually impact their future for the better.”

Survey respondent

It is reasonable to infer from the responses to this survey, which specifically mention being a mother, that these struggles and decisions may be disproportionately affecting women. Yet, unlike previous editions of the Resident Voice Index™, this survey did not ask about gender, so assumptions cannot be made about this sample. However, in the UK for the first time in decades the number of young women not working so they can look after their families has risen 5%¹⁹. Furthermore, of those classed as 'economically inactive' (not in or seeking employment), 28.5% of women are in this position because they are looking after family - in comparison to 6.9% of men.

“I expect my worry and concern will increase. With no scope to earn more or work a second job, with a pay rise that has disappeared to rising costs already. I know that I will be looking to shave even more off food and clothing, plus look at cutting back on petrol use. I am trying to avoid cutting out the social aspect of my kid's lives - they suffered enough over the pandemic - and limit my own (at some cost to my mental health).”

Survey respondent

What could help?

In short, funding. Like the tales of Universal Basic Income described in the Bills, bills, bills section of this report, other schemes that give money to citizens are proving to have remarkable long-term impacts. One study in the United States found that cash support to new mothers resulted in higher brain function in babies than those whose mothers didn't receive it²³. Cash support is frequently being cited as an investment in the future health of societies. Without a shift in attitude and approach, this country's growth could stall.

Beyond money direct to residents, the provision of affordable and accessible services is essential. The extras that accumulate to build rounded citizens are becoming sparsely available to families on lower incomes. Many survey takers reported having to cut back on after school clubs, extracurricular activities and youth clubs after they had become unaffordable. There were also reports of communities simply having a shortage of such activities, with others linking the lack of these services and facilities to a less positive future.

“More help with the youngsters to help them on the right road and their habits.”

Survey respondent

“Offer group activities and events for younger generations, offer work placement or training opportunities within local areas for school leavers to encourage a good work ethic, promote positive mental health benefits of earning a wage (despite struggles they observe within own families of working parent(s) still unable to meet essential costs).”

Survey respondent

Beyond our front doors

“People need to gain a sense of individual hope to help create hope in their community. At the moment a lot of people feel they cannot affect their own material future, no matter how hard they try; they feel the odds are stacked against them. That's not true, necessarily, but without regaining a sense of personal agency, it's not relevant to ask people to look at the bigger picture.”

Survey respondent

This quote could not more adeptly sum up a trend that was seen in a number of free-text responses from survey takers. When asked to suggest what could enable a more positive future for people's communities there was a high prevalence of suggestions that related to the respondent as an individual, rather than their community.

“Cannot think as too desperate.”

Survey respondent

“I am one person that lives alone. Functions as well as possible with a hard job, has no social life so no real involvement with 'my community' and have no idea how I could do anything that might enable it to have a more positive future.”

Survey respondent

“I don't know about my community. I am about to launch my own online business in an effort to improve my own future but not sure about the community. Without my working, my future looks bleak. And even then, when I earn over the threshold, I'll have income tax bills. I think I'll be working well into my 80s, if I make it that far!”

Survey respondent

Civic society and the social binds that tie us are at risk of fraying if people are unable to make ends meet. Working and juggling to provide only the basics could leave little room for households to think and act outside of their own four walls. In some cases, the reports were even more disparaging, with answers that there was “no community,” or, “what community?”

“There is no community. People are too angry and tired on the whole to motivate themselves.”

Survey respondent

This of course, is not the full picture. Estimates by the government are that 19 million people in the UK volunteer at least once a month²⁴. These gargantuan efforts of volunteers helped get us through the pandemic and to run food banks. With space to thrive, some of the households that are struggling may see past their own difficult situations and may even find the capacity to contribute to alleviating someone else's.



Index 1: Knowing

In previous Resident Voice Index™ reports, we found that 'knowing' that help and support was available to a resident was associated with higher levels of community resilience²⁶.

In the Cost of Living survey, this phenomenon was explored further by asking: 'How much do you agree with this statement? 'If I were to face a financial challenge or struggle, I would know that there is help and support available'. A point was scored if the response to this was positive.

"I don't know and even if I did no-one is going to help. Everyone is on his own."

Survey respondent

Index 2: Worry

The effects of high levels of worry on physical and mental health are well-documented²⁷. Its inclusion as an index helped to ascertain a score of the personal emotional impacts that the cost of living crisis was having on respondents.

A point was scored by being classed as a 'low-level worrier' in answer to the question: 'How often do you worry about being able to meet normal monthly living expenses?'

"I try not to think about it unless it happens because worrying can reduce the quality of life."

Survey respondent

Index 3: Agency

To learn if a survey taker felt they were in control (had agency) over their ability to shape their financial futures in the midst of the cost of living crisis, they were asked how much they agreed with the following statement: 'I feel that I have the power to influence my future financial situation.'

"No matter how hard they try; they feel odds are stacked against them. Without regaining a sense of personal agency, it's not relevant to ask people to look at the bigger picture."

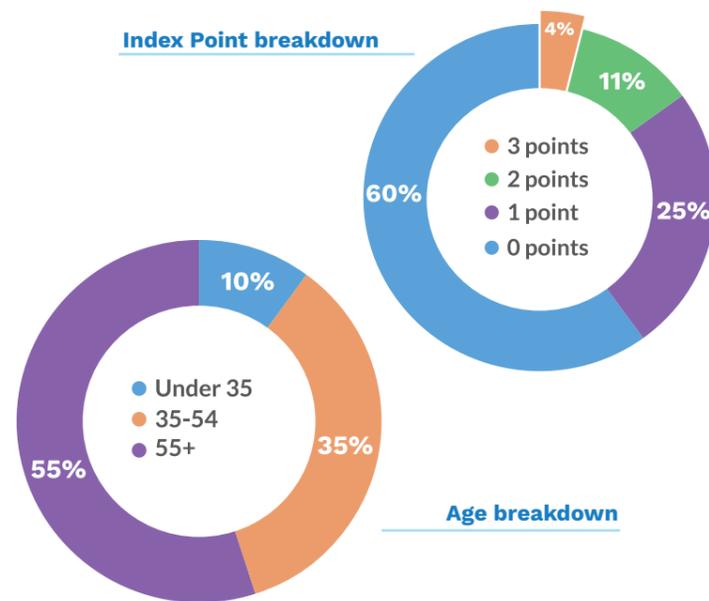
Survey respondent

The Resident Voice Index™ score

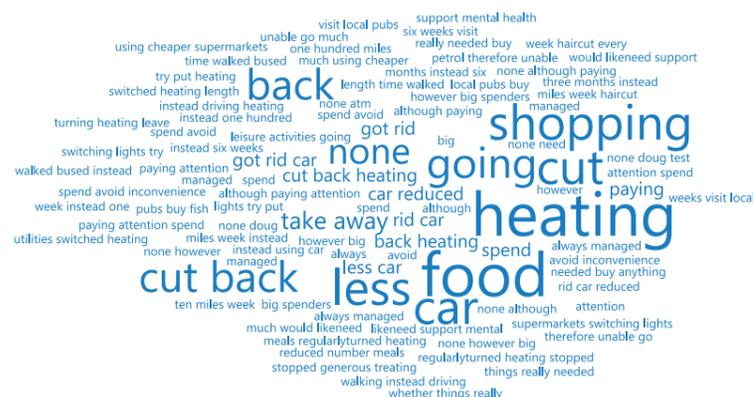
The Resident Voice Index™ score is an underlying calculation where each respondent unknowingly receives 0, 1, 2 or 3 points for answering three questions (or indexes) in a certain way. The score assists comparison between the survey questions, drawing out unique insights. The full methodology for calculating the score can be accessed in previous Resident Voice Index™ reports²⁵.

3 points:

Representing those that knew support was available to them, had a low level of worry and felt a high level of agency.

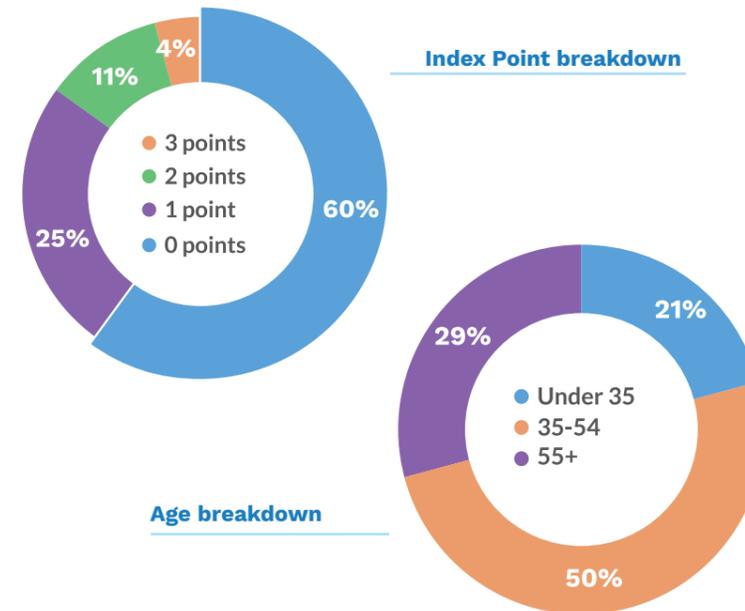


What those with 3 index points have cut back on in the last six months:



0 points:

Respondents who did not know help would be available to them in the event of a financial struggle, exhibited high levels of worry and reported low levels of agency.



What those with 0 index points have cut back on in the last six months:



Analysis

Index score 3

Only 220 respondents (4.2%) scored all 3 index points; in contrast with other Resident Voice Index™ studies²⁸, that percentage was significantly lower. With such a small sample size, the views of this cohort should be treated with some caution.

Those that scored 3 index points tended to be older and have fewer dependants. Food and heating were the most prevalent items that respondents reported cutting back on across all index scores. The word cloud for 3 index points however, reveals more economising and cutting back than the word cloud produced for those with 0 index points.

Index score 0

Respondents who scored 0 points were in the rather desperate situation of not knowing that there was help available, being a high-level worrier and not feeling in control of their future financial situation.

Unfortunately, this describes almost 2 out of 3 UK social housing residents who took this survey, with 60% overall being unable to score an index point (over 3,000 people). In parallel with the above themes, younger residents appear to be doing worse, with 70% of the under 35s falling into the 0 point category and almost 70% of those with more financial dependants also failing to score positively in any of these key questions.

Once again, the plight of the younger generations was highlighted, with the under 35s being less than 3 times as likely to score 3 points than those over 55. The same multiple also existed between those with 3 or more financial dependants compared with those who have 0.

Your voice matters
residentvoiceindex.com

Housing providers

Contrary to previous Resident Voice Index™ studies, this survey did not ask any direct questions to investigate the relationship that residents have with their housing provider. However, on many occasions, residents provided unprompted information in their free-text answers about their relationship with their landlord and how that provider might be able to help with the effects they were feeling as a result of rises in the cost of living.

When asked, “Where would you get financial advice or support from,” the top answers were, ‘Citizens Advice’, ‘don’t know’, ‘family’, with the next most prevalent answers being the word ‘housing’ or ‘housing association’. In the two-word responses, ‘housing association’ was actually more common than ‘family & friends’. It is encouraging to note that housing providers were named as a top five potential source of financial help and support, although this also places some element of responsibility on housing providers to meet this expectation.

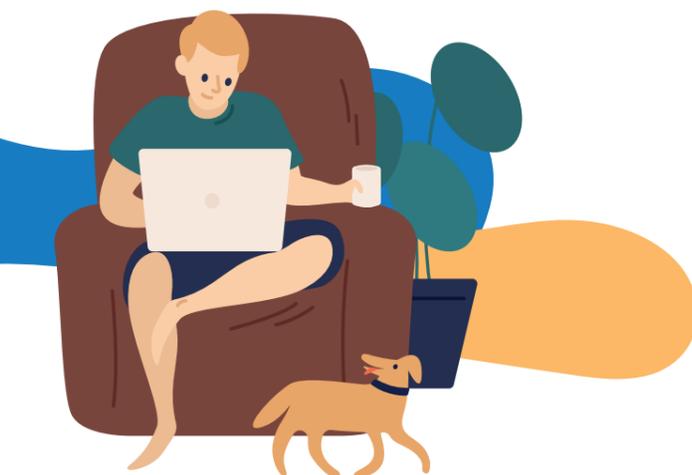
“I would start with the income team of housing association, the landlord.”
Survey respondent

“Housing association financial inclusion team.”
Survey respondent

Quality of homes

When presented with a question that asked for things that could be done around their community to create a more positive future, many responses focused on the quality of the home. This was often seen by the resident not just as a money-saving exercise but also a route to a healthier existence by helping to deal with mould and damp.

The improved insulation of homes is something that housing providers need to bring forward as a priority. A failure to address this will not only impact the quality of life, wealth and health of residents but represents a huge future problem, especially in old stock³¹.



These respondents indicate a level of trust that their provider is there to work with them and will be receptive to their needs - a standard that all providers should aim for.

A February 2022 study supported by Hyde²⁹ that investigated rent arrears showed, “That the primary drivers of arrears in social housing are low and fluctuating income, the benefits system and unexpected and bulky costs.” The study makes recommendations on potential actions for housing associations to help those already in arrears and to prevent arrears from happening. These included implementing proactive outreach, encouraging residents to seek help before missing payments, using modern technology to identify early warning signs, developing a network of warm referrals to help and advice services and credit unions, and introducing flexible rent payment schemes.

The adoption of these schemes has already begun in the sector; Resident Voice Index™ partner, HACT has launched ‘FlexMyRent’ with the Centre for Responsible Credit that allows residents to personalise their rent payments in accordance with their needs³⁰.

“Landlords should be given grants to update housing stock with the best insulation to improve energy efficiency.”
Survey respondent

“Solar power and new energy efficient heating to make homes warmer.”
Survey respondent

“It is getting more expensive to heat my home and keep damp and mould at bay.”
Survey respondent

A greener alternative

Renewable energy sources were also frequently seen in respondents’ recommendations, with the double benefits of cheaper running costs and less environmental impact.

“More renewable energy, all homes new and old to have solar panels.”
Survey respondent

One step further, were suggestions of sustainable community energy funds as a route to cheaper and greener energy. There was appetite for a shift in UK social housing towards the use of renewables to bolster the economy and the planet. One such innovative scheme is taking place in the South West via the Bristol Energy Cooperative³² which, “harnesses green energy and the power of community to target a self-sufficient future.” This includes one co-housing project in Dorset, where 53 homes will be powered by a microgrid using air source heat pumps and solar power, with aims to ultimately pass ownership of the grid over to residents. Respondents of the Resident Voice Index™ Cost of living survey appear to be thinking along similar lines:

“Every house to have solar, wind and heat pump linked together on a shared grid.”
Survey respondent

“To campaign for more ecologically conscious forms of energy.”
Survey respondent

These types of projects are not novel in the UK and can be achieved at a large scale. In the 1950s in London’s Pimlico, 1,600 social homes were built with a district heating network attached to Battersea Power Station. Although the station has long since closed and a number of flats came into private ownership via Right to Buy in the 80s, the homes still receive energy owned by the state rather than private companies. This has been beneficial for residents and the environment alike; bills have proven to be resilient to rising fuel costs over this time and this area of London boasts 8% less CO2 emissions than other areas of London, both of which are attributed to the network³³.



Rent increases

Many respondents to this survey talked of substantial rises to rent and service charges at a time when affording those rises was becoming more challenging because sources of income were not keeping track with these increases.

“My level of worry is increased by my housing association putting rent up by 4.1% and service charges up by 10%, without listening to tenants not wanting the imposed unnecessary ‘services.’ Rent is my biggest expense by far already, so raising it is a real blow.”
Survey respondent

“Our water rate is no longer with our rent, so now £53.00 extra is expected from me every month. But my rent amount hasn’t changed by £53.00.”
Survey respondent

Last word on housing providers

On a positive note, housing providers were applauded by residents for showing compassion and providing flexible payment methods to help ease the strain. Others were praised for having systems and processes in place that helped tenants to find nearby, more affordable homes that, for example, removed the bedroom tax. Whilst this is not without its complications, it does address residents’ desire for housing providers to play a role in positive community change and on occasion, did reduce worry levels.

“I won’t have the bedroom tax to pay each month making me £130 a month better off.”
Survey respondent



Health

Reading respondents' answers across the Cost of Living survey, it became clear that continued assaults on the cost of living are impacting people's physical and mental health. Some of these entries showed individuals in great distress, to the point even of making references to feeling suicidal.

When asked about what they had cut back on over the last six months, many answers relating to health reported the types of things that could be described as a 'sliding scale'. The severity of what people had cut back on spanned from self-care items and stopping contact lens prescriptions, escalating to items whose absence could have significantly damaging impacts, such as menstrual products and "medicines that are serious."

"I had to give up my inhaler (I'm now gravely ill). I'm lonely, starving, freezing and can't breathe."

Survey respondent

"We parents are not going to the dentist for checks as we cannot afford it and putting off collecting prescriptions for the same reason."

Survey respondent

More widely, the worries for people's health led Macmillan to set up a fund for cancer patients, following reports that some undergoing radiotherapy have not been able to heat their homes, exacerbating their ill health³⁴.

In the UK presently, more money equates to better health and the gap between the health-haves and the health-have-nots is continuing to rise³⁵. Fifty percent of those living in deprived areas of the UK are likely to see degradation in their health by their late 50s, more than two decades earlier than their counterparts in richer areas.

"How can people and family look after their health and wellbeing when they have unsure work, less money than ever and very poor housing quality."

Survey respondent

'Shut down with worry'

68% of respondents to this survey reported being worried all or most of the time. The level of worry that people expected to experience was often directly linked to incoming price rises. Hundreds of examples of this were observed.

"I've shut down with worry now... I don't see a future. I feel lost and feel hopeless."

Survey respondent

"I will see my GP for depression as I do not sleep with worry about finances."

Survey respondent

"So stressed I've been signed off due to mental health with worry of it."

Survey respondent

Worry can have debilitating effects on our mental health, which in turn can damage our ability to manage or earn money. One charity, Money and Mental Health describe the relationship between the two as, "intimately connected, often forming a vicious cycle."³⁶

'The only way out'

In free-text answers there were numerous examples at the extreme end of mental health suffering. Many described that having just lived through the pandemic and its ramifications, they were left less resilient to deal with the cost of living crisis. When asked to supply suggestions of what could enable communities to create a more positive future, we received responses with many descriptions of hopelessness.

"Nothing matters anymore."

Survey respondent

The most difficult answers that emerged regularly across the qualitative questions, especially about changes to levels in worry, were mentions of suicide.

One housing provider witnessed first-hand the impact of the pandemic on their residents. From 2019 to 2021, they saw referrals for threats of suicide increase almost threefold.

"That's 28 individuals, human beings that we work with, that we support, that we try to help sustain their tenancies, have considered taking their own lives."

Senior Neighbourhood Officer

They have developed a holistic approach to supporting residents on all fronts, using predictive analytics to support their early intervention programme for food and fuel poverty.

"We work on the principle now that it's not just an individual's responsibility, but everyone's responsibility within the organisation to recognise a tenant or a family that is in hardship."

Senior Neighbourhood Officer

At the other end of the scale to these extreme responses, there were also examples of those who exhibited a healthy mindset in the face of these challenges and eschewed worry.

"Can only pay if I have the money, otherwise I'm not going to worry."

Survey respondent

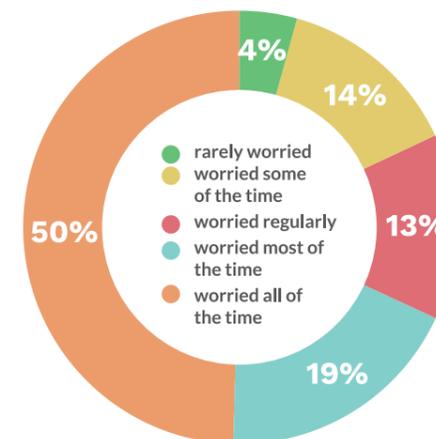
"Electricity highs won't last forever, food prices are the same."

Survey respondent

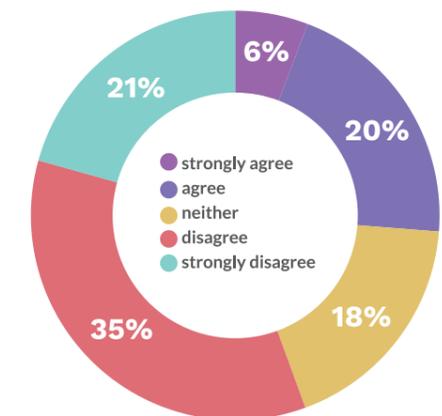
"If I can't fix it why worry."

Survey respondent

How often do you worry about being able to meet normal monthly living expenses?



If I were to face a financial challenge or struggle, I would know that there is help and support available



Not in the same boat

The types of cut backs that respondents reported over the past six months, ranged from money-saving strategies such as taking a packed lunch to work instead of eating out, looking for cheaper brands, using cheaper cuts of meat, and “making a shopping list and sticking to it.” However, there was a considerable number who were exhibiting a far more distressing relationship with food through answers such as “Mainly eating cold food to cut down on electricity.”

“I don't buy a lot of meat or fish now as it is so expensive and eat more vegetables.”

Survey respondent

“My diet is limited and my life an existence.”

Survey respondent

“I will starve.”

Survey respondent

Tracking by The Food Foundation from the beginning of the 2020 lockdowns until April 2022 showed that households with children were consistently more likely to experience food insecurity. In April 2022, 17.2% of households with children experienced food insecurity in comparison to 12.7% of those without children³⁹.

The same report shows that those who are ‘limited a lot’ by a disability were 25% more likely to be experiencing food insecurity in April 2022, bringing into sharp focus how these price rises bite for households unable to raise their income. Additionally, nearly half of those in receipt of Universal Credit have experienced food insecurity in the last six months.

“People in poverty are extremely well-organised and budget to within an inch of their lives, but when something like the shelf edge label for a jar of jam is off and it goes up 4p and you’ve accounted for every single penny in your food budget, that 4p is a very, very humiliating experience.”

Jack Monroe, Food Writer and Poverty Campaigner, BBC News⁴⁰



'Use the land to feed people'

A considerable number of respondents suggested that a positive future for their community could be achieved by growing food. A number of respondents also stated that they had already started doing this as a reaction to the rising cost of living.

In many circumstances, these approaches can only work for homes that have gardens or communal gardens. More could be done to turn over public land to food growing. In built-up areas, housing providers, businesses and local authorities could make flat roofs, for example, available for growing initiatives to create rooftop gardens and community farms, as has been done with an apartment building in Paris by Nature Urbaine⁴¹. Pascal Hardy, an engineer who developed the project estimates that 5-10% of urban food supply could come from these unused spaces⁴².

The strongest message from suggestions of what could enable communities to build a more positive future was the desire to see communities put in control of their food. Whether this is achieved by growing it themselves, by establishing community food hubs and local food pantries, or by encouraging local farmers markets. Schemes and funding for these types of projects are likely to be met with enthusiasm by communities.

For housing providers this could involve spreading the news that for nearly 100 years, British citizens have had the right to request an allotment from local authorities⁴³, by arranging foraging walks for residents with an expert describing the free food that's available, or planting fruit trees in communal areas. More widely, national public health messaging as ambitious in its scale as 'Dig for Victory' could be focused on giving advice around how to start growing food at home. From the basics like herbs and salads, appropriate for even the smallest windowsill, to more ambitious projects to kickstart a 'home food revolution'.

“Turned half my garden into a veg patch.”

Survey respondent

“We now grow all of our own veggies and have gone part vegetarian to cut costs.”

Survey respondent

“Promoting using gardens for growing own produce and creating community food swaps from the crops they grow.”

Survey respondent

“I cannot see a more positive future right now. But it would help as far as eating the right foods and be able to eat it. If there were more spaces where people could grow their own vegetables and also at the same time get out of the box that they live in and meet people.”

Survey respondent

“I have made changes to help reduce costs, and pro-active things like growing more fruit and veg in the garden.”

Survey respondent





Agency & empowerment

More than a decade of austerity, the fallout from the pandemic and the cost of living crisis have enacted a slew of assaults on the public purse. In some of the responses this manifested in terms of hopelessness and a lack of connection to others. These feelings were often reported when respondents were asked to suggest something that could enable a positive future for their community.

“Stupid question, people don’t care about strangers.”
Survey respondent

The Community Support & Life After Lockdown report²⁶ found that of 4,000+ survey takers, over 70% couldn’t commit to being hopeful about the future of their local community. This widespread lack of optimism should not be accepted as the norm; steps need to be taken to avoid a national state of ennui.

“I don’t see why the onus should be on the ‘community’ to create a more positive future to make up for the shortfalls.”
Survey respondent

It was relieving that this type of sentiment was not in the majority; there was a healthy number of respondents who believed that communities are stronger together and that it’s within their power to contribute to those changes. This will be more difficult to achieve without support from institutions, organisations and services that have the funds, resources and importantly, the physical spaces to facilitate communities to build the futures they want to see.

“We can together create the vision of community that we dream of. We need grassroots community organisations that can take action against injustice and discrimination. I could write an essay...”
Survey respondent

Community ownership

Respondents wanted to see events, workshops, hubs, classes and funds that are run by community members for the benefit of the wider community. These types of schemes promote collaboration, co-operation and serve to elevate leadership and accountability at a grassroots level. These types of organisations exist up and down the UK; whether they are as intimate as a coffee morning or as ambitious as a food hub, communities are stepping into the breach for one another.

“I want to organise a community project by having a community farm shop with a cafe and some workshops for repairing furniture and domestic appliances and other projects which encourage recycling and discourage throwing away and wasting money.”
Survey respondent

Case Study Sikh Welfare and Awareness Team (S.W.A.T.)⁴⁴

S.W.A.T are one of the many Sikh community groups up and down the UK who, funded by the community, observe their faith’s concept of ‘seva’ (selfless service). They serve up thousands of free meals from community kitchens or ‘langar’ to those in need across the UK.

Following the 2008 recession, temples saw a steady rise in non-Sikhs coming in need of food. This increase in need beyond their immediate community inspired West London-based S.W.A.T to take their offering from the temple to the streets. They now have 800 volunteers and give out over 2,500 meals a week.



Breaking the loop

Respondents gave many suggestions to the Cost of Living survey that illustrated that communities would appreciate schemes and services that give the people in them the tools and knowledge to succeed and contribute. When asked where they get financial advice or support from, Money Saving Expert was also a popular answer. What came through particularly strongly was an appetite for better financial literacy and education for the population, especially for this learning to begin in schools. Help for adults in the community via financial advice pop-ups was also desired by respondents. Across the pond, in four American states, passing courses in personal finances has now become a requirement to graduate from high school⁴⁶.

When respondents were asked about what they had cut back on, “Clothes” came up in the top five things listed. Answers spoke about no longer buying new clothes – even when necessary, only buying clothes from charity shops, the high cost of keeping growing children in clothes and the expense of school uniforms. Some thoughts about how to enable a positive future included the suggestion of ‘swap shops’.

Case Study Waverley Garms⁴⁵

This regular event in a Nunhead pub does just that. People bring along old or unwanted clothes, drop them on a pub table and can then look through what others have brought along, taking home what they like – all for free and with a chance to get to know other people in the community. Any clothes left over at the end of the event are collected by an organisation who then sells them on. This type of event is easy to set up and requires almost no resources to get started – just a setting in which to hold it. An ideal place to start for a community looking to alleviate some of the pressures on families – and find a new look too!

“We always get lots of mums coming in with their kids – it’s expensive to keep children in clothes. But these clothes are free.”
Cat Lewis, Founder of Waverley Garms

“Upskilling young people to have resilience and the skills to manage in adulthood without having to rely on credit and get themselves into debt.”

Survey respondent

“Working together to create positive financial security and stability, learning about spending and how to manage money effectively.”

Survey respondent

“More help for people financially, I also believe that our children need to be taught about finance in schools.”

Survey respondent

“Helping children to understand money and how to manage it.”

Survey respondent

“Free pop-up money advice, drop-ins around community hubs. Community grants to improve local spaces and create activities.”

Survey respondent

These calls for education in the responses were not just limited to financial literacy. Access to affordable, flexible education to better one’s chances in life was a strong desire in many of the answers.

“Offer group activities and events for younger generation, offer work placements or training opportunities within local area for school leaver age children to encourage good work ethic.”

Survey respondent

Connection as community health

Respondents looking to strengthen the bonds that tie us countered some of the tougher and more challenging answers to this survey about what has been an incredibly sensitive, important and difficult subject. There were numerous answers where people took responsibility for creating a positive future for their community, wanting to see and increase kindness and consideration from us all.

“Be kinder and supportive to each other. Give more people the time of day and check on neighbours.”

Survey respondent

Theme tracker

The Resident Voice Index™ has been conceived to investigate multiple themes pertinent to the lives of social housing residents, drawing out their perceptions and feelings. Now on its third report, the project is beginning to be able to acknowledge the issues and trends that have occurred through each round of surveying



Theme 1: Are we serving younger residents?

Younger residents (18-34) appear to be the most severely and negatively impacted, consistently scoring poorly across all three surveys, despite the very different sets of themes. When looked at as a whole, they illustrate deep-rooted feelings of disconnection and higher than average levels of hopelessness.

However, it's in this 'Surviving but not living' report where we have seen the most striking differences. A staggering almost 9 in 10 under-35s are now using or considering using credit or buy-now-pay-later services to pay for essentials (across all age groups this is just over 5 in 10). 82% of under 35s worry all or most of the time about meeting normal monthly living expenses (14% higher than across all age groups).

In the Neighbourhoods & Communities report, younger residents were far less likely to feel they belonged to their neighbourhood, less likely to care about being involved and generally felt less safe²⁵. In our Community Support & Life After Lockdown report, they emerged as the loneliest, the least resilient and the least optimistic²⁶.



Theme 2: Safety

When asked about the safety of their neighbourhood in the Neighbourhoods & Communities survey, 60% could not commit to feeling safe. Responses to the Cost of Living survey made links between the deterioration in living standards and a degradation in community health and wellbeing that could also be linked to an increase in crime.

"In the past I would have said, 'look at the positives, don't dwell on being poor, but now I feel it is pretty terrible and I think people need more financial help or more criminality will happen and loan sharks etc.'"

Survey respondent

In the Neighbourhoods & Communities survey, a correlation was found between neighbourhood belonging and safety. Those respondents who said they belonged were 5 times more likely to feel safe than those who did not belong. In the survey, respondents suggested improvements to safety fell into four key themes: policing, lighting, CCTV and drug related crime. This report stated that failing to improve safety could directly affect the cohesiveness of a local community spirit⁴⁷.

The Community Support & Life After Lockdown report mentioned that feelings of safety were just one of the social outcomes that were intrinsically linked to an improved environment⁴⁸.



Theme 3: Bridge the communication gap

Communication between residents and housing providers is at times a source of consternation. As such, the Regulator for Social Housing identified the need to develop a standards framework that allows residents to feel heard and acted upon.

Results from the Cost of Living survey show that 33% of respondents did not know where to get financial support. Effective communication of practical support could prove to make a material difference to the living standards of residents.

In earlier reports, one of the actionable insights⁴⁹ identified how good communication would improve a resident's experience, build feelings of being part of a community and improve sentiment towards a housing provider. Some focus group feedback spoke of the need to reduce paternalism and develop inclusive communications. Again, with younger residents, there was a demonstrable need to open channels of engagement and to understand them better.

Developing empathetic and inclusive two-way communication strategies, delivered by frontline and communications teams and backed by intelligent CRM and comms technologies to deliver hyper-relevant information has to be high on the boardroom agenda.

Reading the responses of thousands of residents across the three surveys, what is clear is that solutions are within reach and, if resolved, could significantly improve residents' lives, binding communities together and reducing disaffection.

"Ensure vulnerable, disabled & low income people are sent information about what they are able to apply for. If the County Council had not sent me a letter I would not have known about the recent Household Support Fund that has now expired."

Survey respondent

Conclusion

When the topic of this survey was conceived, it was clear that household costs were going to be squeezed in 2022 but the term 'cost of living crisis' had not yet made it into everyday parlance.

During the pre-survey focus groups we realised that this was going to be our most important survey to date, with the contributions from social housing residents and representatives from their landlords revealing some stark truths. Then, during the surveying period, circumstances accelerated and inflation reached its highest levels for nearly 40 years as energy and food prices ballooned.

At the point of finalising the text for this report, fuel prices at the pump were touching £2.00 per litre and the 'cost of living crisis' dominated every news bulletin. During the data analysis phase, we realised that the situation of many UK social housing residents was rapidly worsening and we felt a moral obligation to the residents represented by our respondents to do what we could to try to help.

The conclusions and actionable insights of each section of this 'Surviving but not living' report will not be repeated in this section other than to say that rapid intervention is desperately required by anyone and everyone who can help, in whatever way we are able. Food, household assistance with bills and addressing the ticking time bomb of using buy-now-pay-later and credit facilities to fund everyday expenses appear to be the most significant factors in this 'Sword of Damocles' situation.

Providing funding and assistance along with informing people where to go for support will help to alleviate the physical and mental health problems associated with these big-ticket problems. This, in turn will ease worry, provide reassurance and help society to create happier and healthier people and communities.

More than in any other Resident Voice Index™ survey, free-text responses showed that dissatisfaction with the current UK government was particularly prevalent along with a lack of trust and the Resident Voice Index™ would not be being true to its ethos of transparency if we did not report this. We observed a sense of political apathy and nihilism, as evidenced in the 'lack of agency' question.

"None it is the government that sets the future."

Survey respondent

In tough times, people often blame the government, but they also look to these higher levels of administration for solutions. The right interventions to ease the crisis from central and local governments, particularly those responsible for levelling up, could win hearts and minds for many years; which is also a potential opportunity for policy makers.

"The living wage needs to be reviewed as even working full time I cannot get by without support."

Survey respondent

Improvements and interventions can be made by much more than governments and amongst the free-text survey answers there were some inspiring and positive suggestions for things that we can all do. This broad range of topics included education, employment, a desire to learn how to manage money better, being more self-sufficient by growing food, creating community projects and working together, a desire for more renewable energy sources, and to learn from the resilience and knowledge of older generations.

As Rob Hopkins, Co-founder of Transition Network and of Transition Town Totnes so eloquently puts it, "Envisioning a society that works for all of us is a key part of making it happen. Austerity, stress and anxiety make that hard to do, but we must find a way."⁵⁰

"People could be a bit more friendly and positive because we're all finding it a bit scary and hard at this current time."

Survey respondent



MRI Software Foundation

MRI has recently launched its own independent charitable scheme called The MRI Software Foundation. Its mission is to strengthen and advance underserved communities globally through sponsorships, grants and volunteerism focused on education and housing assistance.

All charitable donations made by MRI pass through the MRI Foundation and with the company matching employee contributions, this is a way for the business and its employees to add social value to communities across the UK.

Staff members donate money each month from their salary as well as, following approval, having their external charitable fundraising matched by the company. Under a combined effort, employees are committed to donating \$50,000 to celebrate the 50th anniversary of MRI and with the company matching that amount, we are well on track to donate \$100,000 this calendar year.

The fund is used to provide donations to various charities and causes and has been started with a sizeable contribution from an MRI Software investor. Charities that have benefitted from the foundation to date include a literacy foundation, food banks, community centres, and homeless charities.

We recognise that as a software supplier, it can be a challenge to have an impact on our clients' local communities, but we can be effective within our own workforce and localities by ensuring we provide local employment and offer internships and apprenticeships. We work with local education facilities so that we can engage with pupils and school leavers as they begin their career journeys. One of the areas that we are improving is our reach for recruitment by going directly to local organisations to provide accessibility to those who may not previously have been able to apply for any of our roles, and by providing key skills and coaching to help people on the journey back to work.

More information on the MRI Software Foundation can be found at www.mrisoftware.com/mri-software-foundation⁵¹.

The Team



Doug Sarney
Solutions Principal and
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Rajashekar Hiregoudar
Business Intelligence
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Stephanie Morphew
Research Lead,
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Project Coordinator,
us marketing

Doug plays an integral role in introducing new products and services to the social housing sector, working closely with industry thought leaders and housing providers. He is the project lead for the Resident Voice Index™. After finishing his post-doctoral research, Doug worked with scientists, statisticians, and production engineers to help discover new pharmaceuticals and optimise chemical processes. He has many years of experience analysing large data sets and developing strategic, mathematical modelling solutions, the last twenty of which have been in social housing.

Stephanie is a qualitative researcher focusing on the built environment. She researches and writes about the social housing sector, focusing on the experiences of residents and the implications and applications of technology in housing. Her work also includes facilitating community consultation across research projects. Previously, she has worked with foresight agencies to identify and analyse trends that will impact how we will live in the future.

Rajashekar is a Senior BI Engineer with over 13 years of experience developing and supporting Business Intelligence systems. Skilled in Microsoft BI Stack, ETL development, Data Modelling, BI Reporting, and Data Visualisation, Rajashekar has developed business intelligence solutions in Health & Care, Finance, Legal & Real Estate.

With a background in international media, Adam has worked across various household titles such as the Daily Express. He brings decades of publishing experience and now spends his time on digital media alongside a team of brilliant thinkers, focusing on projects that support organisations to deliver social value.

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"This report from the Resident Voice Index™ couldn't come at a more pressing time. The cost of living crisis is affecting millions across the country and these research findings shine a light on the devastating impact it's having on social housing residents. With 68% worrying about their monthly expenses, combined with 54% of people not knowing that help and support would be available, we have a responsibility to act. We need to find solutions to these problems, and fast. This report will help show where we can make the biggest impact."

**Alistair McIntosh,
CEO, HQN**



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