

Cost of Living Report

*“When you’re struggling and worrying about heating
it becomes a very cold and lonely world.”*

WSHA TENANT





*Since our inception, **West of Scotland Housing Association** have always worked hard to be more than a landlord.*

*Our charitable arm, **Willowacre Trust**, has provided an extensive and responsive programme of support and advice services to all WSHA tenants for over 50 years, helping them to live their best lives and feel safe and secure in their homes.*

*However, in winter 2022/23, as the so-called ‘cost of living crisis’ began to be felt in homes across the country and our service referrals increased exponentially, it became clear we were **looking at an unprecedented societal emergency - one that we were determined to tackle where we could.***

Early in 2023 WSHA undertook a survey of all our tenants to better understand the issues they were struggling with and where we could provide more support.

Over 700 tenants responded to our cost of living survey -the largest ever response rate to a WSHA survey.

In this report you can read more about the situation we encountered and the ways we worked to mitigate what we could and ease a little of the insecurity and uncertainty faced by our tenants.

As is becoming clear, although many have stopped talking about the ‘cost of living crisis’ the difficulties that have enabled this situation aren’t going away. WSHA is committed to continuing to support our tenants as we move forward through 2024 and beyond.

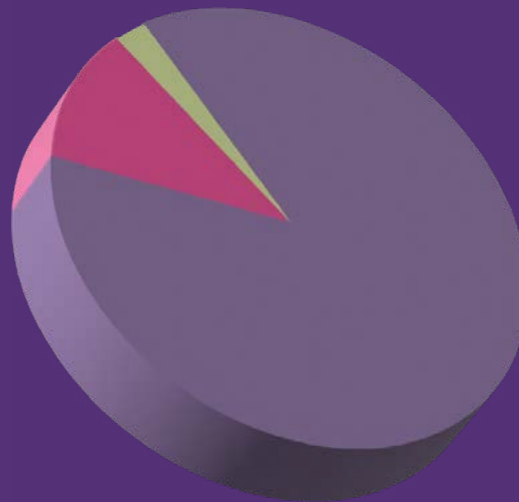
WSHA's 2023 Cost of Living survey

2.1 WHAT OUR TENANTS TOLD US

Committed to supporting our tenants in the ways that would make the biggest difference to them, we conducted a survey of all our customers in March of 2023.

*Over 700 tenants responded to this survey
the largest ever response rate to a WSHA survey.*

How do you feel you are financially compared to this time last year?



better off
2.56%

worse off
86.1%

about the same
11.3%



ENERGY COSTS



Almost one in three respondents to our survey (30.66%) needed help with their energy costs

“All winter I’ve have had to sit with a cover round me. The only time I could put heating on was when my granddaughter visited.”



FOOD SUPPORT



The combined worry of energy costs (running kitchen appliances) and food costs led to many individuals and families going without or severely limiting meals.

‘I just starve myself. I’ve lived on beans and toast for over two years.’



MONEY ADVICE



With inflation rate peaking at an unprecedented 11.1% in Oct 2022, average consumer prices increased 20.8% in the three years from May '21 – May '24.

“Mentally hard having to tell children I have no money. Getting down to last pennies and waiting till payday.”



TENANCY SUPPORT



WSHA rental increases remained below inflation throughout 2022-23. However many were very worried that their increasing household costs would affect their tenancy

‘It’s a lot for one person to worry about. Any help, financial support or discount for a limited time with bills would help so much, definitely a struggle for me during this cost of living crisis.’

'I'm very lucky to be healthy and able to work, so I have money coming in, but I can't afford to heat my house, and I have to be much more budget conscious buying food.'

'I feel I can't socialise with family or friends as even a visit to them will incur costs that I can't really afford.'

**Via the survey, 389 tenants
– over half of respondents –
contacted us for additional one-to-one support.**

**Showing the exceptional nature of the cost of living crisis, of
our 389 respondents only
14.7% had not accessed welfare benefit support.**

3.86% of respondents had struggled to pay their rent.

'I've cut back on everything positive.'

'A lot of fear and insecurity around meeting my basic needs of heat, food and socialisation. Feelings of frustration, anger and powerlessness due to unjustified massive increases to heating, food, c/tax etc etc etc and no wage increase.'

'I feel stressed all the time and since everyone is struggling I feel like I can't ask anyone for help.'

A tenant's story

“My food shop has tripled.

I no longer eat what I want for dinner, I have a portion of my son's meal and a portion of my daughter's meal to fill my plate. I no longer cook things that need to bake/stew like casseroles, the oven is too expensive to run.

My gas and electric costs have made me realise how poorly sealed my doors and windows are.

We wear our dressing gowns and slippers in the house at all times as I can't afford to have the temp set at 18° anymore.

I get my shopping delivered as I can no longer afford a taxi to and from Asda.

And I'm not fit to walk both ways with my granny trolley any more, long covid is real.

I'm terrified of vet bills, now I no longer have any savings.

WSHA repairing my fence and gates have been a mind saver.

My daughter is autistic and needs stimulation, daily activities like swimming, crafts etc.

I can no longer afford to entertain her. Her mental health has taken a huge downturn. She's self-harming. She's overheard me talking about gas and the price of baths, she's refusing to bathe to save money.”

Tenant



WSHA's 2023 Cost of Living survey

2.2 HOW WE RESPONDED

Knowing that personalised support was critical, Willowacre Trust's Community and Support Services team contacted every one of the 389 respondents who came to us asking for support.

The majority of these tenants were not previously known to Willowacre Trust.

The full breakdown of how we directed our support:

Help needed	Instances provided	% of total help provided
Energy support	168	30.66%
Money Advice	86	15.69%
Food Support	63	11.50%
Tenancy support	56	10.22%
Handyperson	39	7.12%
Digital support	44	8.03%
Referrals to other organisations	29	5.29%
Other WSHA / WT support	20	3.65%
Welfare Rights	15	2.74%
Upcycling	9	1.64%
WSHA / WT activities e.g. bus trip / panto	9	1.64%
WSHA / WT Groups e.g. health and wellbeing/ ASN /women's	4	0.73%
Housing Support	2	0.36%
Starter packs	2	0.36%
Income Maximisation	1	0.18%
Older person support	1	0.18%
Total number of types of support provided*	548	100.00%

Case Study

Sam, aged 52, has a wide range of health issues including mobility problems, PTSD, anxiety and stress. A victim of an unprovoked attack 2 years ago, he is now disabled and not able to work- a devastating outcome for Sam, who had previously enjoyed his career and had an active life.

In winter 2023, Sam responded to our survey stating that he was struggling to make ends meet: with already precarious circumstances, the cost of living crisis had pushed him over the edge. In debt after having to give up work, Sam was now in such difficult circumstances he couldn't afford to feed himself every day. His debt was mounting due to late payments and compound interest. He saw no way of paying it off.

As an immediate step, our Money Advice Worker arranged energy vouchers and food parcels to ensure that Sam had food and heating. They then worked through Sam's income and expenditure to identify the biggest issues. It transpired the large monthly payments towards his debt left Sam with almost nothing to live on. If Sam missed payments, the company managing his debt added interest and late fees, adding to his burden.

Our Money Advice Worker wrote to the company to put a hold on the recovery of the debt. He then negotiated for Sam a more affordable monthly payment plan- one third of what he had previously been paying.

With the new payment plan in place, Sam felt a huge weight had been lifted. He felt more in control and better able to cope. With his debt made manageable he could start thinking about the future again.



SOURCING ADDITIONAL HELP - EXTERNAL FUNDING

As a charity, Willowacre Trust support services have always been reliant on external funding.

In 2023, we raised £187,972.50 to help directly with our response to the cost of living crisis as detailed in this report, and to support tenants.



£31,303

for the employment of an Energy Advice Assistant (EAA) to support the Energy Team



£20,000

contribution towards Money Advice and Digital Support



£44,600

energy vouchers for tenants and a contribution towards the employment of the EAA.



£11,466

energy vouchers for tenants, includes monies applied for prior to CoLC survey



£35,004

for the employment of a Wellbeing Adviser



£23,661.50

Communities Fund to assist tenants with the switch to smart meters.



Glasgow Council for the Voluntary Sector

£21,988 for social inclusion activities.

In addition to the above, we have **managed to secure the write-off of £15,277.91 in energy debt** for tenants who asked for support with the CoLC.

We also **secured an additional £5,466 in welfare benefits** for tenants as part of our efforts.



***“That’s brilliant! Thank you so much for this.
We can stay warm now”***

***“I can afford to get the kids a wee treat now
as I don’t need to spend all my money on the gas.”***

A huge amount has been achieved since the instigation of our cost of living crisis survey, with 389 tenants directly benefitting from our support and many more being supported indirectly as part of our efforts in relation to the crisis.

Unfortunately, the cost of living remains a concern for many of our tenants and our efforts to support them must continue.

Included as a priority in both the Willowacre Trust and WSHA Business Plans, we are confident our tenants will continue to receive the support they need.

All WSHA tenants can access support services from Willowacre Trust free of charge and our friendly team are always happy to help. See opposite for some of the ways we can support you.

Visit willowacretrust.co.uk to find out more or contact West of Scotland Housing Association's customer service team via phone **0141 550 5600** or email customer.service@westscot.co.uk.



energy advice



money advice



community hubs



starter packs



digital support service



older people's services



handyperson service



upcycling service



imagination library

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