

The latest news and announcements from Derbyshire UNISON

## Housing costs

The rapid rise of rent is putting low-paid UNISON members at risk of destitution



## Through the roof - housing and the cost-of-living crisis for public service workers

**UNISON members know there's a cost of living crisis - and they know there's a housing crisis. But these are often reported in the mainstream media as though they're separate issues.**

The reality is that they are closely linked. And, for people working in public services, the consequences are particularly tough, because their pay has been held down for over a decade.

Last year, UNISON organised a major survey to find out how the housing crisis is driving the cost of living crisis, and how both are affecting members.

Between December 2022 and February this year, 2,609 members from across the union responded. A report, *Through the Roof: Housing and the cost of living crisis for public service workers*, was then launched at the union's national delegate conference in June.

The survey found that the rapid rise in housing costs in the rented sector is putting low-paid

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members at risk of destitution.

*"We used to pay £870 monthly for our rent and it has gone up twice in the past year, up to £990." (Charge nurse, renting privately)*

Financial struggle is a growing reality for UNISON members in both part-time and full-time roles, including cleaners, clerical staff, social care workers and teaching assistants – the majority of whom are women. Workers on lower earnings and living in rented accommodation are most at risk, including greater numbers of Black and young workers. Low pay is the root cause of poverty in the UK – most households in poverty have at least one person who's working. But it's the market-driven housing system that is the main driver of poverty. There is consensus on this, from the left-of-centre Institute for Public Policy Research (IPPR) to the free-market Institute of Economic Affairs (IEA).

And the survey shows that UNISON's success in protecting and securing improvements for the lowest paid in the NHS, local councils and other public services is being undermined by continual rises in living costs – of which housing is the largest component.

*"Stopped spend on socialising and luxuries. Over 10% of income goes on commuting costs, 40% on housing." (Assistant chief finance officer)*

The survey revealed that almost 32% of private renters and 25% of social renters spend 60% or more of their household income on housing.

Some 32% are looking to move elsewhere to live and work, because of the high costs of housing – which will further damage the ability of public services to retain and recruit in the areas they leave.

A majority (80%) said that they are "just about managing" or "really struggling to manage financially". This is particularly the case for those who work in social care, the NHS and local authority schools.

*"Sometimes I can't afford basic necessities like sanitary products. I often go without food to make sure my*

*daughter is well fed. I have never struggled like this in my life." (Kitchen assistant, local government)*

Almost 60% are spending less on food and essentials, with around a quarter using credit cards to pay household bills. Some have borrowed from a payday lender, have to claim benefits or are relying on a food bank.

This is evidence that deepening poverty is not just a temporary 'cost of living' crisis, but has long-term, structural causes that must be tackled. And the way we provide homes for people is at the very heart of the issue.

UNISON believes that there must be sufficient provision of quality and genuinely affordable, energy efficient homes, which are accessible for public service workers in every part of the UK.

[Read the full report](#)