



HOUSING REVIEWS

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Assessing Affordability Guidance

- An evidence-based assessment

April 2024

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Versions

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Housing Reviews Assessing Affordability Guidance (HRAAG)

Purpose of Guidance

The key aims are to give advisers:

- An objective mechanism to determine how much households could reasonably be able to pay towards their housing by providing an evidence base of a reasonable minimum cost of living.
- Give information useful in providing budgeting advice.
- Provide links to relevant online resources and data.

Methodology

Determining reasonable expenditure is still an ongoing requirement for those who work for Housing Options departments and have to determine affordability. This can be when considering making a not homeless decision or intentionally homeless decision or assessing the suitability of a property offered to an applicant in discharge of a particular duty. The prevention and relief duties can be ended on the basis that an applicant has suitable accommodation available to them with a reasonable prospect that it will be so for at least 6 months and therefore the council will need to be satisfied that it is affordable amongst other things.

The Supreme Court in *Samuels v Birmingham City Council* [2019] UKSC 28 stated that if the council is rejecting the level of reasonable living expenses identified by the applicant, then they must have an objective source to refer to. A subjective belief is not sufficient. As a Reviews Officer I regularly used AHAS figures and it was one of our reviews officers at Housing Reviews who used the figures in the case of *Baptie v Kingston Council* and in which the Court of Appeal endorsed the use of AHAS figures and methodology (*Baptie v The Royal Borough of Kingston Upon Thames* [2022] EWCA Civ 888).

After AHAS announced that they will be closing in October 2023, Housing Reviews approached AHAS to take over the role of providing guidance on reasonable living expenses to local authorities and in particular to housing options/homelessness officers. We are pleased and honoured that the executive at AHAS approved us doing so and gave us the copyright. The last guidance from AHAS was the 'Affordability Guidance with evidence base for assessing cost of living v6.1' and it may be useful to consult that but not essential.

We will continue to use the AHAS methodology to provide guidance on reasonable living expenses. We have also added our own ideas on assessing affordability. Appendix 1-8 detail the methodology and justification for the figures provided. All baseline figures detailed in this document are from **October 2023**.

How to Access the Housing Reviews Assessing Affordability Guidance

We will be reviewing the figures regularly and providing updates as and when this is required. This current version and future versions will be uploaded on to our website and accessible by clicking on the following link. [Free Members Resources | Housing Reviews](#). You will need to sign up to access the document but it is free to do so. Our aim is to email our subscribers when there are updates on the guidance.

What is New in this Version?

- We have updated food and household goods and clothing figures to reflect the latest inflation figures.
- Following new research we have updated the mobile phone costs.
- We have also updated the estimates on utility bills given the April 2024 Energy Price Cap.
- Examples of affordability paragraphs for 'not homeless', 'intentionally homeless' and 'suitability' decisions have been updated with the updated code of guidance paragraphs and the new figures.

The next review of the document will be in October 2024 as energy prices and inflation have stopped having significant changes so the figures in this document will be adequate.

We hope that you find this document useful when assessing affordability of accommodation.

If you have any questions, please email us at info@housingreviews.co.uk.

Minos Perdios
Reviews Manager
Housing Reviews Ltd
April 2024

The Law & the Code of Guidance 2018 as amended

Homelessness (Suitability of Accommodation) Order 1996

The Homelessness (Suitability of Accommodation) Order 1996 specifies that in determining whether it would be, or would have been, reasonable for a person to continue to occupy accommodation and in determining whether accommodation is suitable a housing authority must take into account whether the accommodation is affordable by them, and in particular must take account of:

(a) the financial resources available to them (i.e. all forms of income), including, but not limited to:

(i) salary, fees and other remuneration (from such sources as investments, grants, pensions, tax credits etc.);

(ii) social security benefits

(iii) payments due under a court order for the making of periodical payments to a spouse or a former spouse, or to, or for the benefit of, a child;

(iv) payments of child support maintenance due under the [Child Support Act 1991](#);

(v) pensions;

(vi) contributions to the costs in respect of the accommodation which are or were made or which might reasonably be expected to be, or have been, made by other members of their household (most members can be assumed to contribute, but the amount depends on various factors including their age and income);

(vii) financial assistance towards the costs in respect of the accommodation, including loans, provided by a local authority, voluntary organisation or other body;

(viii) benefits derived from a policy of insurance (such as cover against unemployment or sickness);

(b) savings and other capital sums which may be a source of income or might be available to meet accommodation expenses;

(c) the costs in respect of the accommodation, including, but not limited to:

(i) payments of, or by way of, rent (including rent default/property damage deposits);

(ii) payments in respect of a licence or permission to occupy the accommodation;

(iii) mortgage costs (including an assessment of entitlement to support for mortgage interest (SMI) in income support/income-based jobseeker's allowance/income-related employment and support allowance/universal credit);

(iv) payments of, or by way of, service charges (e.g. maintenance or other costs required as a condition of occupation of the accommodation);

(v) mooring charges payable for a houseboat;

(vi) where the accommodation is a caravan or a mobile home, payments in respect of the site on which it stands;

(vii) the amount of council tax payable in respect of the accommodation;

(viii) payments by way of deposit or security in respect of the accommodation;

(ix) payments required by an accommodation agency;

(d) payments which that person is required to make under a court order for the making of periodical payments to a spouse or former spouse, or to, or for the benefit of, a child and payments of child support maintenance required to be made under the Child Support Act 1991; and,

(e) other reasonable living expenses

Code of Guidance 2018 as amended

Key paragraphs

6.28 *Affordability must be considered in all cases. The Homelessness (Suitability of Accommodation) Order 1996 (SI 1996 No.3204) requires the housing authority to consider the affordability of the accommodation for the applicant. The Order specifies, among other things, that in determining both whether it would be (or would have been) reasonable for a person to continue to occupy accommodation and whether the accommodation is suitable, a housing authority must take into account whether the accommodation is affordable for them and must, in particular, take account of:*

- a. the financial resources available to them;*
- b. the costs of the accommodation;*
- c. maintenance payments (to a spouse, former spouse or in respect of a child); and,*
- d. their reasonable living expenses* For further guidance on affordability and suitability of accommodation see Chapter 17.

17.48 This repeats the **Homelessness (Suitability of Accommodation) Order 1996**

17.49 *Housing authorities will need to consider whether the applicant can afford the housing costs without being deprived of basic essentials such as food, clothing, heating, transport and other essentials specific to their circumstances. Housing costs should not be regarded as affordable if the applicant would be left with a residual income that is insufficient to meet these essential needs. Housing authorities may be guided by Universal Credit standard allowances when assessing the income that an applicant will require to meet essential needs aside from housing costs, but should ensure that the wishes, needs and circumstances of the applicant and their household are taken into account. The wider context of the applicant's particular circumstances should be considered when considering their household expenditure especially when these are higher than might be expected. For example, an applicant with a disabled child may have higher travel costs to ensure that the child is able to access additional support or education that they require and so this should be taken into account when assessing their essential needs, and the income that they have available for accommodation costs.*

Key Case Law

- *Samuels v Birmingham City Council* [2019] UKSC 28
- *Baptie v The Royal Borough of Kingston Upon Thames* [2022] EWCA Civ 888
- *Patel v Hackney* [2021] EWCA Civ 897

Income

The Supreme Court in *Samuels v Birmingham City Council* [2019] UKSC 28 stated that all benefits can be considered when assessing income. This includes benefits that are provided due to medical conditions, e.g. Personal Independence Payments, and Discretionary Housing Payments or any prevention payments.

We recommend the use a benefit calculator such as **www.EntitledTo.co.uk**, asking the applicant to provide all the information of benefits and employment etc, and this calculator will provide total household income. This also provides Local Housing Allowance information and Council Tax payments due.

You can use a calculator such as **www.ListenToTaxman.com** to work out take-home pay from gross earnings but these details can also be found on wage slips. A P60 can be used to assess the net income over the year and obtain a monthly average. If you do not have the P60 you can use the figures in any wage slips. These have details of total income minus any deductions, e.g. tax, national insurance, pension in the financial year. The wage slip in March will have the financial year total. You can then work out an average monthly income for the financial year.

Income from adult children can also be included.

Reasonable Living Expenses

The objective is not to produce an absolute minimum budget that would be hard to maintain in the long term. The information here aims to calculate reasonable expenditure in the long term; for example, it includes costs for replacing white goods etc and we use prices from leading supermarkets. As our figures have mainly been obtained online, they should apply to all areas of England.

You can decide that an applicant's reasonable living expenses are less than the standard allowances figure; but you need to have considered all their reasonable living expenses, their representations, and particularly the needs of the children. If you are satisfied, having followed this step, that the family still have enough resources to pay for all their reasonable needs including family life (socialising and entertainment), then you can use the figures you have calculated. You must document these considerations.

Step 1. Food and other household shopping.

Food

(See Appendix 1a-1f)

Even though food items have gone up significantly over the past two years, it is still possible to eat reasonably for this. In October 2023 we provided various examples for breakfast, lunch, main meal and dessert and the total cost for these was £105 per person per month.

Breakfast: we provided 3 options with the average cost per day is 49p. Over 31 days this is £15.

Lunch: we provided 5 options with the average cost per day is 92p. Over 31 days this is £29.

Main Meal: we provided 13 options with the average cost per day is £1.56p. Over 31 days this is £49.

Desserts: we have provided 15 options with the average cost per day is 39p. Over 31 days this is £12.

*Average daily cost calculator is done by adding the cost of each meal option and averaging it out. This ensures that people can have a variety of meals over the month.

Household Goods

(See Appendix 2)

In this document 'Household goods' refers to cleaning products and personal care products.

We have worked out that a person can reasonably spend £12 per month on household goods.

For minimising shopping costs, sites such as <https://www.trolley.co.uk/> can be used to find the cheapest supermarket for a specific item or for a shopping list of regularly purchased items can identify which supermarket to use.

Allowance for the cost of delivery is included below to allow cheaper supermarkets to be used. (See Appendix below for information on food costings and advice on saving money on shopping).

Conclusion

When providing monthly figures for food and other household shopping, we have two sets of figures. One column (Column A) are figures relating to a specific month and the other column (Column B) relates to the average for the next six months having regard to inflation. As a review officer I tend to use Column B more often than Column A.

In October 2023 we were able to allow £117 per person per month for food (£105) and household goods (£12). We have also allowed an extra £20.50 per person per month, i.e. £137.50, meaning that there is room for some takeaways, some ready meals which can be more expensive, drinks and fruit.

Annual inflation for food and household goods has come down from its peak in March 2023 and it is expected to continue falling. The annual inflation figure for food in February 2024 was 5%, this equates to 0.4% per month, and household goods (Personal Care (3.5%) and Maintenance Goods (1.3%)) 2.4%. The figures below assume an annual inflation figure of 5% for both to make it easier and also allow a buffer.

Date budget is set	Column A. Estimated food/household goods cost per person at date	Column B. Average amount per person over the following 6-month period
April 2024	£142.73	£144.16
May 2024	£143.30	£144.74
June 2024	£143.87	£145.32
July 2024	£144.45	£145.90
August 2024	£145.03	£146.48
September 2024	£145.61	£147.07

Step 2. Household fuel and water rates. (See Appendix 3)

Fuel Bills

Use actual amounts if available, or you will need to estimate.

If you are assessing affordability of a current property you should ask for their bills for the last 12 months and calculate the monthly average. If you are seeking to offer a person accommodation then try and obtain their 12-month usage for gas and electricity and use these to get a quote from a supplier. Otherwise, if you do not have usage details you can use the figures below as an estimate on utility costs from Ofgem (**April 2024 - June 2024**). Appendix 3 provides the details for the figures and we have added another £5 per month to those figures even though we have already included a buffer to the KWh figures.

- 1 Bedroom for 1 to 2 occupants. Approx. £115 per month (Elec 2000KWh, Gas 8000KWh per annum)

- 2-3 Bedrooms for 2 to 4 occupants. Approx. £155 per month (Elec 3000KWh, Gas 12000KWh per annum)
- 4+ Bedrooms for 4 or more occupants. Approx. £215 per month (Elec 4500KWh, Gas 18000KWh per annum)

If you know a property is drafty or hard to heat, you may need to increase the allowance for fuel.

Water Bills

If you are assessing affordability of a current property you should ask for their bills for the last 12 months and calculate the monthly average. Water bills rose by 6.1% in April 2024, i.e. above inflation.

If an estimate is needed, the current average annual bill is £473, so this can be used adding or subtracting up to 50% for a smaller or larger family. You can even look at the average for your region.

For more information see

[Water bills to rise by £28 a year in England and Wales \(moneysavingexpert.com\)](https://moneysavingexpert.com/water-bills-rise-28-a-year-in-england-and-wales)
[How much is the average water bill per month? | MoneyHelper](https://moneyhelper.org.uk/how-much-is-the-average-water-bill-per-month/)

Step 3. Phone/broadband/TV.

(See Appendix 4)

- £14 per month for TV licence for the household (licence is £169.50 per annum)
- £8 per person per month for a pay as you go mobile SIM for adults and older children. This includes unlimited UK calla and text and 50gb data (You need to decide at what age a child needs a mobile. Maybe from age 10).
- £26 per month for the household for broadband and phone line or use the actual monthly charge can be allowed. However, with mobiles offering affordable 50gb+ data and many places offering free Wi-Fi there may not be a need for broadband at home.

Step 4. Clothing and Footwear.

(See Appendix 5)

Although there remains competition in the market for clothing and footwear prices have risen in the last year. The annual inflation rate for clothing and footwear in the United Kingdom in February 2024 was 5%. This equates to an increase of 0.4% per month.

In October 2023 we recommended £18.50 per person per month for clothing. Given the related inflation, we have provided the table below for figures to be used for clothing and footwear over the next 6 months.

Date budget is set	Column A. Estimated clothing and footwear costs per person at date	Column B. Average amount per person over the following 6-month period
April 2024	£19.00	£19.19

May 2024	£19.07	£19.26
June 2024	£19.15	£19.34
July 2024	£19.22	£19.42
August 2024	£19.30	£19.50
September 2024	£19.38	£19.57

Step 5. Travel. **(See Appendix 6)**

Use actual travel expenses they have and need to spend.

Public Transport

London: Most travel is free for children up to 18 in full time education. Weekly bus pass for an adult is £24.70. See TFL website for fares for busses and trains. [Fares from 3 March 2024 - Transport for London \(tfl.gov.uk\)](https://tfl.gov.uk/fares)

Outside of London: use the travel providers website.

Car

**Sometimes people will claim costs for running a car. However, you are allowed to assess whether a car is required and, if not, you can dismiss any expenses associated with a car.*

If you need to include a car below is some guidance on calculating costs.

How to calculate fuel cost per mile

Cost per mile (pence) = Litres x Fuel price / Number of miles

Annual running cost (converts to £) = Cost per mile x Average mileage / 100

Guidance on how to calculate other car costs see [Car running costs and cost of fuel | The AA](#)

Supermarket Deliveries

You can also allow a sum for supermarket deliveries if you think it is appropriate and that it will help them have access to lower priced groceries etc. Our figures focus on the three main supermarkets, Tesco, Sainsburys and ASDA and they tend to have stores in most towns and cities in England limiting the need for supermarket deliveries. However, sometimes it can be cheaper to have shopping delivered rather than using public transport, taxis or a car to travel to a store.

ASDA have a yearly PASS where for £3.50 per month people can have their shopping delivered weekly between Tuesday and Thursday. For £6.50 per month they can have their shopping delivered at any time. Minimum purchase of £40 applies.

Morrisons have similar plans to ASDA but is slightly cheaper (£3.33 per month for midweek and £5.83 per month for anytime deliveries) and they do not appear to have minimum purchase requirements. They have £1.50 slots within a minimum spend of £25.

Tesco has an off-peak delivery plan for £4.99 (after 3pm delivery) and anytime delivery plan for £7.99. Minimum spend is £50.

Sainsburys have £1 delivery slots.

If you consider it appropriate to allow for supermarket deliveries see what option above will be suitable for them. Supermarkets do have pay as you go slots and these can vary from and can cost up to £7.

If you wish to allow for supermarket deliveries you can reasonably allow £6 per month.

Step 6. Replacing white goods, TV, computers, electrical devices etc. (See Appendix 7)

The Court of Appeal did suggest (at para. 33) that expenditure for white goods could be considered a necessary and reasonable living expense, albeit more likely an occasional one as opposed to a regular outgoing. See [Patel v Hackney \[2021\] EWCA Civ 897](#).

£35 per month for the household for replacing white goods, TV, computers, electrical devices etc.

**You are also entitled to take into account other factors, e.g. whether the landlord is providing any of the items above, whether they needed to buy any of these items during their occupation of the accommodation before deciding how much to allow for white goods. This means that a lower amount than £35 per month can be allowed.*

Step 7. Discretionary spend.

This is to allow for entertainment, smoking, drinking, confectionery, pets, pocket money, presents, haircuts etc.

AHAS recommended £48 per person per month. Annual Halifax Pocket Money Survey had risen and shows parents give an average of £7.55 per week per child. This was factored in.

£48 per person per month for discretionary spend.

**However, before allocating £48 per person per month consider who is in the household and their ages, e.g. do they need pocket money. Also consider that the rent takes priority over discretionary spend. There are also lots of social activities that families can do for free.*

Step 8. Extra costs for the family. (See Appendix 8)

Consider the family's individual needs and extra reasonable expenditure. Nearly all working age families will now need to pay some council tax and may have other special expenses. So ensure you consider:

- Special medical needs.
- Special dietary needs.
- Add extra costs if family is working. More allowance should be made for clothing, food, transport, childcare etc. A working family would normally also have a larger income, which should be used in the affordability calculation.
- Priority debts.
- Council tax (check with Entitled To if they can get council tax benefit).
- Contracts e.g. Mobiles or Sky until it expires.
- Any other essential extra costs not covered above.

Budgeting Advice

(Jon Dalton (AHAS) - November 2022)

We are going to have to advise customers on how to cut down on other expenditure in order to be able to prioritise paying for housing. Here are some suggestions on what we can say:

If you are having to cut back on what you spend, it is a good idea to start keeping a note of what you currently spend your money on. So you can see where you can make savings. (Give an income and expenditure form to help).

Shopping in supermarkets.

We all spend more than we mean to when we go to the supermarket, so try to plan exactly what they need, and check out the prices by comparing the cost per kg or 100g of different products, (that information is usually on the price label on the shelf). Many people say it is cheaper to shop online and get the shopping delivered, as they can plan better and don't make impulse purchases of things they don't really need and can access the lowest priced supermarkets. Even though it can cost £1 to £5, they'll also be saving on the fares or fuel to get to the shop. They should try to avoid buying ready pre- packed and/or prepared foods such as pre washed vegetables and peeled or mashed potatoes, as it is an expensive way to buy those foods – much cheaper to do it yourself. Unless it is on offer and is cheaper than the unprepared equivalent.

If they live near a market, they should check out the prices of fresh fruit and vegetables, it is often cheaper than supermarkets.

There are also now supermarket comparison sites to help decide where to shop and/or offers online purchasing: As well as Trolley.co.uk mentioned earlier, there is:

www.mysupermarket.co.uk - This compares 14 supermarkets. An aid for shopping for groceries, household, health & beauty etc. Finds the cheapest deals and a "shopping list" can be imported and the items purchased through the website.

www.supermarket.co.uk/compare-supermarkets.html Compare supermarket prices for key everyday food and household items. Browse between supermarkets and compare deals, buy one get one frees, discounts etc

When there are good deals, BOGOFs (buy one get one free), and if they have some money they can spare, it is worth buying quite a lot... but only if it is not perishable (e.g. jars of coffee, toilet paper, tins of tuna, toothpaste etc), and they know they will definitely use it.

They should encourage children to eat school meals. It will cut down on the food they have to buy. The quality of the meals are getting better, and it is pretty good value. (Make sure they claim any discounts/free meals they are entitled to).

It is tempting to get take-aways or go to fast food restaurants for the kids, but it is a very expensive way to eat. So they should try to only do this as a special treat, not as a regular habit, the extra cost would have to come out of the discretionary spend. Many "fast food"

options can be cooked at home more healthily and cheaply. Burgers, chicken nuggets, curries etc.

TV

The other simple saving (if they're not tied into a contract) is to move from subscription TV services that can cost £50 or more a month, to Freesat or Freeview. There are now loads of free channels, even if they have to buy the equipment for it, they'll be saving within a couple of months. If they want a bit more variety (using some of their discretionary spend), they could add one of the streaming services from £6 per month and/or pay a few pounds per film they view.

Generally

If they need to buy white goods, clothes etc they should keep their eyes open for special offers or check out the "deals" websites such as HotUKDeals, Groupon, or Wowcher on the internet. All kinds of items can be purchased nearly new or end of lines on eBay and similar sites.

Support

For many families it will be a complete change in the way they have shopped and spent money. To stick to a budget they will need to be organised. You need to consider what sources of advice and support you can direct them to. It may also take a while before more expensive contracts can be ended and before they can completely reduce their expenditure.

Food Banks

The budget produced by this guidance should enable the family to buy sufficient food. But if unexpected bills cause a temporary shortfall, make sure the client knows how to access local Food Banks.

Appendix 1 – Assessing Food Costs (October 2023)

Appendix 1a - Comparative supermarket prices

October 2023				
Item	Asda	Tesco	Sainsbury's	Aldi
White Potatoes per kg	(2.5kg £1.29) 97p	(2.5kg £1.29) 72p	(2.5kg £2.29)	(2.5kg £1.29)
Tomatoes	£0.85	£1.20	£0.85	£0.85
Tomato ketchup	£0.60	£1.00	£0.90	£0.85
Tomato soup 400g	£0.57	£0.75	£0.67	£0.67
Long Grain Rice 1kg	£0.52	£0.52	£1.25	£0.52
Can chopped tomatoes 400g	£0.35	£0.35	£0.49	£0.35
Sliced white bread 800g	£0.45	£0.75	£0.45	£0.45
Pasta 500g spaghetti/penne	£0.28/£0.75	£0.56 (1kg)/£0.75	£0.28/£0.41	£0.75/£0.41
Frozen chips 1.5kg	£1.65	£1.65	£1.65	£1.65
Frozen potato waffles 12 pack	£1.80	£1.80	£2.00	£1.49
Frozen mixed vegetables 1kg	£0.85	£1.20	£0.89	£0.89
Frozen green beans 750g	£1.00	£1.30	£1.50	£1.19(1kg)
Frozen peas	£1.40 for 1kg	£0.78 for 900g	£1.45 for 910g	£0.95 (900g)
Frozen sweetcorn	£1.70 for 1kg	£1.26 for 907g	£1.32 for 905g	£1.39 (1kg)
Baked beans in tomato sauce	£0.32 for 410g	£0.50 for 420g	£0.27	£0.28
Tinned marrowfat peas 300g	£0.45	£0.39	£0.50	£0.39
Tinned sweetcorn	£0.80 326g	£0.65 200g	£0.47 157g	£0.72 (340g)
Kidney beans 400g tin	£0.33	£0.65	£1.00	£0.33
Chickpeas 400g	£0.45	£0.55	£0.65	N/A
Packet soup 4 per pack	£0.70	£0.90	£1.15	£0.55

Beef mince 500g	£2.49	£2.49	£2.49	£2.49
Half lamb leg	£11.55 for 1kg	£14.00 for 1kg	£13.95 for 1kg	£12.06 for 1.15kg
Turkey mince 500g	£2.65	£3.70	£2.49	£2.49
Fish fingers 10 per pack	£0.80	£0.80	£0.80	£0.80
Battered white fish 4 per pack	£2.35	£2.00	£4.00	£2.35
Breaded white fish 4 per pack	£2.35	£2.00	£4.50	£2.35
Free range medium eggs 12	£2.60	£2.95	£2.95	£2.35
Whole/skimmed milk 4pints	£1.45	£1.45	£1.45	£1.45
Sugar 1kg	£1.19	£1.09	£1.09	£1.09
Lemonade 2litres	£0.60	£0.60	£0.70	£0.49

Appendix 1b - Breakfast

Breakfast Cost from Sainsburys		
Item	October 2023	Cost per serving
Hovis 16 slices excluding the crusts	£1.39	<20p for 2
Shreddies 1100g box	£4.50	<21p per 50g
Own brand Corn flakes 500g	£0.75	11p per 70g
Own brand wholewheat biscuits (like Weetabix) 72 pieces	£8.00	<22p for 2
Porridge 10 sachets (various flavours own brand)	£1.35	<16p
Sugar 1kg	£1.09	1p for 2 tsp (tea or coffee) 5p for cereal
Milk 1 litre	£1.20	=20p for cereal 150ml =3p for tea or coffee 25ml
Stamford Street strawberry jam 454g	£0.39	<2p per 20g
Coffee Sainsburys Rich Roast Instant 200g	£2.25	<3p per 2g/cup
Tea Red label Fairtrade 80 bags	£1.20	<2p per bag/ cup
Tea PG/Tetley's 80 bags	£2.95	<4p per bag/cup
Margarine/spread 500g	£0.99	<1p per 4g (for two slices of toast)
Fruit – bananas/apple	30p	10p
Eggs – 6	£1.50	=25p

Breakfast option 1

Toast + spread + jam + boiled egg + tea/coffee = 54p

Breakfast option 2

Cereal + tea/coffee + fruit = 47p

Breakfast option 3

Porridge + tea = 46p

If you buy breakfast items in Tesco, the Everyday value wholemeal loaf has 20 slices at a price of £0.75. The cost of toast = < 4p a slice. Eggs are £1.50 and under 25p a serving.

Everyday value cornflakes are 75p for 500g. The breakfast comes to less than 15p per person.

Tea/coffee white with sugar <7p per cup

Total breakfast cereal/porridge/toast with tea/coffee <50p

Average daily cost of breakfast taking all 4 options 49p per person per day.

Appendix 1c - Lunch

Lunch Cost from Tesco		
Item	October 2023	Cost per serving
Tesco Bread – 18 slices	£0.45	<6p for 2
Cheese Cathedral city/Pilgrims Choice 350g	£3.49	20p for 20g
Various sandwich fillers 235g	£1.85	<20p for 25g
Tomatoes – 6 pack	£1.19	<20p for 1
Cucumber – 1	£0.79	<13p for 1/6
Salad – lettuce 200g	£0.85	<22p for 50g
Ham 400g (40 slices)	£1.95	<12p for 25g
Jacket potatoes 4 pack	£1.60	<40p for 1
Mustard 185g	£0.65	<2p for 5g
Bernard Matthews Turkey 230g	£1.95	22p for 25g
Can of soup	£0.75	75p
Walkers Crisps 6x25g	£1.95	<33p
Tesco Margarine/ spread 500g	£0.99	<1p per 4g for sandwich 2p per 10g for jacket potato
Mayonnaise 450ml	£0.65	3p per 20ml
Princes Tinned tuna 4x145g	£4.40	38p for 50g
Fruit Yogurts 6x125g	£0.95	<17p
Everyday value orange juice 1 litre	£1.20	<40p for 330ml

Lunch option 1

Cheese and ham sandwich + crisps + yogurt = 82p

Lunch option 2

Jacket potato with tuna and mayonnaise + juice = £1.21

Lunch option 3

A can of Soup + bread+ = £0.81

Lunch option 4

Sandwich + crisps + yogurt = 77p

Lunch option 5

Lentils soup and bread (Tesco) for 4

- Red lentils 500g £1.90
- Onion one 12p
- Carrot one 8p
- Stock cube (10 for 9p) 3 cubes 3p
- Garlic bulb 55p
- Oil 10p
- Bread crusty bloomer £1.35

Cost £4.13

Cost per head <£1.05

Average daily cost of lunch taking into account all 5 options 92p per person per day.

Appendix 1d – Main Meals

There are some example of main meal plans from the BBC costing £1 per person to produce. The BBC first detailed their meal plans in October 2022 and updated their prices in **November 2023**.

7 days' main meal recipes for 4 cost £28. (£1 per person per day)

Beany quesadillas; Roast chicken & veg; Creamy chicken & rice; Egg & bacon hash; One pan pasta Bolognese; Sticky sausage & potato tray bake; Tuna & sweetcorn pasta.

Or 7 days' vegetarian recipes

Creamy mushroom pie & veg; Veggie Bolognese; Pasta with broccoli & sweetcorn; Bean burgers with potato wedges; Veggie massaman curry, Veggie fajitas; Veggie sausage & mash.

The recipes are aimed to be quick and easy to prepare and they don't use too much power to cook.

https://www.bbc.co.uk/food/articles/budget_family_meal_plan_for_four#xtor=CS8-1000-%5BEditorialPromo_Box%5D-%5BNewsEditorial_Promo%5D-%5BNewsEditorial_Promo%5D-%5BPS_FOOD~N~~P_budget_meal_plannerFP%5D

There are plenty of other cheap recipes online and some (e.g., Jack Monroe <https://cookingonabootstrap.com/category/recipes-food/>) offer even cheaper recipes.

Some Further Meal Recipes (October 2023 prices)

1. Chicken pie and mash – family of six (Tesco)

- 2 Tesco Chicken & Gravy Shortcrust Pastry Pie 500G - £7.40 (£3.40 per pack)
- Butter 125g - 90p (£1.79 per 250g)
- Potatoes 1 kg - £1.00 (1.25kg £1.25)

Overall cost = £9.30

Cost per head <£1.60

2. Fish, chips and peas (Tesco)

- Birds Eye Breaded or Batter Fish portion. 4 for £6. £1.50 a portion.
- Own brand oven chips. 1.5Kg. £2.50. recommended 125g serving (say 150g). 25p a serving
- Own brand frozen peas. £1.90 1.6kg. 80g serving. 10p a serving.
- Own brand tomato ketchup. £1.35 890g. serving 20g. 4p per serving.

Cost per head is £1.89

3. Chicken, chips and beans (ASDA)

- Chicken leg quarters 4 for £2.60. 65p a portion.

- Own brand oven chips 1.5Kg. £2.30. recommended 125g serving (say 150g). 23p a serving.
- Own brand frozen beans. £1 750g. 80g serving. 11p a serving.
- Own brand tomato ketchup. £1.35 970g. serving 20g. 3p per serving.

Cost per head £1.02

4. Chicken Pilau (Somali dish) for 4 (Sainsburys)

[Oven-baked chicken pilau recipe | BBC Good Food](#)

- 3 tbsp olive oil or vegetable oil – 18p
- Halal Chicken thighs 1kg - £4.75
- 2 onions – 16p
- 2 garlic cloves – 15p
- 3 tbsp mild curry powder – 90p
- 2 tsp turmeric - 32p
- 200g/7oz white basmati rice – 40p
- 1 x 400ml/14fl oz tin light coconut milk – 80p
- 1 chicken or vegetable stock cube – 10p
- 75g/2¾oz sultanas or raisins – 28p
- 275g/9¾oz frozen peas – 36p
- Salt – 3p

*Optional items not included

Overall cost £8.43

Cost per head £2.10

5. Fuul (Somali-Style Fava Bean Stew) for 4 (most ingredients from Sainsburys)

[Fuul \(Somali-Style Fava Bean Stew\) Recipe - NYT Cooking \(nytimes.com\)](#)

- 2 tablespoons olive oil – 12p
- 1 medium onion, finely diced – 6p
- 5 garlic cloves, minced or crushed 24p
- 4 large tomatoes, roughly chopped £1.19
- 1 teaspoon fine sea salt or to taste 2p
- 4 teaspoons ground cumin 40p
- 1 teaspoon ground coriander 15p
- ½ teaspoon ground black pepper 12p
- ⅛ teaspoon ground cinnamon 2p
- ⅛ teaspoon ground cardamom 16p
- 1(14-ounce) can small fava beans, rinsed £4.89
- ¼ cup tomato sauce 15p
- 1 handful coriander leaves 52p
- Anjero or other flatbread, for serving (optional) £1

Cost: £9.04

Cost per head £2.30

6. Sausage and potato casserole for 4 (Tesco)

[Sausage casserole | Jamie Oliver recipes](#)

- 6 higher-welfare Cumberland or veggie sausages (Value pork sausages (8 pack)) £1.50
- Olive oil 6p
- 800g potatoes 43p (Tesco All Rounder Potatoes 2.5Kg £1.29)
- 2 heaped teaspoons wholegrain mustard 30p
- 2 large carrots 16p
- 2 leeks 60p
- 3 tablespoons HP sauce 20p
- 2 x 400g tins of mixed beans £1.50
- 1 x 400 g tin of quality plum tomatoes 40p

Total Cost: £5.15

Cost per head <£1.30

Or with vegetarian sausages it would be about £1.60

7. Low-fat chilli con carne for 4 (Asda)

[Chilli con carne jackets recipe | BBC Good Food](#)

- 4 baking potatoes - 65p
- 2 tbsp olive oil - 12p
- 1 large onion, finely chopped - 8p
- 400g pork mince - £3 (Lean beef steak mince 500g £3.75)
- 1 tbsp chipotle paste - 19p
- 400g can chopped tomatoes - 35p
- 1 chicken stock cube - 9p
- 300ml pot soured cream - 99p
- ¼ small pack chives, snipped - 25p
- mixed leaves, to serve (optional) - £1.10

Cost: £6.82

Cost per head £1.70p

Can use Quorn 500g is £2.95 so for a vegetarian option but it is slightly cheaper

8. Meat balls and pasta or rice for 4 (ASDA)

- 1 x 680g bottle tomato passata - £1.50
- Full-Flavoured 20 Mini Beef Meatballs 340g - £3.30
- 1 tbsp finely chopped parsley plus extra to serve - 20p
- 2 tbsp olive oil - 12p
- Just Essentials Spaghetti 1kg - 56p

Cost £5.68

Cost per head <£1.50

9. Spaghetti bolognese for 6 (Asda)

- Just Essentials mince (1kg) - £5
- Just Essentials Spaghetti 1kg - 56p
- Just Essentials plum tomatoes (2 x 400g) - 74p
- Tomato puree - 65p
- Onions - 16p
- Garlic - 30p
- Basil - 60p

Cost: £8.01

Cost per head <£1.40p

10. Corned beef hash for 4 (Asda)

[Corned beef hash recipe | BBC Good Food](#)

- 500g potatoes - 26p
- 2 tbsp vegetable oil - 10p
- 1 onion - 8p
- Just Essentials 340g can corned beef - £2.15
- 2 tbsp Worcestershire sauce - 20p
- Just Essentials baked beans and a little curly parsley, roughly chopped, to serve (optional) - 30p

Added to the above recipe:

- Just Essentials eggs (4) - 60p
- Warburtons crusty loaf - £1.30

Cost: £4.99

Cost per head <£1.30

11. Mixed vegetable curry and rice for 4 (Tesco)

[Mixed Vegetable Curry Recipe \(thespruceeats.com\)](#)

- 500 grams mixed frozen vegetables - 83p (Frozen Veg 1kg £1.65)
- 1 large onion - 8p
- 3 medium tomatoes - 40p
- 2 green chillies - 57p
- 1 (1-inch) piece fresh ginger - 10p
- 5 cloves garlic - 55p
- 3 tablespoons vegetable oil - 15p
- 2 teaspoons ground coriander - 15p

- 1 teaspoon ground cumin - 7p
- ½ teaspoon red chili powder, optional - 5p
- ¼ teaspoon ground turmeric - 4p
- 1 teaspoon garam masala - 13p
- Salt, to taste - 5p
- ¼ cup thick unsweetened yogurt - 50p
- ¼ cup chopped fresh coriander, for garnish - 52p
- Growers Harvest Rice - 20p (1kg 52p)
- Mini plain nan - £1.50 (optional)

Cost £5.89

Cost per head <£1.50

12. Macaroni cheese with broccoli and tuna for 4 (ASDA)

[Tuna macaroni with broccoli | Healthy Recipe | WW Australia \(weightwatchers.com\)](#)

- Dry pasta 300g, (macaroni) - 38p
- Broccoli 700g - £1.05 (frozen broccoli 1kg £1.50)
- Skimmed milk 500ml - 32p
- Cornflour 35g - 14p
- Extra light cheddar cheese 120g - 78p
- Tuna, canned in springwater 340 g, (4x145g pack) - £2.20
- Oil spray 1 x 3 second spray(s) - 10p

Overall cost £4.97

Cost per head £1.25

13. Chick Pea Curry with rice for 4 (ASDA)

[Chickpea curry recipe | BBC Good Food](#)

- 2 tbsp oil - 3p
- 1 onion - 8p
- 1 tsp fresh or dried chilli, to taste - 24p
- 9 garlic cloves - 57p
- thumb-sized piece ginger - 10p
- 1 tbsp ground coriander - 30p
- 2 tbsp ground cumin - 14p
- 1 tbsp garam masala - 26p
- 2 tbsp tomato purée - 3p
- 2 x Just Essentials 400g cans chickpeas - 90p
- 400g can chopped tomatoes - 35p
- 100g creamed coconut - 48p (200g 85p)
- ½ small pack coriander, chopped, plus extra to garnish - 26p
- 100g spinach - 50p (190g 90p)
- Just Essentials long grain rice - 25p

- 4 mini nan breads - 95p

Overall cost £5.44

Cost per head <£1.40

Average daily cost of main meals using the 13 options is £1.56 per person per day.

Appendix 1e – Desserts

- 1. Just Essentials by ASDA 6 Low Fat Fruit Yogurts Strawberry & Peach 6 x 125 g
£0.95 (12.7p/100g)**

6 portions. **16p per portion.**

- 2. ASDA. 425G Pakeeza Natural Live Set Yogurt £1.10 (25.9p/100g)**

4 portions. **27.5p per portion.**

- 3. ASDA 6 Low Fat Red Fruit Yogurts £1.20**

6 portions. **20p per portion.**

- 4. ASDA 7 Sweet & Creamy Bananas £1.09 (15.0p/each)**

5. Tesco Syrup Sponge Puddings 2 X 95G £1.50

2 portions. **75p per portion.**

- 6. Tesco Chocolate Eclairs(6 per pack - 160g) £1.85(62.5p/100g)**

6 portions. **31p per portion.**

- 7. Tesco Vanilla Slices (2 per pack) £1.65**

1 portion. **83p per portion.**

- 8. Aunt Bessie's Bramley Apple Crumble (500G) £2.00(40p/100g)**

4 portions. **50p per portion.**

- 9. Tesco Everyday Value Strawberry Swirl Cheesecake(375g) £0.85(23p/100g)**

5 portions. **17p per portion.**

- 10. Double Chocolate Gateau (350g) £1.75(50p/100g)**

5 portions. **35p per portion.**

- 11. Tesco Strawberry Gateau Bar (400g) £2.50 (62p/100g)**

5 portions. **50p per portion.**

- 12. Tesco Dried Mixed Fruits(500g) £1.60(32p/100g)**

16 portions. **10p per portion.**

13. Tesco Raspberries(300g) £2.25 (75p/100g)

3 portions. **75p per portion.**

14. Auntys Spotted Dick Puddings 2 Pack 190G £1.50(79p/100g)

2 portions. **75p per portion.**

15. Auntys Sticky Toffee Puddings 2 X 95G £1.50(79p/100g)

2 portions. **75p per portion.**

Average daily cost of dessert using the 15 options 38p per person per day.

Appendix 1f – School Meals

Cost of school meals

School meals currently cost £2.40 per day paid in advance. So if the children are not eligible for free school meals, a packed lunch is more economical. If free school meals are available, they should be used.

Free school meals

If they get any of the following support payments their child may be entitled to receive free school meals:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- support under Part VI of the Immigration and Asylum Act 1999
- the guaranteed element of Pension Credit
- Child Tax Credit (provided you're not also entitled to Working Tax Credit and have an annual gross income of no more than £16,190)
- Working Tax Credit run-on - paid for 4 weeks after you stop qualifying for Working Tax Credit
- Universal Credit - if you apply on or after 1 April 2018 your household income must be less than £7,400 a year (after tax and not including any benefits you get)

Children who get paid these benefits directly, instead of through a parent or guardian, can also get free school meals.

Their child may also get free school meals if you get any of these benefits and your child is both younger than the [compulsory age for starting school](#) and in full-time education

If their child is eligible for free school meals, they'll remain eligible until they finish the phase of schooling (primary or secondary) they're in.

<https://www.gov.uk/apply-free-school-meals>

**If a child is receiving free school meals it is possible to deduct some of the lunch cost. As children attend school 139 days per year this would be a saving of $92p \times 139 = £128$ per year which is equivalent to an average of £10.67 per month.*

Appendix 2 – Household Goods (October 2023)

Other household shopping like toiletries and cleaning products

Item	Sainsburys	Asda	Tesco	Aldi	Cost per person per month
Shampoo	£0.85 500ml	500ml £0.75	500 ml £0.85	500ml £0.79	5ml x 31 washes = 22.75p
Soap	125g bar £0.40	125g bar £0.30	125g bar £0.40	4x90g bars £2.75	0.5 bar per month = 65p
Shower gel	300ml £0.40	300ml £0.36	300ml £0.35	300ml £0.35	5ml x31 washes =18.2p
Hand wash	500ml £0.60	500ml £0.60	500ml £0.60	500ml £0.59	250ml =30p
Toothpaste	100ml £0.50	100ml £0.50	100ml £0.50	125ml £0.62	3ml x 7 <46.5p
Toothbrush	2 £0.25	2 £0.25	2 £0.25	2 £0.89	1 a month = 12.5p
Toilet cleaner	1L £0.60	2 L £0.85	750ml £0.45	750ml £0.49	1 litre <42.5p
Bathroom cleaner	750ml £1.00	500ml £0.52	750ml £0.85	750ml £0.85	400ml <50p
Anti-bacterial surface cleaner	750ml £1.00	750ml £1.00	750ml £0.85	750ml £0.85	800ml < £1
Bleach	1L £0.60	2L £0.85	2L £1.19	2L £1.19	800ml <40p
Floor cleaner	1 litre £1.50	1L £1.25	1 litre £2.00	1 litre £1.09	400ml <62.5p
Washing powder	Liquid Laundry Detergent (24 Washes 648ml) £3.50 14.6p per wash	ASDA Sensitive Non-Bio Powder (23 washes) £2.75 12p per wash	on Bio. Washing Powder (25 Washes) £3.00 12p per wash	980ml/28 Washes £2.39 8.6p per wash	A person requires 2 washes per week or 9 washes per month. £1.08 per person per month (to allow extra usage in

					hard water)
Fabric conditioner	1L(40 washes) £1.50	1.25L (33 washes) £1.90	1.26litre (42 washes) £1.39	33 Washes, 1.155l £2.25	216ml <3.80p

The cost of household goods totals £9.77 per person per month. This should be rounded up to £12 per person per month to allow for toilet rolls, plasters, pain killers, antiseptic cream, shaving cream , razors, disinfectant, cotton, deodorant, stationery, and other household products used occasionally.

Finding bargains, making regular savings

The costings in this report are based on the usual prices of groceries etc. obtained at supermarkets. However it is possible to make major savings by checking internet "deal" websites such as MoneySavingsExpert.com, HotUKDeals.com and Groupon.co.uk.

By careful purchasing and stocking up with non-perishable items in bulk, the weekly grocery budget can be significantly reduced. Other items such as white goods, linen, towels, clothes etc, when needed, can also be sourced through these sites.

Appendix 3 – Assessing Utilities & Water Bills

There are now opportunities to switch provider. Price comparison sites can be used to find a better deal.

[Energy Comparison: Compare Gas & Electricity - Uswitch](#)
[Energy Comparison - Compare Gas & Electricity - Confused.com](#)

If current bills or previous use is not known, you may need to estimate costs. Ofgem provides the following average usage which you could use as a guide to estimate costs.

Typical values

According to Ofgem the average typical energy consumptions are as follows:

Energy Use	Example – home type and number of residents	Typical annual gas use (kWh)	Typical annual electricity use (kWh)	Typical annual electricity use (multi-rate, such as Economy 7) (kWh)
Low	Flat or 1-bedroom house; 1 to 2 people	7,500	1,800	2,200
Medium	2-3 bedroom house; 2 to 3 people	11,500	2,700	3,900
High	4+ bedroom home; 4 to 5 people	17,000	4,100	6,700

Use can also use the Selectra website to estimate usage. [Estimate your energy consumption \(selectra.co.uk\)](#)

Price for customers on a standard variable tariff (default tariff)

	Previous energy price per unit 1 October to 31 December 2023	Current energy price per unit 1 January to 31 March 2024
Electricity	28.62 pence per kWh 53.35 pence daily standing charge	24.50 pence per kWh 60.10 pence daily standing charge
Gas	7.42 pence per kWh 29.60 pence daily standing charge	6.04 pence per kWh 31.43 pence daily standing charge

Figures are rounded to the nearest penny and based on the England, Scotland and Wales average for people who pay by Direct Debit. These include VAT. Actual rates will depend on where they live, how they pay their bill and the type of meter they have.

These figures below are examples of average monthly bills using the above two tables if you need to estimate. Please note that we have used higher kWh usage figures to give us a buffer.

- 1 Bedroom for 1 to 2 occupants. Approx. £110 per month (Elec 2000KWh, Gas 8000KWh per annum)
- 2-3 Bedrooms for 2 to 4 occupants. Approx. £150 per month (Elec 3000KWh, Gas 12000KWh per annum)
- 4+ Bedrooms for 4 or more occupants. Approx. £210 per month (Elec 4500KWh, Gas 18000KWh per annum)

If you know a property is drafty or hard to heat, you may need to increase the allowance for fuel.

Obviously, the best way to reduce bills is to use less power. There are many advice websites now that offer suggestions such as try to cook with a microwave or air fryer instead of the oven. Gas is much cheaper than electricity, so if the home has gas, use gas central heating instead of an electric heater to heat the home and hot water. Reduce the temperature. Cook on a gas ring rather than an oven (and boil water on the gas ring rather than using an electric kettle).

See:

<https://energysavingtrust.org.uk/hub/quick-tips-to-save-energy/>

<https://www.propertyroad.co.uk/16-smart-ways-cut-heating-bills/>

<https://www.muchmorewithless.co.uk/cut-energy-costs-when-cooking/>

Water Bill

Water bills rose by 6.2% in April 2024, i.e. just above inflation.

[Water bills to rise by £28 a year in England and Wales \(moneysavingexpert.com\)](https://moneysavingexpert.com/news/water-bills-to-rise-by-28-a-year-in-england-and-wales/)

Water and sewerage firms

Firm	2023/24 cost	2024/25 cost	Change in cost
Anglian	£489	£529	£40 (8%)
Dŵr Cymru Welsh Water	£512	£492	-£20 (-4%)
Hafren Dyfrdwy	£362	£433	£71 (20%)
Northumbrian	£387	£422	£35 (9%)
Severn Trent	£411	£438	£27 (7%)
South West (1)	£488	£486	-£2 (-0.4%)
Southern	£428	£479	£51 (12%)
Thames	£456	£471	£15 (3%)
United Utilities	£446	£481	£35 (8%)
Wessex	£489	£548	£59 (12%)
Yorkshire	£440	£467	£27 (6%)

Source Money Savings Expert

If an estimate is needed, the current average annual bill is £473, so this can be used adding or subtracting up to 50% for a smaller or larger family. For more information see <https://www.moneyhelper.org.uk/en/blog/utilities/how-much-is-the-average-water-bill-per-month>

Most water companies will provide free devices for use in the toilet cistern or fit to taps to reduce usage. See <https://www.moneysavingexpert.com/utilities/cut-water-bills/> on how to get the devices, and also for information on water meters and reducing bills for those on some benefits. A water meter for smaller households is generally cheaper than the standard charge/water rates (so they should ask for one).

And there is the ditty “If it is yellow, let it mellow ...” to reduce water use!

Appendix 4 – Broadband and Phone

Broadband

The market for broadband remains competitive and deals for unlimited full fibre broadband, with a decent download, start from around £26 per month.

Regular unlimited broadband deals including landline now start from £26. E.g., Vodafone 73Mb £26, and Shell 67Mb £26. Most providers offer full fibre with around 60mb for £26 per month. Further examples can be Plusnet offering up to 74mb for £26 per month. None of the above include calls, but they can be made from the mobile phone (see below).

Check <https://www.moneysavingexpert.com/compare-broadband-deals/> for even cheaper introductory deals. If the client is on an existing contract, that cost needs to be used until it ends.

There are social tariff broadband deals for those on benefits:

Vodafone for £20 <https://www.vodafone.co.uk/newscentre/smart-living/everything-you-need-to-know-about/vodafone-essentials-broadband-social-tariff-everything-you-need-to-know/>

and

Virgin O2 for £12.50 per month <https://www.virginmedia.com/broadband/low-income-families>

Landlines

There are very few deals on landline calls and from 2025 there will be a switch over from analogue to digital technology.

However, most people make calls on their mobile which has a number of inclusive minutes to UK landlines and mobiles. Furthermore, a lot of calls are made over the internet, e.g. WhatsApp meaning that people rarely need to use landlines to make calls.

Mobile Phones

There are numerous mobile phone providers that offer low cost calling and data prices.

See

https://www.uswitch.com/mobiles/compare/sim_only_deals/

or

<https://www.moneysavingexpert.com/cheap-mobile-finder/sim-only/>

April 2024 Deals:

1. Smarty: SIM only with unlimited UK minutes and texts and 50gb of data for £8 per month. 1-month contract.
2. Talk Mobile: SIM only with unlimited UK minutes and texts and 50gb of data for £7.95 per month. 1-month contract.
3. 1D Mobile: SIM only with unlimited UK minutes and texts and 50gb of data for £4 for the first 3 months and £8 per month thereafter. 12-month contract. With a £25 Amazon or Currys voucher this reduces to £4.92 per month.

The data provided above is enough for students to do their homework, make free calls via WhatsApp, receive and send emails and browse the internet. Secondary schools also have homework clubs where students can do their homework.

There are also many outlets that offer free Wi-Fi, including libraries, cafés, shopping centres so mobile data does not need to be used. Most people use less than 3GB data a month.

With 50gb this allows people to use entertainment services such as Netflix and Spotify. On standard definition a Netflix movie uses about 1gb per hour so a two-hour movie is about 2gb.

Mobiles can also be used to make all calls (rather than use the landline that may charge).

If the client is still on a fixed contract, then the actual contract cost needs to be used until it ends. It is not worth ending the contract early as the remaining period still needs to be paid. Text INFO to 85075 to find out how much it costs to end existing contract. If there is just a monthly contract, porting the existing number to a new provider ends the contract without any notice payment needed.

Appendix 5 – Clothing and Footwear

Children

At ASDA, for a child between the ages of 11 to 16 school uniform costs

October 2023	
School jumper (2 for £9)	£4.50
Sweatshirt (2 for £9)	£4.50
Shoes	£20
4 Shirts (2 for £5.50)	£11
2 Trousers	£8
Blazer	£16
Coat	£18
Socks 7 pairs	£2.50
Underwear 10 pairs	£4.50
PE T-shirts 2	£4
PE Shorts	£5
Total	£98

One off cost per year £98 works to £8.20 per month. Plus other clothing allowance works to £18.50 per month.

Adults

Clothes for an adult Coat £30

Shoes x2 £50

Shirts / tops £40 (£10 per item)

Underwear £20 (male – 3 boxers £5 and 2 vests £5 and female – 4 briefs

£2.50 bra £6)

Socks £12 (6 pairs for £6)

Cost per year £152 (£13 per month) plus miscellaneous allowance works to £18.50 per month. Standard items are often cheaper at Primark and supermarkets or sometimes online.

Competition has kept prices fairly stable over the last few years. However, costs have increased in the last year and the annual inflation rate for clothing and footwear in the United Kingdom in September 2023 was 6.9%.

Appendix 6 – Travel Costs

When assessing travel costs only include what is required.

London

There is a weekly supermarket delivery included to ensure all families (in London) can access low cost supermarket shopping. So no other shopping costs need to be included as other miscellaneous shopping can be done by walking in the local vicinity.

Children 11-15, and 16-18 in full time education are assumed to use buses/trams only. Some children may need to take the train to schools so such train fares would be an essential cost.

Eligibility for free travel

Children under five travel free at any time on buses, the Tube, trams, DLR, London Overground, National Rail. They must be with someone who has a valid ticket, is using Oyster to pay as they go, has a Freedom Pass, 60+ London Oyster photocard or has a Veterans Oyster photocard.

In some instances, children need their own [Oyster](#) card, or Zip card, which is a young person's Oyster photocard. The Zip card allows children and some students to travel free or at a discounted rate.

Children under five can travel free at any time on the [Tube](#), [Docklands Light Railway](#) (DLR), [buses](#), [trams](#) and [London Overground](#) as long as they are accompanied by an adult with a valid ticket.

Children aged five to 10 can travel free at any time by Tube, DLR and London Overground as long as they travel with an adult who has a valid ticket (up to four children can travel free with one adult) or have a 5-10 Zip Oyster photocard. They can travel without a photocard and unaccompanied on trams and buses. Find out more about [5-10 Oyster photocard](#) on the Transport for London website.

Children aged 11 to 15 years can travel free on buses and trams and at child rate on Tube, DLR and London Overground services, provided they have an 11-15 Oyster photocard. Find out more about the [11-15 Oyster photocard](#) on the Transport for London website.

16 and 17-year-olds can purchase seven-day, monthly or longer period travelcards, plus bus and tram passes, at child rate, and pay half the adult rate for pay-as-you-go on buses, Tube, DLR, London Overground and trams, provided they have a 16+ Oyster photocard.

16 to 18 year olds who live in a London borough and are in qualifying full-time education can also apply to get free travel on buses and trams, and reduced rate on some services. From <http://www.visitlondon.com/traveller-information/getting-around-london/kids-travel-free-on-london-transport>

Outside of London

Children have to pay for bus travel although they can get a discount. Check local travel companies.

Appendix 7 – White & Electrical Goods

Generally washing machines etc. last 5+ years, Computers, TV etc. average 4 years. In order to save up to replace such items a monthly household allowance is made. Having this item also helps provide some cushion for months with unexpectedly high expenditure.

The items below are examples and not necessarily the cheapest products that can be purchased.

5 Year Items

Item	Store	Product	Cost
Washing Machine	Currys	LOGIK L714WM23 7 kg 1400 Spin Washing Machine – White Comment: This is A energy rated. Every wash uses 0.444 kWh which costs 12p per wash. It can wash up to 35 shirts. Also has a 15 quick wash for up to 2kg.	£239
Tumble Dryer	Currys	Buy BEKO DTKCE80021W 8 kg Condenser Tumble Dryer – White Comment: This is B energy rated. A full cycle uses 4.75kw which costs £1.26 per cycle. Can also dry half loads. This is a condenser so water is collected in a tray.	£239
Fridge Freezer	Currys	Buy BEKO CSG4571W 60/40 Fridge Freezer – White Comment: This is a large fridge freezer with the fridge holding 174 litres and 87 litres freezer. It has an E energy rating and will cost about £80 per year to run.	£319
Television	Currys	JVC LT-32CA220 Android TV 32" Smart HD Ready LED TV with Google Assistant	£139
Laptop	Currys	LENOVO IdeaPad 3i 15.6" Laptop - Intel® Core™ i3, 128 GB SSD	£279
Microwave	Argos	Morphy Richards 800W Standard Grill Microwave	£80
Air Fryer	Lakeland	Lakeland Dual Basket Air Fryer With Easy View 8L	£100

All the above will cost about £1,395 and can last at least 5 years. If you divide this by 5 years this equates to £279 per year, equivalent to £23.25 per month.

Other Items

- Kettle (£25), Toaster (£20), together costs £45. These tend to last about 3 years. **£1.25 per month.**
- LibreOffice is free software compatible with MS Office. Ms Office costs £59.99 per year or **£5 per month.**
- Mobile Phone: Argos SIM Free Motorola E13 64GB Mobile Phone - Cosmic Black - £80. These can be changed every 2-3 years so average £26 per year or **£2.50 per month.**

All the above costs £32 per month. **Allowing £35 per month provides a cushion.**

Appendix 8 – Extra Costs

It is very important that you also consider extra costs for the family. For example:

- Special medical needs
- Special dietary needs
- Add extra costs if family is working. More allowance should be made for clothing, food, transport, childcare etc. A working family would normally also have a larger income, which should be used in the affordability calculation.
- Priority debts
- Council tax (check with Entitled To if they can get council tax benefit)
- Contracts e.g. Mobiles or Sky until it expires
- Any other essential extra costs not covered above.

Priority Debts

The following are priority debts and payments to these debts need to be budgeted for. Negotiate as low a weekly repayment as possible.

Priority Debts	Sanction
Rent/Mortgage arrears	Repossession/eviction
2nd mortgage arrears	Repossession/eviction
Fuel debt	Disconnection
Council Tax	Distrain/liability order/ imprisonment
Water rates	Disconnection
Unpaid fines	Imprisonment
Maintenance arrears	Imprisonment

Other debts such as overdraft, credit card etc. are not priority debts. Household should be put in touch with money adviser to negotiate over those. They may need to be given help to cancel any direct debits or other payments to non-priority debts or set up a new bank account to avoid income being diverted to non-priority loans.

You need to decide if existing contracts such as Sky TV/Virgin, mobile telephones should be honoured until they can be cancelled or treated as a non-priority debt.

Appendix 9 – Reasonable Living Expenses Example Paragraphs for S184/S203 decisions

Below are an example of paragraphs which can be used when making ‘not homeless’, ‘intentionally homeless’ or ‘suitability’ decisions. It is important to highlight that these are only examples and you must take into account the individual needs of the household and address any figures that they give to you.

Not Homeless Decisions

Affordability

The Supreme Court in *Samuels v Birmingham CC* has explained that determining affordability is a much more objective process than a number of local housing authorities had understood. It essentially involves three steps; first, what was a family's income; secondly, what would be reasonable living expenses except rent. In determining that step it is appropriate to note what a family would receive under social benefits and then consider whether there were any special reasonable expenses for you or your family, for example the cost of running an adapted car. Third, was the remaining income larger than the rental liability. If it was the accommodation is affordable. I have taken that approach when determining whether or not [address] is affordable for you.

Reasonable Living Expenses

An objective source that I use when assessing reasonable living expenses is the research carried out by Housing Reviews (HRAAG) and their figures were last updated in April 2024. I have used amounts that also include inflation.

- Food and Household Goods:

HRAAG advised a reasonable amount would be £[use column B] per person a month which comes to £[total] per month for your household. This figure takes into account inflation for the next 6 months.

- Gas and Electricity:

The average utility bill for a family of your size would be £[total] per month. This is according to the most recent HRAAG guidance which is based on guidance from Ofgem.

- Water:

Your bank statements show that your water bill was the same each month as paid by direct debit. This came to £[amount] per month.

- Clothing:

HRAAG advised a reasonable amount would be £[use column B] per person a month which comes to £[total] per month for your household. This figure takes into account inflation for the next 6 months.

- Mobile Phone:

HRAAG research has found that for £8 per month a person can have a mobile phone monthly plan whereby they get 50gb of data and unlimited calls and texts. For your household I consider it reasonable for [detail who should have a mobile phone] to have a mobile phone. This means that I am happy to allow £{total} for mobile phone expenses.

Given that you have a total of [give total]gb I do not consider that it is essential to allow for broadband.

- TV Licence:

TV Licence is £14 per month.

- Travel:

[detail their travel expenses]

- White Goods and Electricals:

The most recent HRAAG figures show this expense to be £35 per month.

- Discretionary spend:

HRAAG give £48 per person per month as a figure. However, they also highlighted that discretionary spend does not take priority over paying rent. There are lots of free social activities that families can do, including public parks, museums etc. in your case, I consider that £[give amount] is reasonable for your household.

- Extra Costs

[give details of any extra costs]

To summarise your monthly expenditure, including your rent, council tax and reasonable living expenses are as follows:

Expenditure	£
Rent	
Council Tax	
Gas and Electricity	
Water	
Food and household goods	
Clothing	
TV Licence	
Mobile phone	
Travel	
White Good and electrics	
Discretionary spend	
Extra costs	
Total	

Using the figures from the research carried out by Housing Reviews and other sources I am satisfied that your reasonable living expenses in terms of these ten expenses add up to about £[total] per month. In addition to this, your rent is £[rent] per month. Your Council Tax is £[council tax]. This brings your total expenses to £[total] per month.

Income

When assessing your income I am entitled to take into account all your income, including those from any benefits you may have received. This was confirmed by the Supreme Court

in the case of *Samuels v Birmingham City Council* [2019] UKSC 28 which stated at paragraph 34:

*“However, those issues are not in my view critical to the resolution of this appeal. I would start from the terms of the 1996 Order itself. On the one side it requires the authority to take into account all sources of income, including all social security benefits. I agree with Mr Manning that there is nothing in the Order which requires or justifies the exclusion of non-housing benefits of any kind. On the other side it requires a comparison with the applicant’s “reasonable living expenses”. Assessment of what is reasonable requires an objective assessment; it cannot depend simply on the subjective view of the case officer. Furthermore, as Mr Stark submits, affordability has to be judged on the basis that the accommodation is to be available “indefinitely” (see *R (Aweys) v Birmingham City Council* [2009] WLR 1506; [2009] UKHL 36).”*

To summarise your monthly income are as follows:

Income	£
Total	

Given the above, I am satisfied that the accommodation is affordable. In reaching this decision, I have taken into account the requirements of the Homelessness (Suitability of Accommodation) Order 1996 and the guidance provided in the Code of Guidance 2018 as amended and in particular, paragraphs 6.23, 17.48 and 17.49. It is evident that the cost of the accommodation does not deprive you of your basic needs or that you are unable to pay for your reasonable living expenses.

Intentionally Homeless Decisions

Affordability

The Supreme Court in *Samuels v Birmingham CC* has explained that determining affordability is a much more objective process than a number of local housing authorities had understood. It essentially involves three steps; first, what was a family's income; secondly, what would be reasonable living expenses except rent. In determining that step it is appropriate to note what a family would receive under social benefits and then consider whether there were any special reasonable expenses for you or your family, for example the cost of running an adapted car. Third, was the remaining income larger than the rental liability. If it was the accommodation was affordable. I have taken that approach when determining whether or not [address] was affordable for you.

Reasonable Living Expenses

An objective source that I use when assessing reasonable living expenses is the research carried out by Housing Reviews (HRAAG) and their figures were last updated in April 2024. I have used amounts that also include inflation.

- Food and Household Goods:

HRAAG advised a reasonable amount would be £[use column B] per person a month which comes to £[total] per month for your household.

- Gas and Electricity:

The average utility bill for a family of your size would be £[total] per month. This is according to the most recent HRAAG guidance which is based on guidance from Ofgem.

- Water:

Your bank statements show that your water bill was the same each month as paid by direct debit. This came to £[amount] per month.

- Clothing:

HRAAG advised a reasonable amount would be £[use column B] per person a month which comes to £[total] per month for your household.

- Mobile Phone:

HRAAG research has found that for £8 per month a person can have a mobile phone monthly plan whereby they get 50gb of data and unlimited calls and texts. For your household I consider it reasonable for [detail who should have a mobile phone] to have a mobile phone. This means that I am happy to allow £[total] for mobile phone expenses.

Given that you have a total of [give total]gb I do not consider that it is essential to allow for broadband.

- TV Licence:

TV Licence is £14 per month.

- Travel:

[detail their travel expenses]

- White Goods and Electricals:

The most recent HRAAG figures show this expense to be £35 per month.

- Discretionary spend:

HRAAG give £48 per person per month as a figure. However, they also highlighted that discretionary spend does not take priority over paying rent. There are lots of free social activities that families can do, including public parks, museums etc. in your case, I consider that £[give amount] is reasonable for your household.

- Extra Costs

[give details of any extra costs]

To summarise your monthly expenditure, including your rent, council tax and reasonable living expenses were as follows:

Expenditure	£
Rent	
Council Tax	
Gas and Electricity	
Water	
Food and household goods	
Clothing	
TV Licence	
Mobile phone	
Travel	
White Good and electrics	
Discretionary spend	
Extra costs	
Total	

Using the figures from the research carried out by Housing Reviews and other sources I am satisfied that your reasonable living expenses in terms of these ten expenses added up to about £[total] per month. In addition to this, your rent was £[rent] per month. Your Council Tax was £[council tax]. This brought your total expenses to £[total] per month.

Income

When assessing your income I am entitled to take into account all your income, including those from any benefits you may have received. This was confirmed by the Supreme Court in the case of *Samuels v Birmingham City Council* [2019] UKSC 28 which stated at paragraph 34:

“However, those issues are not in my view critical to the resolution of this appeal. I would start from the terms of the 1996 Order itself. On the one side it requires the authority to take into account all sources of income, including all social security benefits. I agree with Mr Manning that there is nothing in the Order which requires or justifies the exclusion of non-housing benefits of any kind. On the other side it requires a comparison with the applicant’s “reasonable living expenses”. Assessment of what is reasonable requires an objective assessment; it cannot depend simply on the subjective view of the case officer. Furthermore, as Mr Stark submits, affordability has to be judged on the basis that the accommodation is

to be available “indefinitely” (see R (Aweys) v Birmingham City Council [2009] WLR 1506; [2009] UKHL 36).”

To summarise your monthly income was as follows:

Income	£
Total	

Given the above, I am satisfied that the accommodation was affordable. In reaching this decision, I have taken into account the requirements of the Homelessness (Suitability of Accommodation) Order 1996 and the guidance provided in the Code of Guidance 2018 as amended and in particular, paragraphs 6.23, 17.48 and 17.49. It is evident that the cost of the accommodation did not deprive you of your basic needs or that you were unable to pay for your reasonable living expenses.

Suitability Decisions

Affordability

The Supreme Court in *Samuels v Birmingham CC* has explained that determining affordability is a much more objective process than a number of local housing authorities had understood. It essentially involves three steps; first, what was a family's income; secondly, what would be reasonable living expenses except rent. In determining that step it is appropriate to note what a family would receive under social benefits and then consider whether there were any special reasonable expenses for you or your family, for example the cost of running an adapted car. Third, was the remaining income larger than the rental liability. If it was the accommodation will be affordable. I have taken that approach when determining whether or not [address] will be affordable for you.

Reasonable Living Expenses

An objective source that I use when assessing reasonable living expenses is the research carried out by Housing Reviews (HRAAG) and their figures were last updated in April 2024. I have used amounts that also include inflation.

- Food and Household Goods:

HRAAG advised a reasonable amount would be £[use column B] per person a month which comes to £[total] per month for your household.

- Gas and Electricity:

The average utility bill for a family of your size would be £[total] per month. This is according to the most recent HRAAG guidance which is based on guidance from Ofgem.

- Water:

Your bank statements show that your water bill was the same each month as paid by direct debit. This came to £[amount] per month.

- Clothing:

HRAAG advised a reasonable amount would be £[use column B] per person a month which comes to £[total] per month for your household.

- Mobile Phone:

HRAAG research has found that for £8 per month a person can have a mobile phone monthly plan whereby they get 50gb of data and unlimited calls and texts. For your household I consider it reasonable for [detail who should have a mobile phone] to have a mobile phone. This means that I am happy to allow £[total] for mobile phone expenses.

Given that you have a total of [give total]gb I do not consider that it is essential to allow for broadband.

- TV Licence:

TV Licence is £14 per month.

- Travel:

[detail their travel expenses]

- White Goods and Electricals:

The most recent HRAAG figures show this expense to be £35 per month.

- Discretionary spend:

HRAAG gave £48 per person per month as a figure. However, they also highlighted that discretionary spend does not take priority over paying rent. There are lots of free social activities that families can do, including public parks, museums etc. in your case, I consider that £[give amount] is reasonable for your household.

- Extra Costs

[give details of any extra costs]

To summarise your monthly expenditure, including your rent, council tax and reasonable living expenses will be as follows:

Expenditure	£
Rent	
Council Tax	
Gas and Electricity	
Water	
Food and household goods	
Clothing	
TV Licence	
Mobile phone	
Travel	
White Good and electrics	
Discretionary spend	
Extra costs	
Total	

Using the figures from the research carried out by Housing Reviews and other sources I am satisfied that your reasonable living expenses in terms of these ten expenses will add up to about £[total] per month. In addition to this, your rent will be £[rent] per month. Your Council Tax will be £[council tax]. This will bring your total expenses to £[total] per month.

Income

When assessing your income I am entitled to take into account all your income, including those from any benefits you may have received. This was confirmed by the Supreme Court in the case of *Samuels v Birmingham City Council* [2019] UKSC 28 which stated at paragraph 34:

“However, those issues are not in my view critical to the resolution of this appeal. I would start from the terms of the 1996 Order itself. On the one side it requires the authority to take into account all sources of income, including all social security benefits. I agree with Mr Manning that there is nothing in the Order which requires or justifies the exclusion of non-housing benefits of any kind. On the other side it requires a comparison with the applicant’s “reasonable living expenses”. Assessment of what is reasonable requires an objective assessment; it cannot depend simply on the subjective view of the case officer. Furthermore, as Mr Stark submits, affordability has to be judged on the basis that the accommodation is

to be available “indefinitely” (see R (Aweys) v Birmingham City Council [2009] WLR 1506; [2009] UKHL 36).”

To summarise, your monthly income is as follows:

Income	£
Total	

Given the above, I am satisfied that the accommodation will be affordable. In reaching this decision, I have taken into account the requirements of the Homelessness (Suitability of Accommodation) Order 1996 and the guidance provided in the Code of Guidance 2018 as amended and in particular, paragraphs 6.23, 17.48 and 17.49. It is evident that the cost of the accommodation will not deprive you of your basic needs or that you will be unable to pay for your reasonable living expenses.