

Is Home Affordable? - Cost of Living Activity

Aims: To allow students to understand lived experience of living on welfare benefits.

Resources : Pen, paper, calculator.

Time : 30 mins

Introduction

This can be an independent or small group activity. There are no right or wrong answers.

This activity is not to criticise or judge but to raise awareness and therefore we keep our responses inclusive and supportive. There are a variety of reasons why a household may claim support through the government. There should be no stigma attached to those in receipt of welfare benefits and Shelter has fought hard to end DSS (benefit) discrimination in the rental market.

Whilst there are other benefits individuals can claim for – including child benefit or disability benefit – we are solely going to focus on Universal Credit. Universal Credit is an income related benefit and therefore is for anyone on a low income.

Activity One (allow a few minutes)

- Ask the students to imagine they are a young adult, perhaps 23 or 24 years old, living independently working full-time.
- Using your piece of paper, jot down ideas of what payments/bills you might pay for monthly. Ask students to feedback.

(Rent / mortgage, council tax, energy, water, food, medication, travel/car, broadband, mobile, clothing, pets, socialising, holidays, savings, debts, tv packages/streaming, school meals or lunches, gym memberships, etc).

- Next you are going to think about how much these outgoings might cost. If you are leading the session, you might have to pre-prepare some costings around average rent, council tax, energy and water costs in your area. See example slide below:



- For the others, the students can write down what they think/know these might cost.

- This is just to give a rough idea of monthly outgoings; it does not need to be exact.
- Check everyone has a monthly outgoings total before moving on.

Activity Two

- Imagine a sudden and unexpected change in circumstances in your life, for example, you injure yourself and can no longer work, a family member becomes ill and requires care, you lose your job, there is a pandemic, etc.
- For this exercise, we are going to pretend that you unexpectedly become unemployed and turn to benefits to support your income.
- Show the students or read out the figures that they would receive in benefits from the government and ask them to write them down and tally them up.

Housing costs

If you are leading the activity, please check beforehand for your local housing allowance rates: Search for Local Housing Allowance rates by postcode or local authority : <https://lha-direct.voa.gov.uk/Search.aspx> - (the UK government does not currently have benefits to pay towards a mortgage).

Living Allowances

N.B: The up-to-date amounts can be found at Universal Credit: [What you'll get \(www.gov.uk\)](http://www.gov.uk).

Example of a presentation slide that you might like to use – adapting info for your area.



- Total up the amount of support you would receive in housing costs and living allowances from U.C. Then, deduct your outgoing living expenses.

Activity three - Discussion

Examples of questions to ask in a classroom discussion:

- Is anyone in the room breaking even?
- Is anyone anywhere near close?
- Ask for feeling words? (e.g. angry, scared, shocked etc).
- What would you cut out of your lifestyle to live on this money?
- How long could you survive on this income?

We can see that people are not able to afford to pay their housing costs. This cause them to miss rent payments and be at risk of homelessness. This can happen to anyone – it is often just a case of bad luck!