Cost of Living Crisis
Impact on our Residents

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Data and Interpretation Notes

- This presentation is intended as an overview to deliver higher level context for the Cost of Living situation and focuses on residents.
- The situation is complex and constantly evolving with new data and updates being released all the time, and changing policies. We have listed sources to allow users to obtain up to date information.
- The presentation provides an overview and given the complexity of the issues does not provide a comprehensive view of all Cost of Living impacts and groups at risk.
- This presentation includes baseline figures – it should not be used for monitoring.
- Most up to date available data has been used. In some cases the data may be several years old.
- Please note that not all data is available at sub-borough level e.g. ward or LSOA.

Outline of slide deck

Summary

- Inflation rose by +4.1% in the year to June 2025 (up from 4.0% for the 12 months to May 2025), but down from a high of 9.6% in October 2022. Inflationary pressures in June 2025 were largely attributed to **Housing & Household services**.
- Food prices rose sharply during 2022 and 2023, as global supply chain issues and Russia's invasion of Ukraine increased costs for food producers. These pressures began easing in late 2023, so prices have not been increasing as quickly. These higher and increased food prices have affected poorer families more as they spend a far greater share of their family budgets on food.
- The Food Foundation published their 2024 State of the nation's food Industry in November 2024. This report indicates that retailer progress in ensuring healthy staples are available and affordable for low-income families is not happening at the pace or scale that is needed. In January 2025, the Food Foundation published its Broken Plate 2025 report, revealing that healthier foods are, on average, more than twice as expensive per calorie as less healthy options as defined by the government's Nutrient Profile Model.
- Cost of Living pressures have maintained **increased use of foodbanks** in Wandsworth with number of packs distributed by the Trussell Trust in 2024/25 being +18% higher than in 2023/2024.
- Compared to other areas in London and England, Wandsworth residents are relatively better placed to face Cost of Living challenges. But many residents are facing considerable financial hardship. Those on low or fixed incomes have been particularly impacted by rises in the Cost of Living - this includes **pensioners** and **disabled people**.
- The Renters' Rights Bill is expected to receive Royal Assent by July 2025, although some changes might not be fully in effect until 2026. These changes are designed to provide greater protection and stability for renters, but they may also lead some landlords to reconsider their position due to the increased regulations and potential costs involved.
- **Wandsworth saw the highest residential house sales of all London boroughs** across Jul 2020 – Jun 2021. Mortgages approaching renewal, particularly those fixed below 2% during this period could struggle with the new higher interest rates and repayments.

Details of support available in the borough be found on Wandsworth Cost of Living Hub

Government Financial Support

- As of **May 2025**, the UK government has confirmed that there will be [no further Cost of Living Payments this year](). The Department for Work and Pensions (DWP) announced that the temporary schemes, which provided financial support to low-income households, pensioners, and people with disabilities, have ended. They urge people struggling with finances to look at other avenues of financial support, including checking for unclaimed benefits.
- A report evaluating the Cost of Living payments carried out by the National Centre for Social Research on behalf of the Department for Work and Pensions (DWP) was published in January 2025.
- The Government announced in July 2024 that, from this year onwards, to be eligible for the **winter fuel allowance** you must have reached State Pension age **and also** receive a **qualifying means-tested benefit**. It has been suggested that focusing resources on **improving the uptake of pension credit** could help to ensure more households are able to keep receiving this payment.
- The **state pension rose by 4.1% from April 2025** and pensioners now receive a higher weekly payment, which can help cover rising living costs. Despite the increase some pensioners, especially those on low incomes or with high housing costs, may still struggle as the increase pushes more pensioners above the tax-free personal allowance, meaning they may have to pay income tax on their State Pension.
- Local Housing Allowance (LHA) is used to calculate Housing Benefit for tenants renting from private landlords and are designed to help tenants renting from private landlords cover their housing costs. Joseph Rowntree Foundation has published a report calling to Stop the freeze and permanently re-link housing benefits to private rents as the LHA was last set at the 30th percentile of local rents in April 2020 and the freeze has meant rates have not increased with inflation or rising rents.

Household Support Fund (HSF)

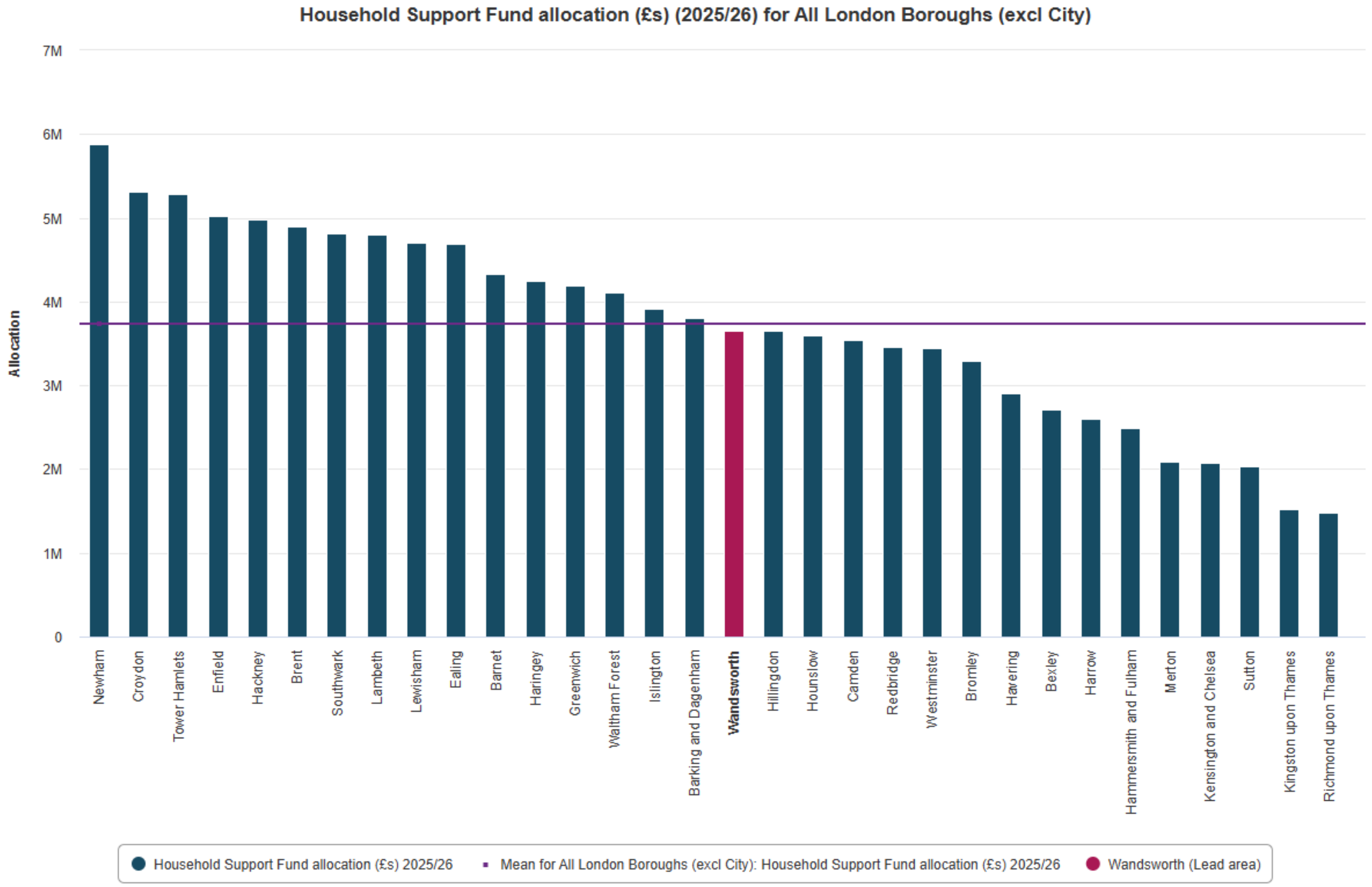
£3,647,406

HSF allocation for **2025/2026**

The Household Support Fund **(HSF)** in the UK is currently set to run **until 31 March 2026**, following a one-year extension announced in the **Autumn Budget 2024.**

Who the Household Support Fund is for:

- Funding is aimed at anyone who's vulnerable or cannot pay for essentials. You do not have to be getting benefits to get help from your local council.
- If you get benefits, they will not be affected if you get a payment from a Household Support Fund scheme.



Source: Household Support Fund allocation (£s) in Wandsworth | LG Inform

Cost of Living

1. Drivers & Impacts

Inflation

Goods and energy prices have been increasing at a higher rate since early 2021 as economies recovered from the impact of COVID-19 and the Russian invasion of Ukraine added further economic uncertainty and cost pressures.

The Consumer Price Index (CPIH) **rose by +4.1%** in the 12 months to June 2025 (similar to 4.0% in the 12 months to May 2024). On a monthly basis, CPIH rose by 0.3% in March 2025, compared with a rise of 0.2% in June 2024.

The **largest contributions** to the annual CPIH inflation rate in June 2025 came from **Housing & household services**. Food and non-alcoholic beverages are also still increasing with the annual inflation rate being +4.5% in June 2025. This was the third consecutive increase in the rate and is the highest recorded since February 2024, but is well below the peak of 19.2% seen in early 2023.

Low income households were most affected by rising prices. ONS data shows that households with the lowest incomes experience a higher than average inflation rate, while the highest-income households experienced lower than average inflation. This disparity is due to low-income households being more affected by high food and energy prices.

**ONS reports that CPIH is the most comprehensive measure of inflation as it includes owner occupiers' housing costs and Council Tax.*

Contribution to CPIH percentage change over 12 months to June 2025 (ONS, 2025)

Key Drivers of Inflation

Food

CPIH prices for **food and non-alcoholic beverages rose by +4.5%** in the 12 months to June 2025. This was the third consecutive increase in the rate and is the highest recorded since February 2024, but well below the high of 19.2% in March 2023. According to new modelling by the British Retail Consortium, food prices are forecast to increase by +4.2% on average in the latter half of 2025. Since the food foundation began tracking prices in April 2022, a weekly basket of food for an individual **without** a loyalty card has increased on average by around £12.44. In the food foundation survey tracking food insecurity conducted from 29th January – 5th February 2025, 13.9% of households reported experiencing food insecurity (down from a high of 18.4% in August 2023) and households with children reported higher levels of insecurity (17.9%) than those without children (12.6%), particularly those with more children and Single adult households (31.1%) with children were nearly twice as likely to be food insecure than multi adult households (15.9%) with children.

Housing

In Wandsworth, private rents increased by +7.9% in the 12 months to June 2025 (compared to +7.3 for London) and is lower than the rate of +9.6% in June 2024. . The change in asking **rent for properties new to the market for Inner London** was +2.5 in Q1 of 2025. The Bank of England benchmark Bank Rate in July 2025 is 4.25%, down from 5.25% in July 2024. This should mean lower borrowing rates become available for first-time buyers and those remortgaging away from low fixed rates. A study by the Institute for Fiscal Studies (IFS) from July 2024 states that individuals who needed to renew their home loans or take out new ones in the previous two years had experienced a sharp fall in their disposable income and pushing some into poverty. The ONS house price to earnings ratio for Wandsworth in 2024 is 12.87 indicating that affordability for residents has worsened since 2023 going from 13th Highest in London to 8th highest in London.

Energy

Ofgem review and set a level on how much an energy supplier can charge for each unit of energy every three months. The price cap for 1st July to 30 September 2025, is set to be £1,720 which is a decrease of -7% compared to the previous quarter and an increase of £129 for an average customer. Ofgem confirmed in July 2024, following consultation, that the rules preventing suppliers from offering lower prices exclusively to new customers will remain in place. Back in November 2023 it was confirmed that energy suppliers have been banned from forcibly installing prepayment meters for people over 75 with no support in their house and homes with children aged under 2.

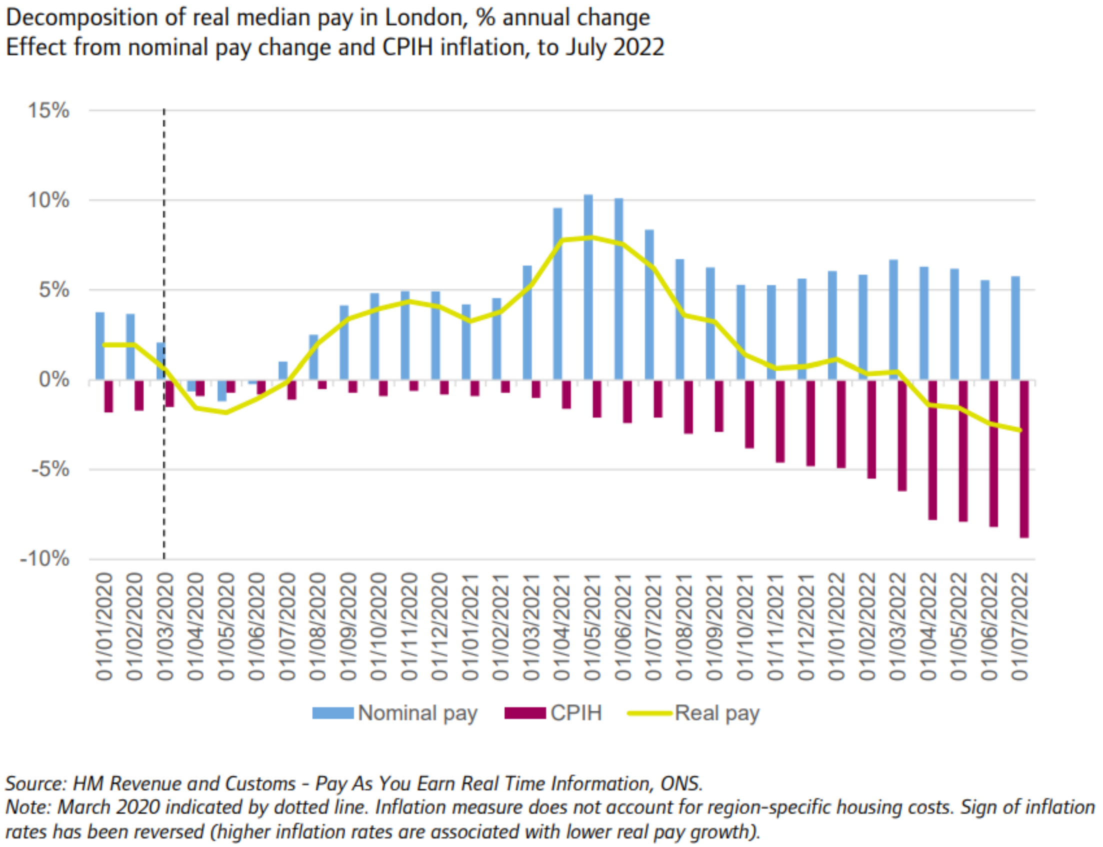
Transport

Fuel prices in July 2025 prices are around +5% higher than pre-pandemic (January 2020). The cost to fill up a petrol family hatchback was approximately £74 at mid July 2025 falling from around £77 in mid February 2025. The cost of filling up the equivalent car with diesel has seen a similar fall going from approximately £81 to £78 over the same time period.

The London Picture

- **Londoners** continue to **spend a larger share of their income on housing** compared to UK – on average, rent for a one-bedroom dwelling in the 12 months to September 2023 accounts for **46%** of gross pay in London compared to 25% in England.
- Across the UK and in London **real wages have decreased** as inflation increases. A research briefing by the House of Commons library on Average earning by age and region indicates that London saw the second largest fall in **median** full-time earnings **(-6%) over the period 2010-2024** after adjusting for price inflation.
- The GLA reported that in Wandsworth the growth in real **average** pay between 2008 and 2023 was **-7%.**
- Pay growth in London has tended to be strongest in the best-paid sectors (e.g. Finance, Media, IT) and lower-paying sectors have seen slower growth, **reinforcing income inequalities**.

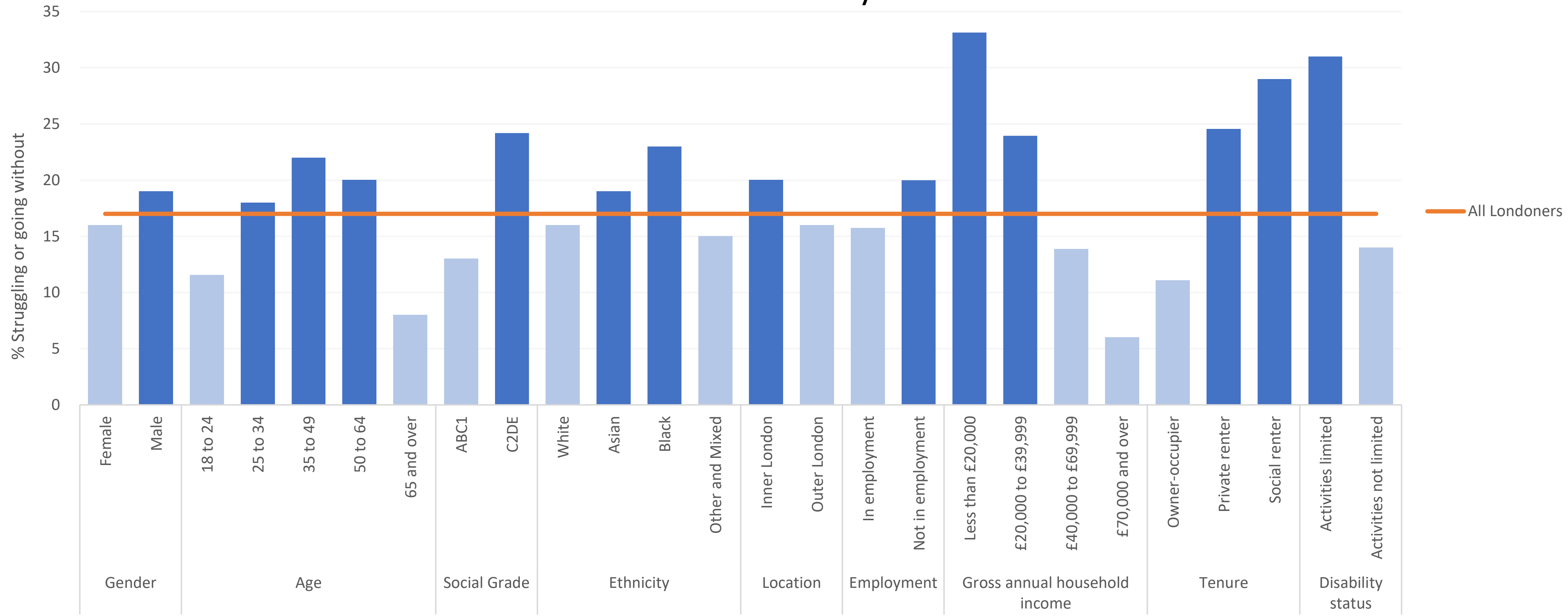
Real median pay growth in London, broken down into nominal pay and inflation



Source: *GLA, August 2022*

Impact on Londoners

When asked to describe their financial situation, **lower-income**, **renting**, **disabled**, **unemployed** and Londoners from some **ethnic minorities** were more likely to report that they were struggling or going without* in January 2025.



*going without their basic needs and/or relying on debt to pay for basic needs or struggling to make ends meet

Source: ***[YouGov,](#)*** *[January 2025 (poll commissioned by GLA)](#)*

Impact on Health & Wellbeing

- Wandsworth has a relatively young, physically active population that are generally in good health.
- In January 2025, the Food Foundation published its Broken Plate 2025 report, revealing that healthier foods are, on average, more than twice as expensive per calorie as less healthy options as defined by the government's Nutrient Profile Model.
- Worry about the Cost of Living has the potential to negatively impact the mental heath of many residents, particularly on the heels of the COVID pandemic with ongoing NHS challenges.
- Financial pressures and strains have the potential to increase the instance of domestic abuse and economic abuse (whereby a victim is restricted from accessing finances, goods and services).
- Food insecurity, consumption of less nutritious food and hunger could have a detrimental impact, particularly in children.
- Living in a cold home is associated with poor health outcomes and an increased risk of morbidity and mortality for all age groups – certain groups are more vulnerable including those with respiratory and cardiovascular conditions, disabled people, older people and children.
- Not all who are vulnerable will be in contact with health and care services - older people living alone are at particular risk of being isolated – 37% of those aged 66+ in Wandsworth live alone.

Impact on Children

- Estimates of **children living in low-income families in Wandsworth** range from around **9,100 before housing costs** to **18,300** (27.9% of children) **when housing costs are taken into account** (2022/23).
- Local data indicates there are 9,500 children living in households in receipt of Council Tax Reduction and/or Housing Benefit in March 2025 - these households are more likely to be in CTR, HB or Social Rent arrears and have higher average arrears than households without children*.
- Food insecurity, consumption of less nutritious food and hunger could have a detrimental impact on child growth and development – in January 2025, 17.9% of households in the UK with children reported experiencing food insecurity compared with 12.6% of households without children.
- Lack of sufficient nutrition (quantity or quality) during critical parts of early life may cause immediate effects such as lack of concentration which has a knock-on effect on education but also lasting changes to a child's development which affect later life such as obesity, dental decay and stunted growth.
- Children can emotionally harbour the stress and anxiety of their parents in the face of the Cost of Living crisis affecting mental health.
- Financial pressures have the potential to increase the exposure of children to domestic abuse in family settings and there are concerns that the Cost of Living could draw more children and young people into criminal activity. City Hall analysis shows a strong link between serious youth violence and Londoners affected by deprivation, poor mental health and poverty.

** Of those households in receipt of CTR and/or HB;* ***Source: Low Income Family Tracker*** *(Policy in Practice), March 2025; Figures rounded to the nearest 100*

Impact on Disabled People

- Comparatively low incomes, combined with significant 'extra costs' leave disabled individuals and households particularly vulnerable to the rising cost of living. They have a much smaller 'buffer' to absorb any unexpected increase in prices of goods and services.
- The financial challenges faced by disabled households due to the rising Cost of Living are particularly acute as two of the key commodities which have been driving the increase in inflation—energy and food—make up a disproportionate share of the disabled household consumption.
- With respect to energy, disabled people with limited mobility often require greater levels of household heating to stay warm. Warmer homes might also be required to cope with the side effects of certain treatments.
- Disabled people who rely on assistive technologies use comparatively more electricity.
- Some disabled people have difficulties preparing food, leading to increased reliance on convenience food, which is comparatively more expensive than preparing meals from raw ingredients. Condition-specific specialist diets are also more costly.

Source: ***House of Lords Library,*** *December 2022*

Cost of Living

2. Local Context

Local Economic Context

- The median earnings of Wandsworth residents ranks fifth of all local authority districts nationally and fourth within London. Despite this, growth in pay seems to have stagnated in Wandsworth in the past year with rates falling behind both London and England.

- The employment rate in Wandsworth has historically been one of the highest in London but has been declining over the last year and the unemployment and claimant rates in Wandsworth have both crept above those for England.

	Wandsworth	London	England
Median Annual Gross Pay for full time workers (2024)	**£50,490**	£44,780	£37,617
Economic Inactivity (16-64) (Apr 24 - Mar 25)	**17.3%**	20.4%	21.5%
Unemployment Rate (16+) * ((Apr 24 - Mar 25)	4.2%	5.3%	**3.9%**
Claimant Rate (16+)* (Jun 25)	4.5%	6.2%	**4.1%**
People on Universal Credit (16-65) (Mar 25)	**13%**	19.6%	18.2%

***as a proportion of the economically active population**
See DataWand for further local economic context

Cost of Living Vulnerability Index

Wandsworth Relatively Less Vulnerable than other London Boroughs

Wandsworth, had the **4th lowest** Cost of Living Vulnerability Index score in London and a ranking of **98th lowest out of 307** in England.

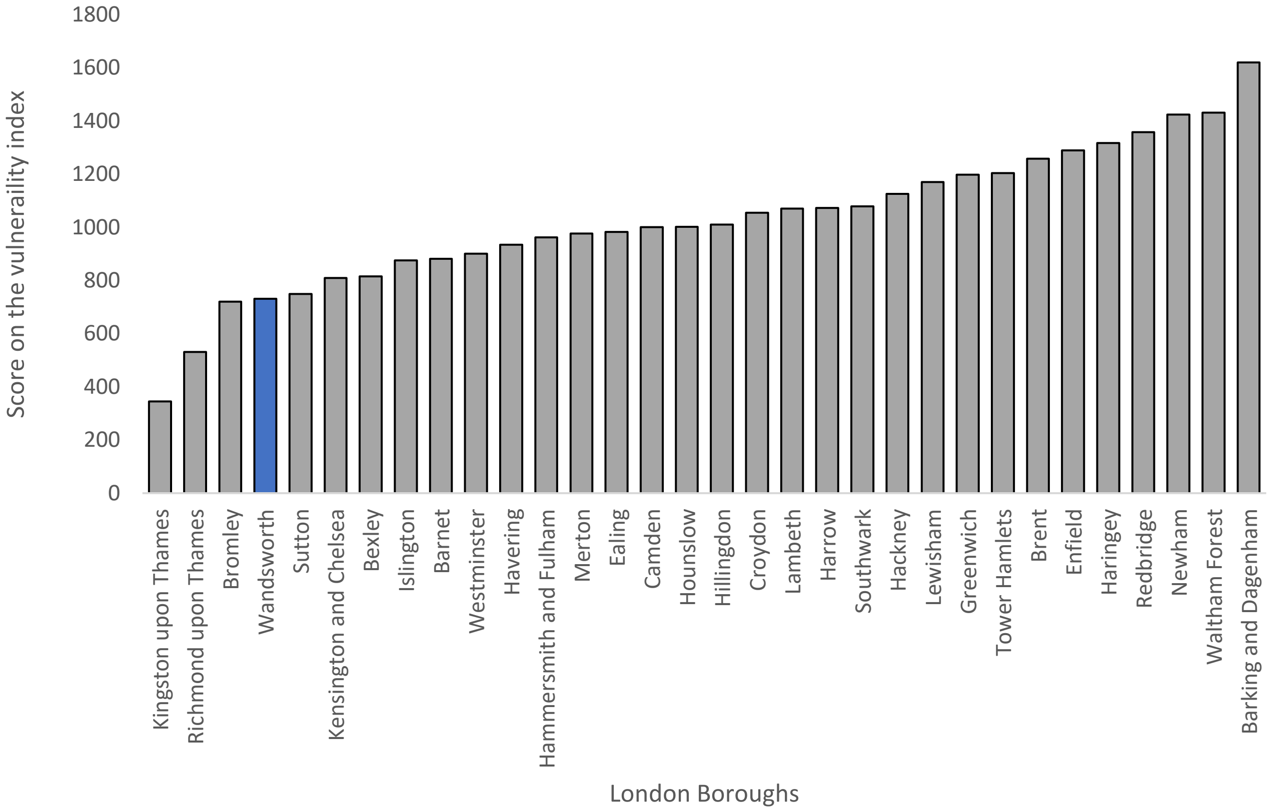
For Wandsworth, the Cost of Living Vulnerability Index score **improved** from 827 in April 2022 to **731** in September 2022.

This Index was based on multiple poverty-based and work-based vulnerability indicator rankings (fuel poverty, claimant count, food insecurity, low pay, child poverty, economic inactivity) for each local authority. Created by the [Centre for Progressive Policy](#).

Higher scores indicate an area's relative risk of more people being pulled into poverty, and relative risk of those already hard up being pushed into destitution. This is a relative measure.

Despite this, many Wandsworth residents are facing great financial hardships due to increased costs.

The updated Cost of Living Vulnerability Index (September 2022) for London Boroughs



***Source: Centre for Progressive Policy** - Cost of Living Vulnerability Index*

Model-based Income Estimates for Households after housing costs

Wandsworth

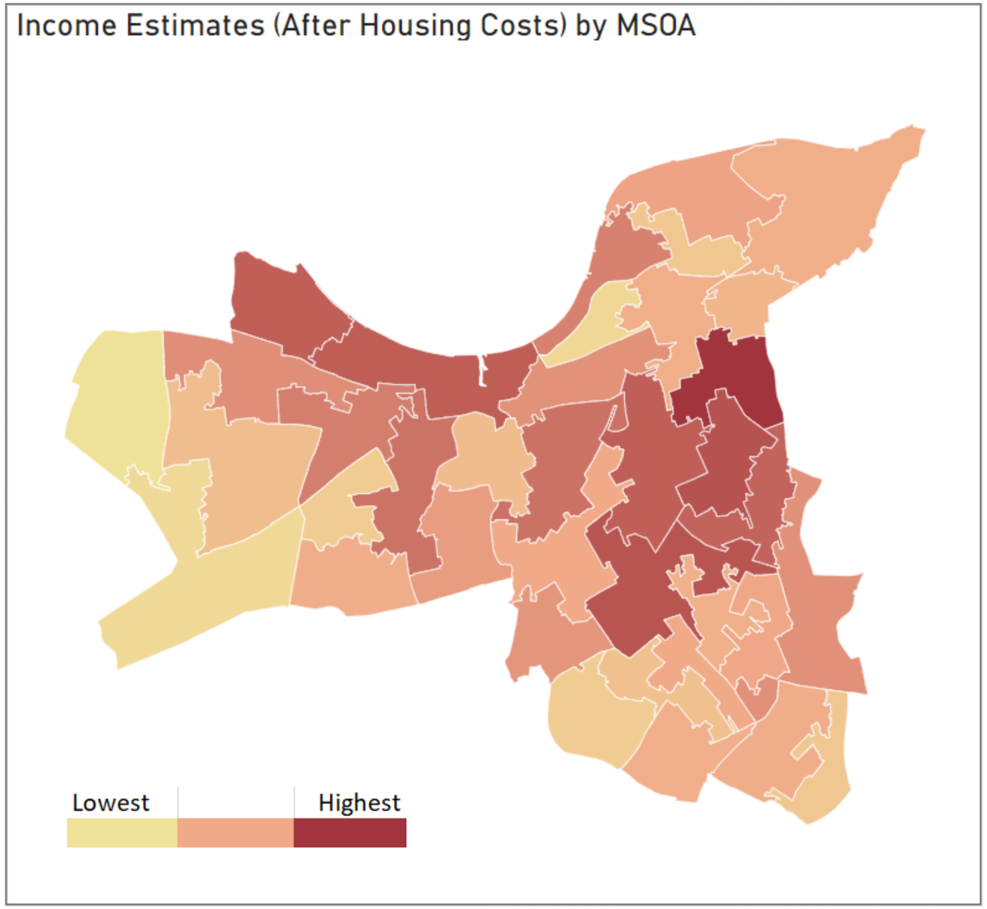
£38,730

The **average estimated net annual income after housing costs** (AHC) for small areas (MSOAs) across Wandsworth in 2020

These income estimates are equivalised which considers the household size and composition and makes it easier to compare income across households. It acknowledges that, for example, two people do not need double the income of one person to have the same living standards.

- MSOAs with the **HIGHEST** estimated income (AHC) are:
  - Clapham Common West - £54,400
  - Nightingale Lane - £50,200
  - Springfield - £49,900

- MSOAs with the **LOWEST** estimated income (AHC) are:
  - Roehampton North West - £23,000
  - Roehampton South & Putney Vale - £25,400
  - York Gardens - £25,700



*Data published for 2011 Middle Super Output Areas (MSOAs) only - not available at Ward level.
Source: *Office for National Statistics, 2020*

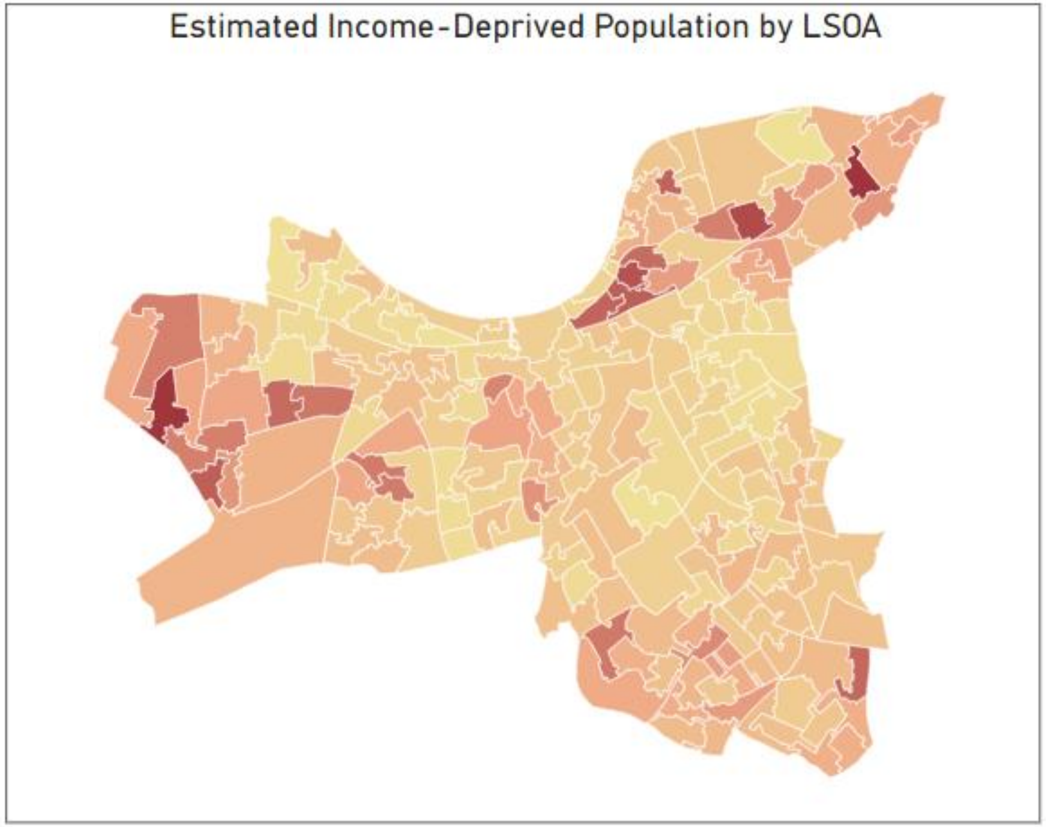
Income Deprivation

35,500 affected by **income deprivation** in Wandsworth, 2021*

Income deprivation is estimated to affect 11% of the borough's population. Overall, Wandsworth is within the 50% least income deprived local authorities nationally and is the ninth least income deprived in London.

More income deprived areas include **York Gardens, Latchmere, Nine Elms & Patmore** and **Roehampton.**

Without taking housing costs into account, income deprivation is estimated to affect 9,200 older people (60+) and 8,500 children (0-15) in the borough*.



Source:* *MHCLG, 2019
Additional information: Wandsworth Deprivation Report and Dashboard

*Percentages from the English Indices of Deprivation 2019 were applied to the local population (Census, 2021) to estimate the number affected – rounding to nearest 100.

Low Income Households

- **Lower incomes households** will continue to **spend a greater proportion** of their household income **on essentials** such as energy, food and housing.
- In London, housing costs push the proportion of people living in low-income households up from 14% to 24%.
- Lower paying sectors have experienced slower pay growth that has not kept up with inflation.
- Some low income households are concentrated in parts of the borough with low public transport accessibility so might be spending more on motoring costs.
- Low income households are often subject to a “poverty premium” - the extra costs people on low incomes and in poverty pay for essential products and services.
- Poverty premiums exist on non-standard billing arrangements, higher insurance premiums, paying to access cash and high cost credit.
- The pattern of income deprivation can also be found in the pattern of those claiming Unemployment Benefits, Universal Credit and Housing Benefit.

Universal Credit

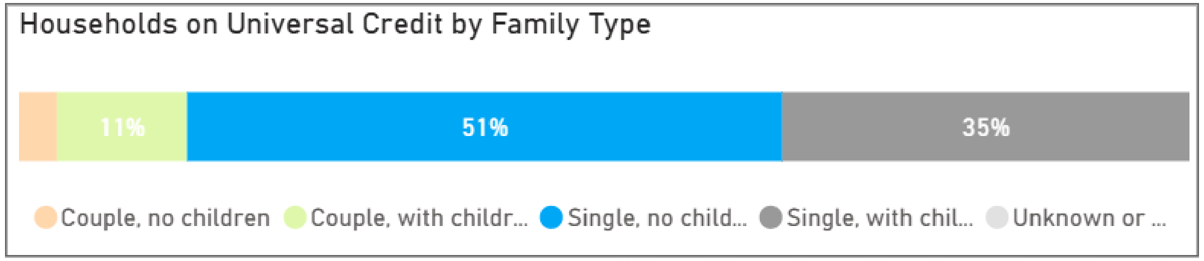
26,058

households in receipt of Universal Credit, March 2025

Approximately 19% of households in Wandsworth.

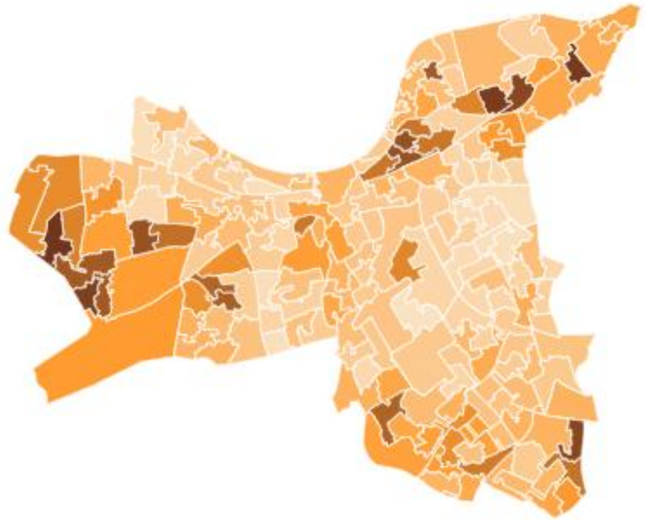
Most working age people must apply for Universal Credit (UC) if they need help with rent rather than making a new claim for Housing Benefit – the migration of housing benefit and other 'legacy' benefits could be a factor affecting the continued higher number of UC claimants.

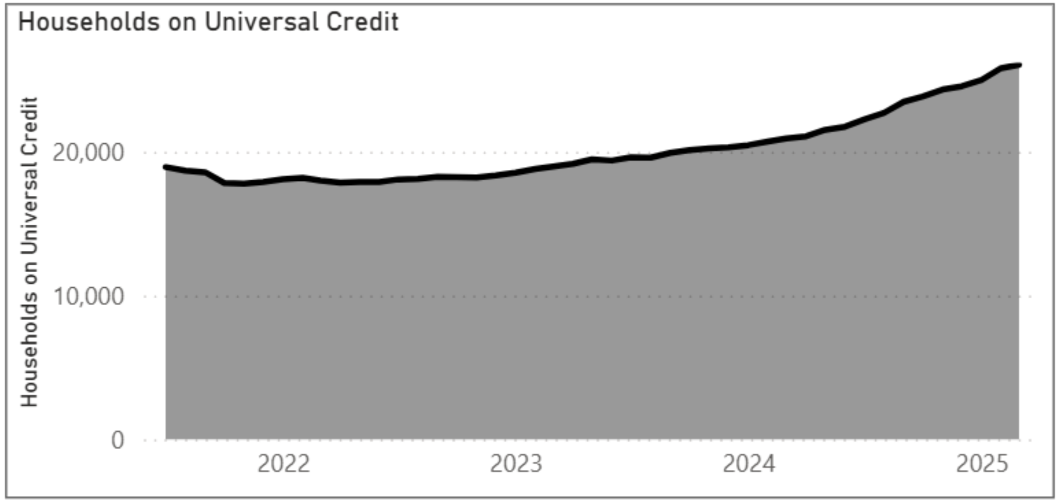
Areas with higher numbers of households receiving UC are generally **more income deprived** with more households in parts of **Roehampton, Battersea Park, Furzedown, West Hill, Totting Broadway** and **Falconbrook.**



***Source: DWP,** March 2025 (via Stat-Xplore) - [interact with the data via the DataWand Cost of Living dashboard]*

Households on Universal Credit by LSOA





Housing Benefit

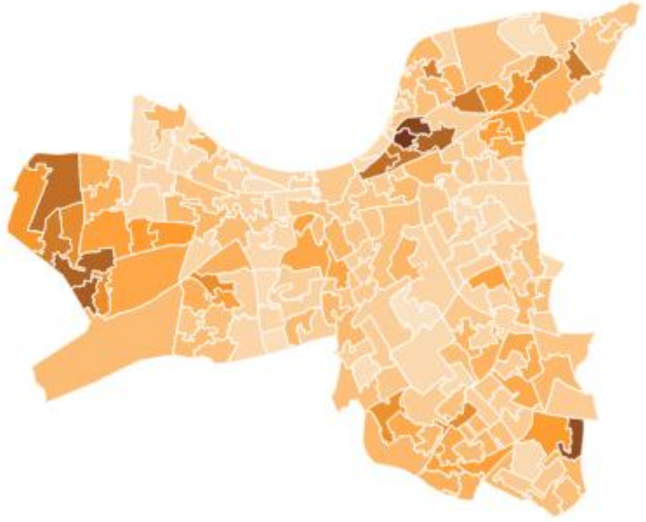
10,949

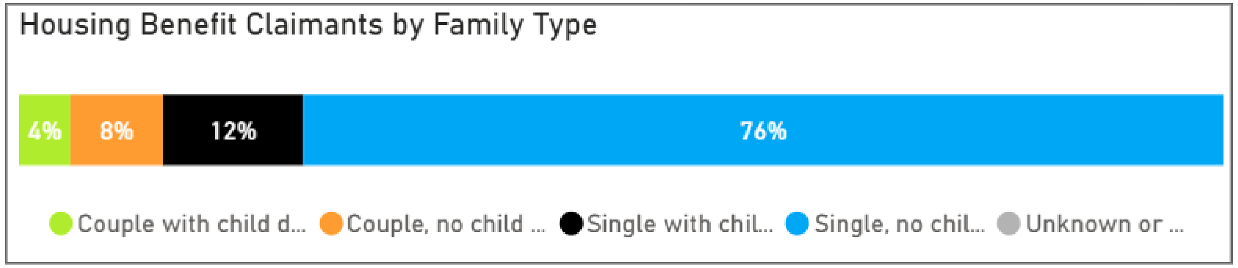
Housing Benefit claimants, February 2025

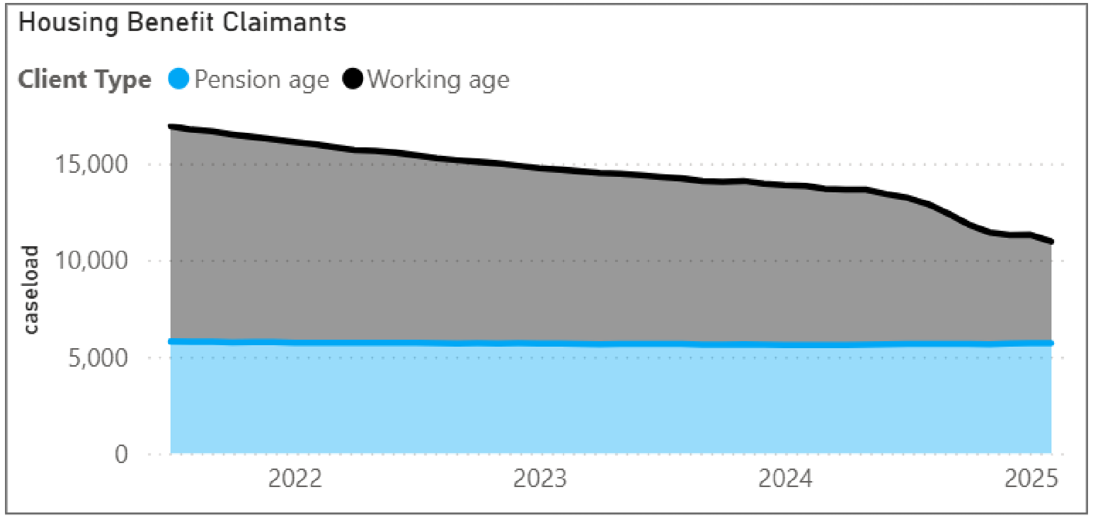
Approximately 8% of households in Wandsworth.

Areas with higher numbers of households receiving Housing Benefit include **Roehampton, Falconbrook, Battersea Park, Tooting Broadway** and **Furzedown.** The [pattern reflects that of income deprivation affecting older people]() – explained by the changing eligibility requirements and consequent change in demographic.

Housing Benefit Claimants by LSOA







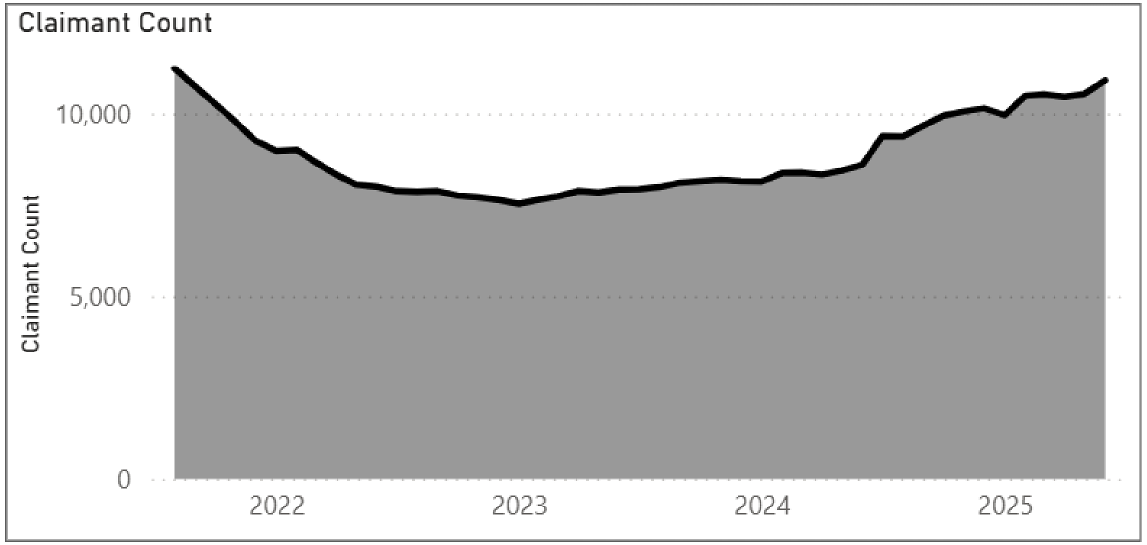
Source: DWP, February 2025 *(via Stat-Xplore) -* [*interact with the data via the DataWand Cost of Living dashboard*]()

Unemployment Related Benefit

10,915

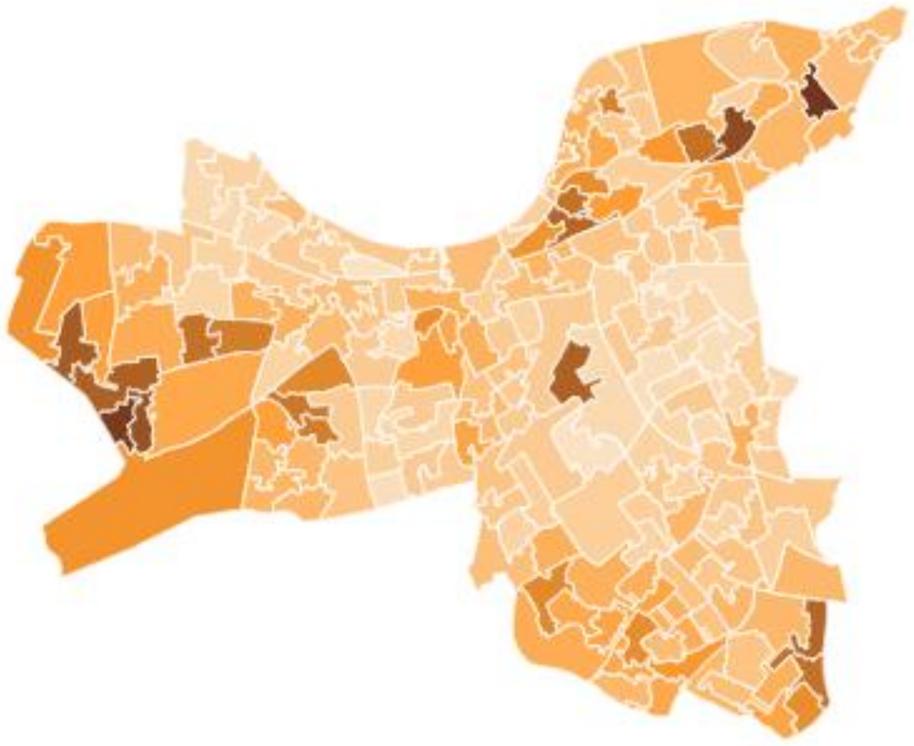
Claimant Count (people in receipt of unemployment related benefits)*, June 2025

More income deprived areas generally have higher numbers claiming unemployment related benefits with more claimants in parts of **Roehampton, Furzedown, Battersea Park** and **West Hill.**



***Source: DWP, June** 2025 (via NOMIS) - [interact with the data via the DataWand Cost of Living dashboard]*

Claimant Count by LSOA



*Claimant count includes all Universal Credit claimants who are required to seek work and be available for work, as well as all JSA claimants.

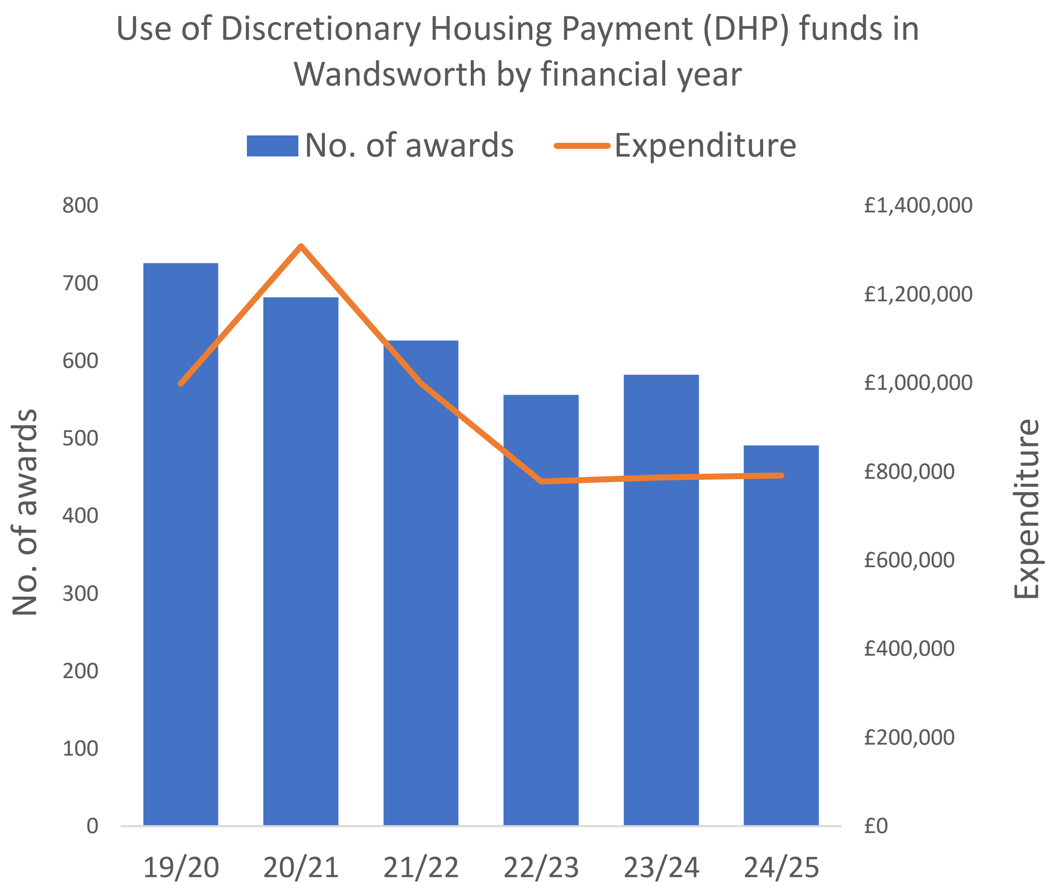
Discretionary Housing Payments

491

No. of DHP* payments awarded in **2024/2025** financial year

- Wandsworth awarded the 11th lowest number of DHPs in London Boroughs in 2024/25.
- The number of DPHs awarded in 2024/25 was -16% lower than the previous financial year.

** Discretionary Housing Payments (DHPs) can be paid to those entitled to Housing Benefit or the housing element of Universal Credit who face a shortfall in meeting their housing costs. Local authorities (LAs) have broad discretion to spend in line with their local priorities. This includes deciding how much will be paid and for how long the claimant will receive the payment. A DHP can be awarded to cover a rent shortfall, a rent deposit, rent in advance, or other costs associated with moving.*



Source: *[Discretionary Housing Payments statistics - GOV.UK]*

Based on those low-income families **claiming Housing Benefit or Council Tax Reduction** from Wandsworth Council:

An estimated 2,300 households have a monthly cash shortfall , in May 2025, once all outgoings are considered (12% of low-income households) – this roughly the same number of households as in May 2024*. There are higher concentrations of these households in Roehampton and Falconbrook and around 700 of those with a cash shortfall already have arrears with the council (inc. Council Tax, Rent and Housing Benefit overpayments).

Overall, around 3,600 low-income households have arrears with the council, with around 37% of these households having arrears over £1,000*:

- **Couples with children** are **more likely to have arrears** than other household types and have **higher average arrears**
- **28% of council tenants are in arrears** with the council, with the **second highest average arrears of any tenure** (after those in Temporary Housing).
- **Working households are more likely to have arrears** – 38% of low-income working households are in arrears and have higher average arrears than non-working households.

***Source: Low Income Family Tracker** (Policy in Practice), February 2025; Figures rounded to the nearest 100*
** These trends can be affected by households entering and leaving the system each month*

Wandsworth Citizens Advice (CA)

In Q2 of 2025 the total number of Clients visiting citizens advice for 'Cost of Living' related issues was +8.7% higher than Q2 of 2024, with the level of support indicating a 'new normal' of people struggling to make ends meet.

The top benefits and debt issues for Wandsworth clients in 2024/25 were Personal Independence Payments and fuel debts, respectively.

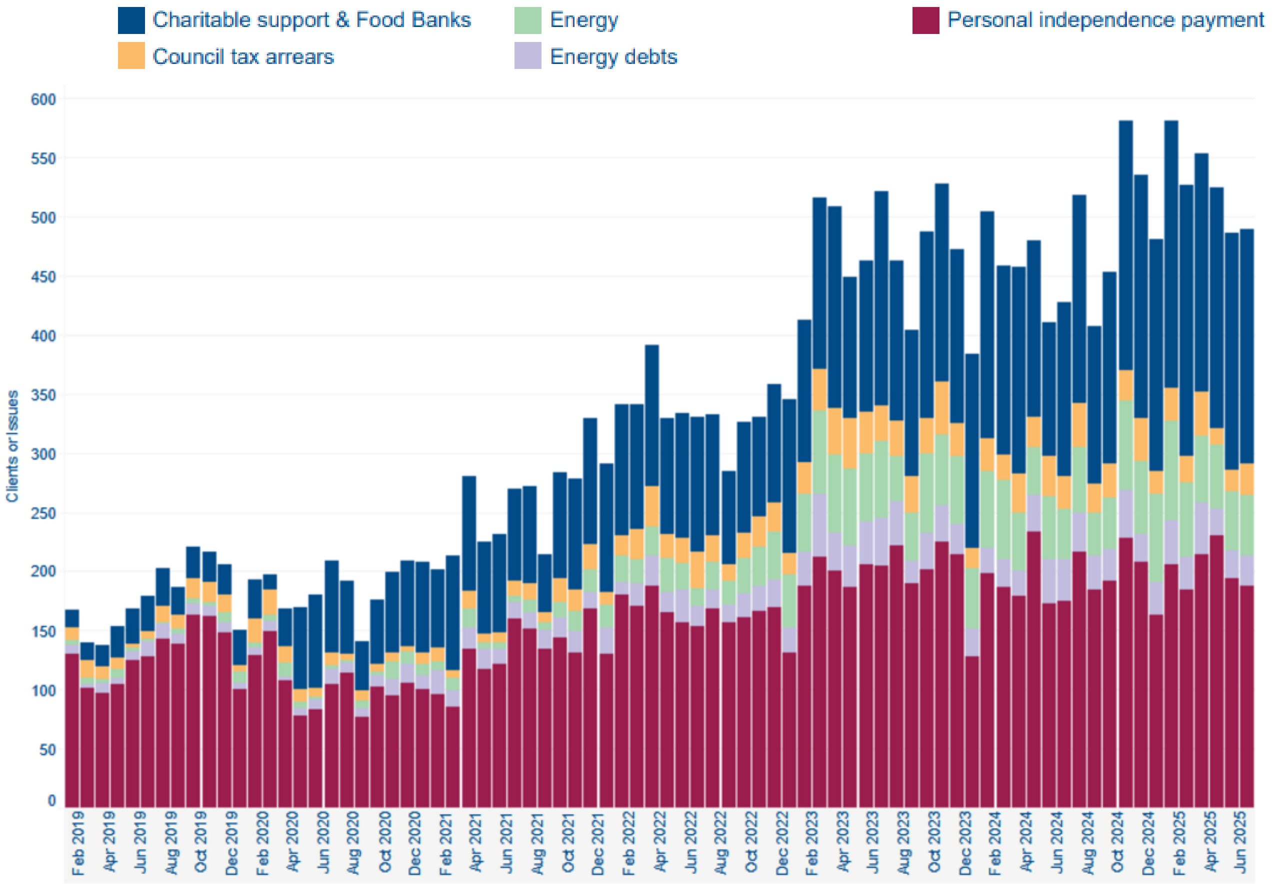
In Q2 of 2025 the total number of clients visiting citizens advice for Charitable support & Food Banks is +32% higher than Q2 of 2024.

Those with **disabilities or long-term health conditions** make up 63% of clients in 2025, an increase from 55% in 2020. This increase comes from those with Long-term health conditions.

Single residents without children make up half of all clients in 2025 with the next largest group being single parents with dependent children (23%).

Council/ALMO Tenant households make up 33% of clients in 2025 with the next largest group being Private renters (24%).

Five key cost of living issues for Wandsworth clients



NOTE: Trends in Citizen's Advice data can reflect the capacity of the service rather than need. Citizens Advice have identified around 70 key issues that are cost of living based and track the number of clients that are affected by them (includes benefits/tax issues, food banks, charitable support and fuel debt issues amongst others). Data provided goes to June 2025.

*A single client can present with more than one issue.

Council cost of living related data

2,098

Warm packs distributed across the borough October 2024 to April 2025

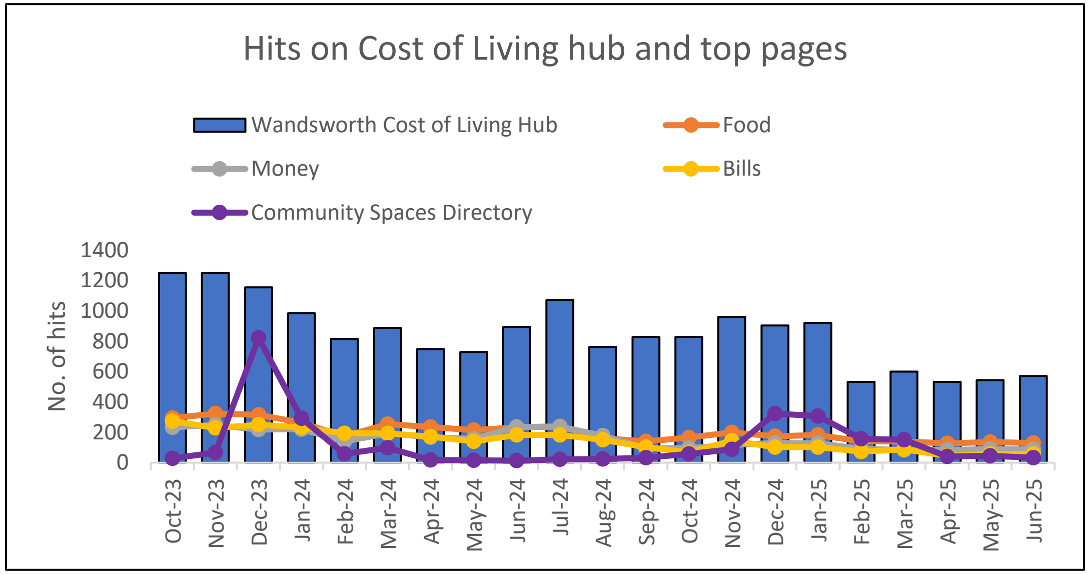
134

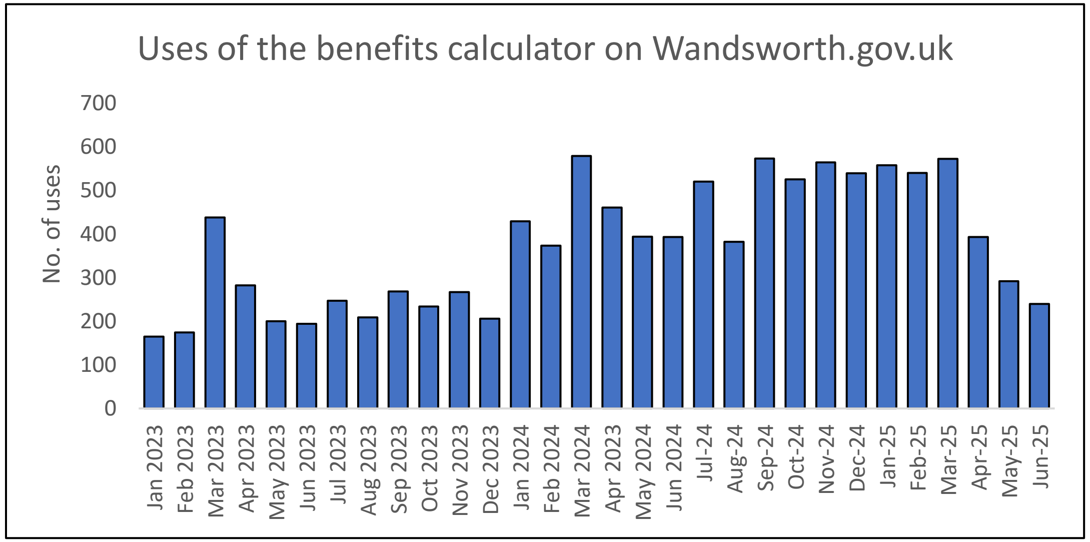
Households receiving **Deeper interventions** across the borough November 2024 to March 2025

** Deeper interventions include: each house receiving 1-2 items such as IR heating panels or electric blankets*

Visits to the Wandsworth Cost of Living Hub Webpage in June 2025 were -36% lower than June 2024. The 'Food' page has seen the largest number of hits over the latest three-month period.

Usage of the Wandsworth Cost of Living Support Calculator has been dropping off since March 2025 following higher usage through the end of 2024 and start of 2025. The average rate of people completing the form vs just starting the form for the last six-months is 57%.





Food – Free School Meals

9,730

Pupils known to be eligible for **Free School Meals** 2024/2025*

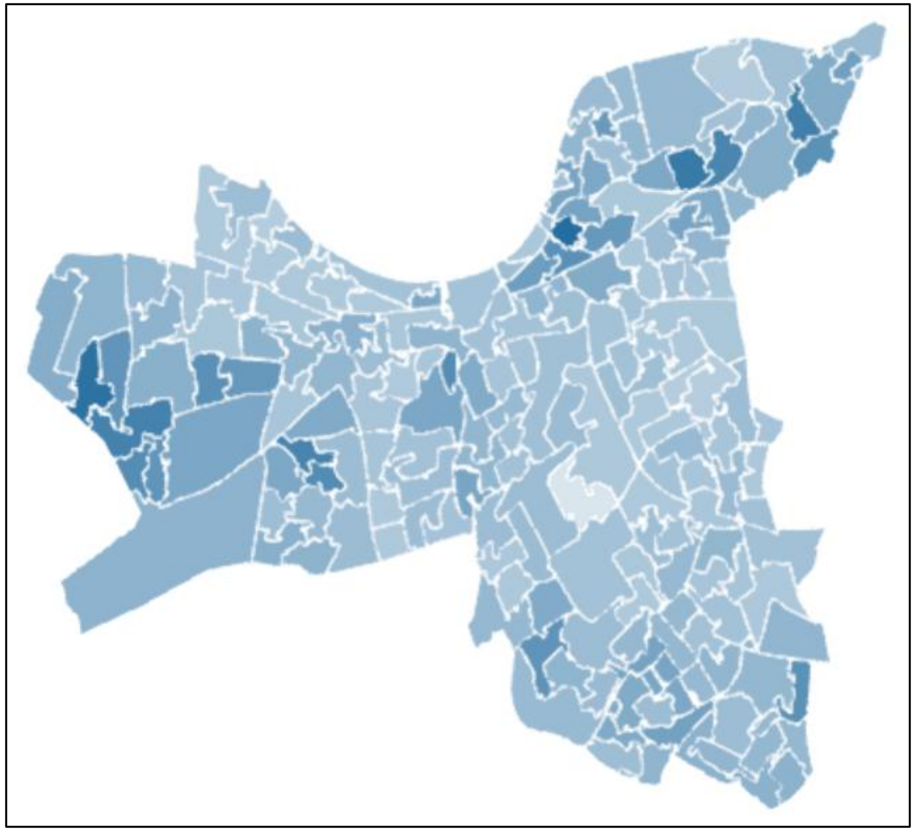
Source: *Department for Education*

31% of pupils in Wandsworth **are known to be eligible** for **Free School Meals –** ranking **11th highest** of 32 London boroughs. The **proportion eligible has increased** from 28.8% in 2023/24 to 30.5% in 2024/25.

There are approximately **1,700 pupils who are known to be eligible (registered) for FSM but not taking them.**

Of those that go to school in *and* live in the borough, there is a positive correlation between higher deprivation levels and the number of pupils registered for **FSM** – **around 64% in areas with higher deprivation**.

Pupils registered for free school meals at schools in Wandsworth



Source: *Internal data, Spring 2025*
Pupils have been equally apportioned to all addresses they are registered at.

*Internal data suggests that this number now stands at approximately 10,000 in Spring 2025.

Food – Local Food bank data

12,637

Number of Trussell Trust food parcels distributed from Wandsworth centres in 2024/25

- The number of distribution centres operating in Wandsworth has risen from 5 in 2018/19 to 7 in 2024/25, although this is one less than 2023/24.

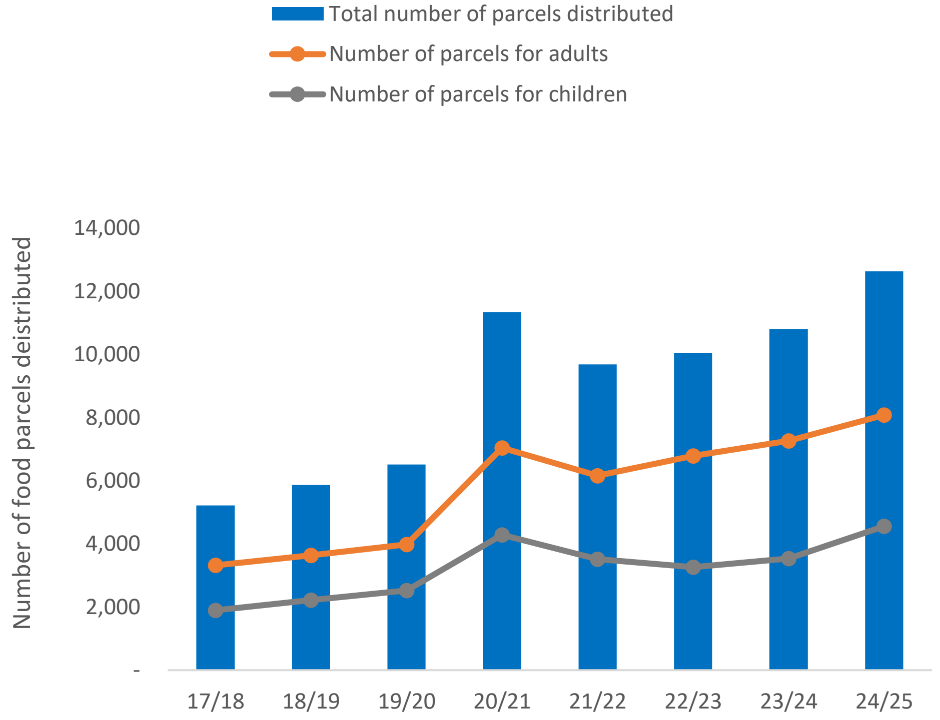
  Note: Linked to the distribution centre location rather than recipients' residence, so if a Lambeth resident receives a parcel from Wandsworth, the parcel is recorded in these statistics under Wandsworth.

- The number of parcels distributed from Wandsworth centres has increased by +94% in 2024/25 in comparison to pre-pandemic (2019/20) and increased by +18% on last year.

- Just under two thirds of the parcels (64%) are for adults.

- The Trussel trust have produced an 2024-25 end of year UK Factsheet discussing how emergency food provision has not returned to pre-pandemic levels, embedding a ‘new normal’.

Food parcels distributed in by the Trussell Trust from Wandsworth centres over the last seven years



* The Trussell Trust statistics are a measure of volume rather than unique users. For example, if a family of three were referred to a food bank twice in one year, this would count as six supplies on the system because it would reflect six instances of a supply going to someone in the household.

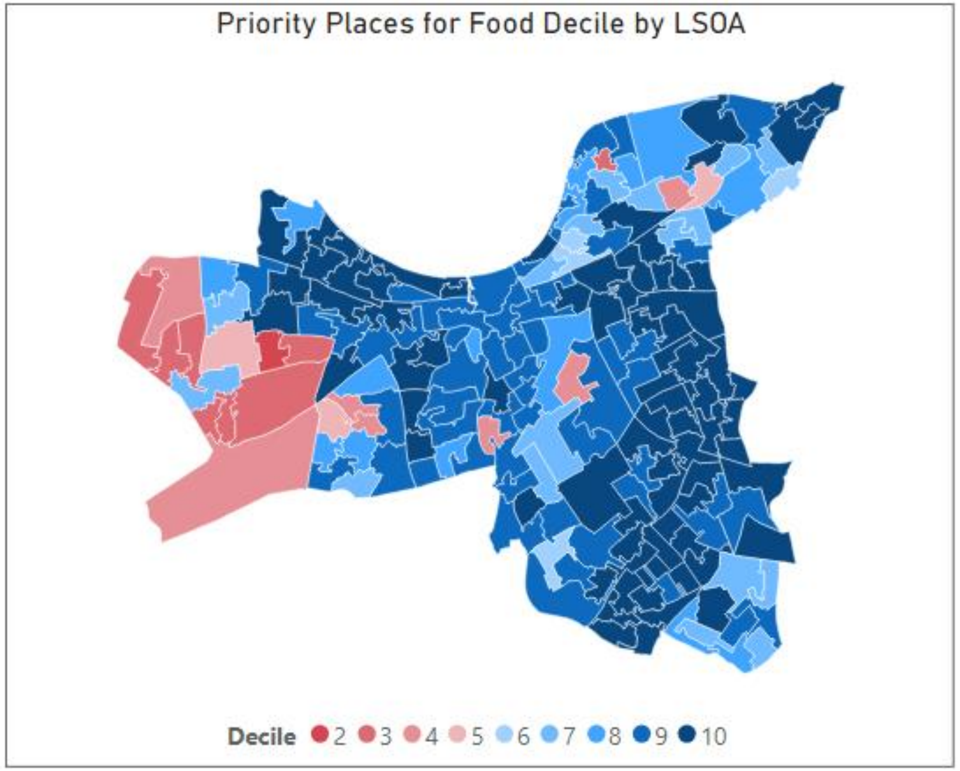
Source: *Trussell Trust end of year statistics*

Food – Priority Places for Food Index

36,212*

Estimated number of people potentially without access to cheap, healthy and sustainable sources of food.

Priority Places for Food Index Version 2.1 (July 2024)



because of data changes it is recommend that comparisons are **not made between different versions of this dataset.*

The **Priority Places** for Food Index aims to identify neighbourhoods across the UK that are most vulnerable to increases in the Cost of Living through **lack of accessibility to cheap, healthy, and sustainable sources of food**. It combines data on proximity and accessibility of food shops, availability of online deliveries, socio-demographic characteristics and other factors to produce the overall index.

The lowest deciles are most at risk and the highest deciles least at risk. Most areas within the bottom five deciles across Wandsworth are in the **west of the borough** – covering most of **Roehampton** and some areas in **West Putney, West Hill, Battersea Park, Wandsworth Common** and **Wandle.**

The data for this research have been provided by the Consumer Data Research Centre (CDRC), an ESRC Data Investment. Funding references ES/L011840/1; ES/L011891/1. The Priority Places for Food Index was developed by the CDRC at the University of Leeds in collaboration with Which? See the link below for more information.

Source:* *Priority Places for Food Index v2.1*, *July 2024 (via CDRC)* - *interact with the data via the DataWand Cost of Living dashboard

Food – Healthy Start Vouchers

1,506

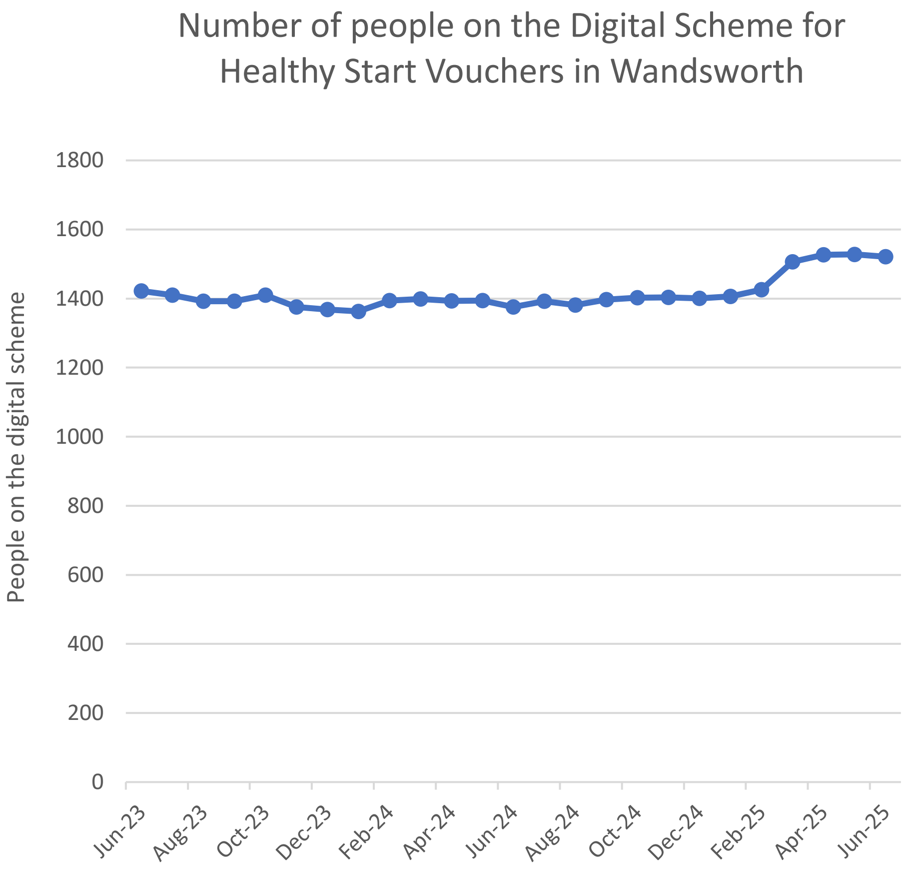
People on the Digital Scheme* for **Healthy Start Vouchers** in March 2025

* Digital data is based on individual people and is not the same as the number of families or households as there could be multiple beneficiaries living within one household. The data includes the number of people who are **on the digital scheme** (formerly entitled beneficiaries).

The Healthy Start scheme is for pregnant women or those with children under 4 and receiving a qualifying benefit to buy healthy food and milk.

An issue was identified with the source data that is used to calculate uptake of the NHS Healthy Start scheme since January 2023 and the NHS have therefore removed information relating to the number of people eligible for the scheme and the uptake percentage from January 2023 onwards while they investigate further with the data provider. You can find out more about Healthy Start uptake data by [visiting the UK Parliament website](#).

The issue has only affected the data on the number of people eligible for the scheme. It has not prevented anyone from joining the scheme or continuing to access the scheme if they were eligible.



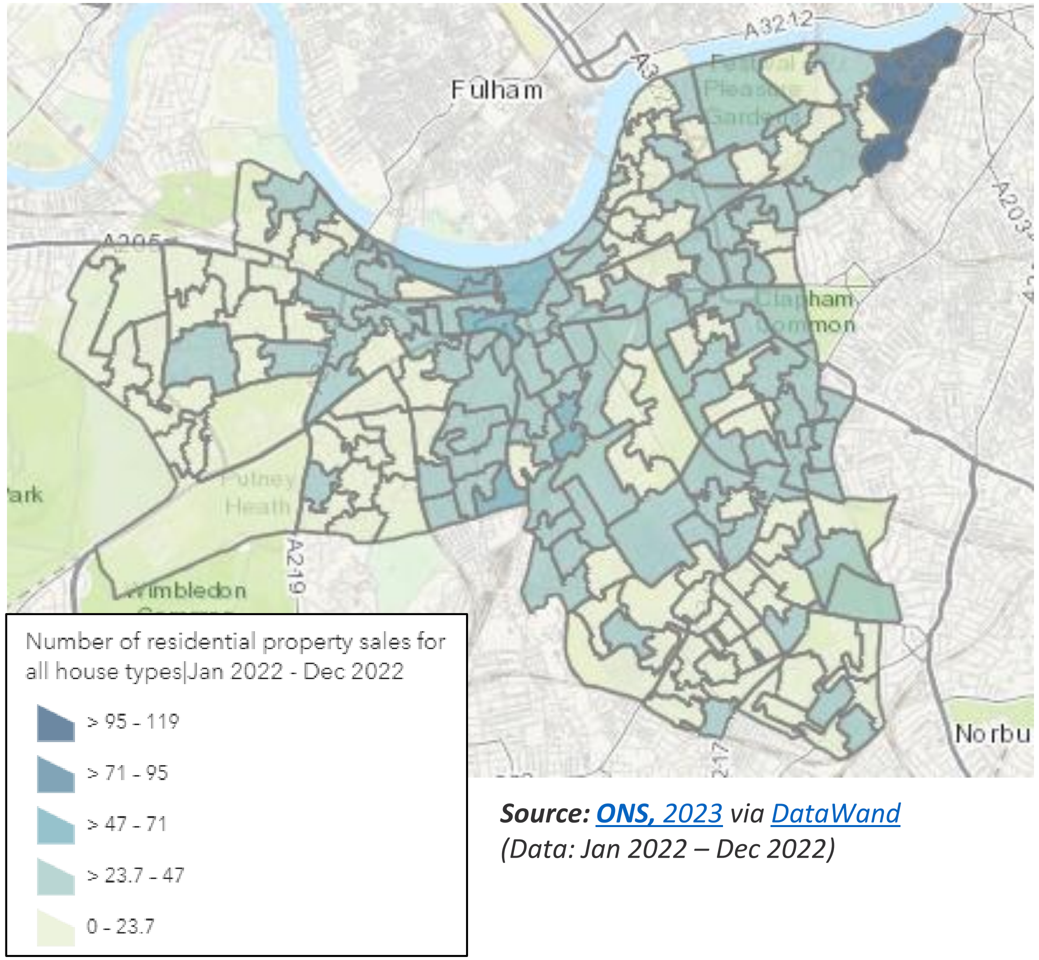
Source:* [NHS](#), *2025

Housing – Sales & Mortgages

Over the last 10 years, Wandsworth has regularly seen some of the highest numbers of property sales amongst London boroughs – with the **number of sales peaking in the year to June 2021 reaching over 6,200** residential property sales in the borough. Although the overall number of sales has been falling since 2021 Wandsworth has still had the **largest number of sales in London since the end of 2022** with sale to the year ending September 2024 being over 3,600.

97% of sales for the year to March 2023 **were of existing dwellings** (not new build homes) compared to 93% across Apr 2021 – Mar 2022, although current sales are still highest in areas of recent development such as Nine Elms.

The Bank of England financial stability report (June 2024) indicates that **35%, of mortgage accounts are still paying rates of less than 3%;** the majority of whom will have their fixed rate **expire before end-2026**. For the typical owner-occupier mortgagor rolling off a fixed rate between June 2024 and end-2026, their monthly mortgage repayments are projected to increase by around £180, or around 28%.



Source:* *ONS, 2023* via *DataWand
(Data: Jan 2022 – Dec 2022)

Housing – Mortgages

Wandsworth

33,915

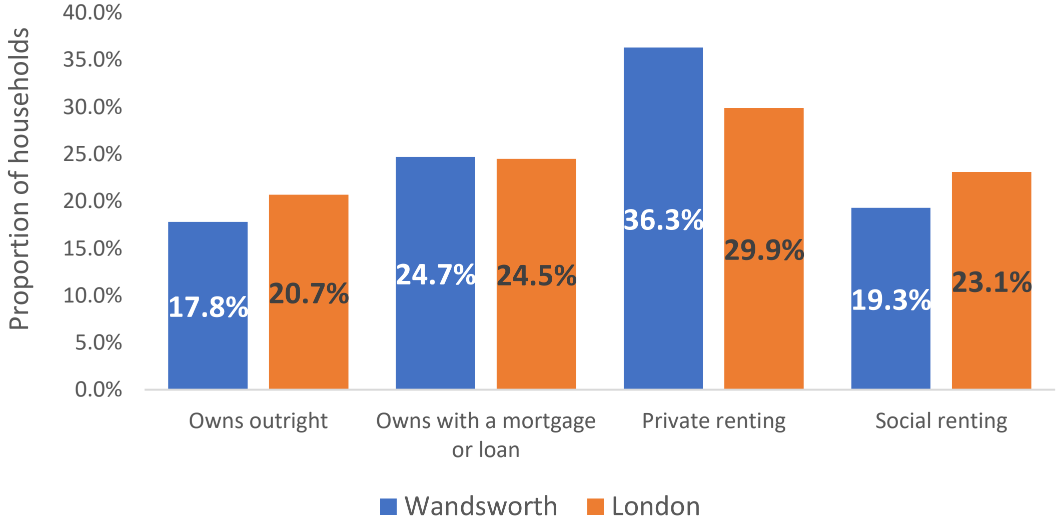
Number of **Households owning with a mortgage** (March 2021 Census)*

***Source: Census 2021** TS054* - Tenure

Approximately **a quarter of homes in Wandsworth are owned with a mortgage** – equating to the **6th highest number of mortgage holders in London** and the **highest number in Inner London.**

The average house price for Wandsworth in May 2025 is the 6th most expensive nationally and regionally. **More expensive houses typically require larger mortgages** - small increases in mortgage rates will have a bigger impact on larger loans.

The ONS has assigned Wandsworth a **mortgage exposure score of 4 out of 7** (7 being the highest risk level), with 12% of households with a mortgage re-mortgaging during 2023 and estimated to have to pay an extra £650 a month on average.



***Source: Census 2021** TS054* - Tenure

Housing type	Wandsworth median sales price	London median sales price	% of London median
Detached	£2,027,000	£900,000	**225%**
Semi-detached	£1,530,000	£615,000	**248%**
Terraced	£1,078,090	£585,000	184%
Flat/maisonette	£525,000	£430,000	122%

Source: ONS, data for year ending September 2024

Housing – Private Renting

Wandsworth

49,830

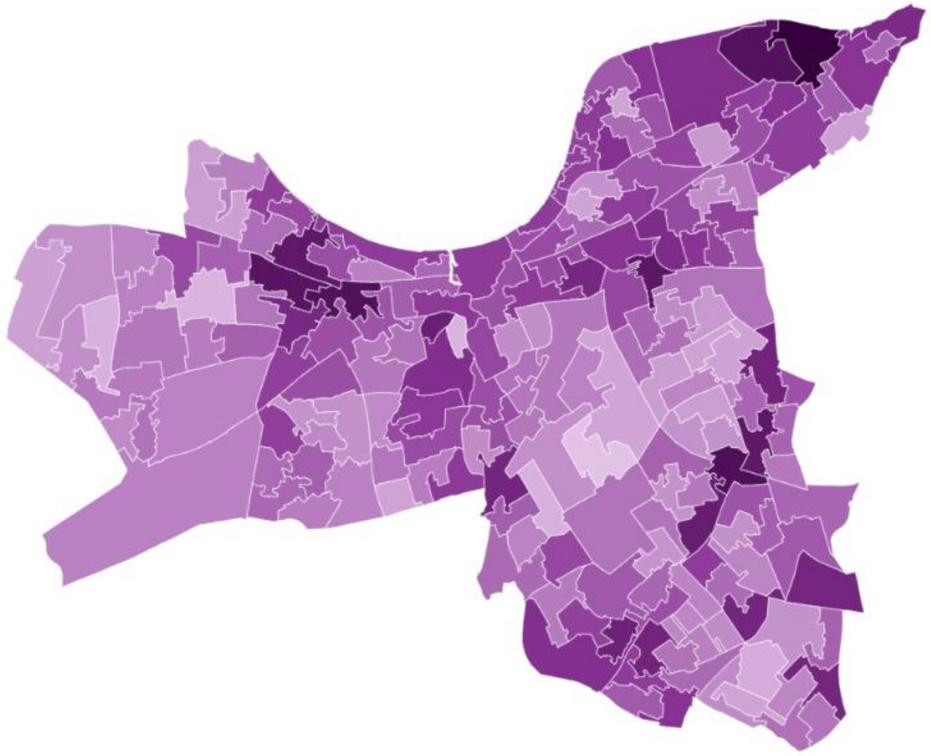
Number of **Households renting from private landlords** (March 2021 Census)*

***Source: Census 2021** TS054* - Tenure

Just over a third of properties are privately rented in Wandsworth (36%) – ranking within the **top ten** in London for the proportion of properties privately rented.

In general rental prices for Wandsworth properties are in the top 10 London boroughs.

Areas with highest concentrations of private renters tend to be around major transport hubs and corridors: **Nine Elms, and wards along the Northern Line and SW Rail corridor.**



***Source:** Private Rented Households, Census 2021 - interact with the data via the DataWand Cost of Living dashboard*

Housing – Private rental Affordability

£2,519

Average monthly rent across all property types in June 2025

The annual change was +**7.9%** in Wandsworth for the 12 months to **June 2025** with rents around £186 more than a year previously.

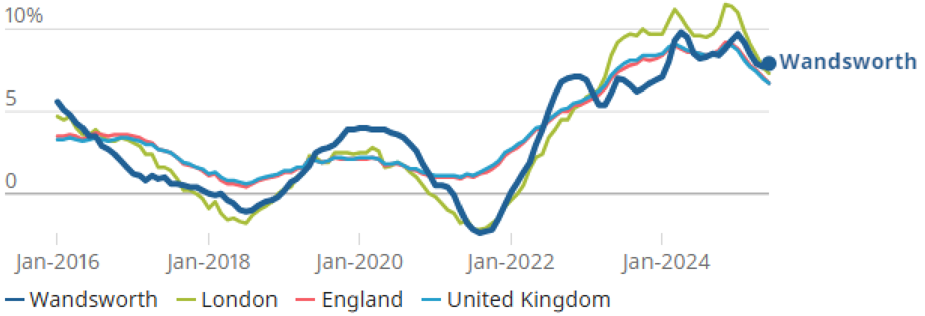
The rate of private rental annual inflation peaked at 9.8% in April 2024 and in June 2025 is -1.8pp lower than at the start of the year (9.7%).

The average *asking rent for* ***properties new to the market*** hit a new record at £2,698 across **London** and £3,182 in **Inner London** in Q1 of 2025 – an annual increase of +2.5% for both London and Inner London.

According to the GOV.UK English Private Landlord Survey 2024 More landlords in 2024 reported planning to decrease the size of their portfolio than in 2018 and 2021, with 31% of landlords reporting they were planning to decrease the size of their portfolio in the next two years, including 16% who were planning to sell all their properties.

Annual change in rents in Wandsworth

Private rental price annual inflation, Wandsworth, January 2016 to June 2025



Source: Price Index of Private Rents from the Office for National Statistics

***Source**: ONS, Price of Housing Local*

Rental Type	Median cost per month for Wandsworth*	Median cost per month for London
Room	£1,139	£811
Studio	£1,350	£1,300
1 Bed	£1,750	£1,550
2 Bed	£2,250	£1,850
3 Bed	£2,900	£2,300
4+ Bed	£4,125	£3,100

Source: ONS - Private rental market summary statistics (Jul 24 – Jun 25)

Housing – Social Renting

Wandsworth

26,544

Number of **Households renting from the Local Authority / Housing Associations** (March 2021 Census)

***Source: Census 2021** TS054 - Tenure

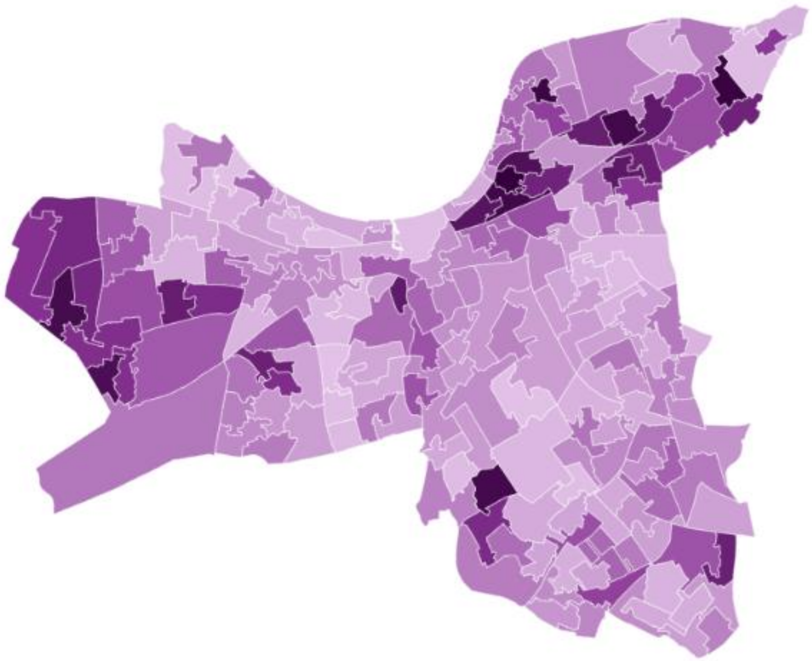
The total estimated social rented dwellings has remained steady over the last 8 years. In Wandsworth it is estimated **19%** of dwellings are social rented (London 23%).

Wandsworth Council is the largest social housing provider and the largest private registered providers in Wandsworth are Optivo, Peabody Trust, London & Quadrant Housing Trust and Wandle Housing Association.

Areas with higher concentrations of social rented properties are **Roehampton, Battersea Park, Falconbrook** and **Shaftesbury & Queenstown.**

Housing type	No. of households
Rent from the Local Authority	16,653
Other Social renting	11,065

***Source:** *Census 2021* TS054 – Tenure



Source: *Social Rented Households, Census 2021 - interact with the data via the DataWand Cost of Living dashboard*

Housing – Possessions

224

All claims registered in Wandsworth in Q1 of 2025

27

All repossessions (inc. mortgages) in Wandsworth in Q1 of 2025

Source: Mortgage and Landlord Possession Statistics: data visualisation tool

Claims: created when a claimant begins legal action for an order for possession.
Possessions: Once a warrant has been issued bailiffs can repossess the property.

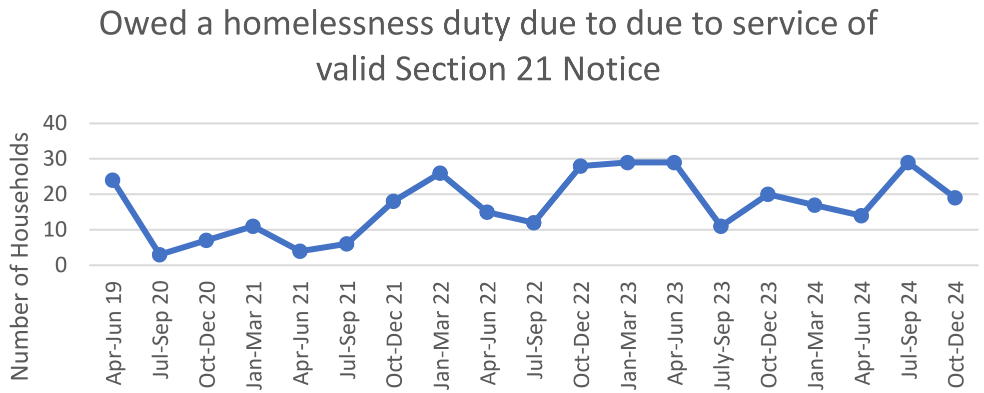
Repossessions were paused during the pandemic from March 2020 to April 2021. Since they have resumed the overall number of repossessions has generally been increasing, but over the last year this increased has seen a plateau with the overall number of possessions remaining fairly stable for the last six quarters.

Since the end of 2022 more repossessions have been coming from accelerated private landlords, (i.e. from a Section 21 notice).

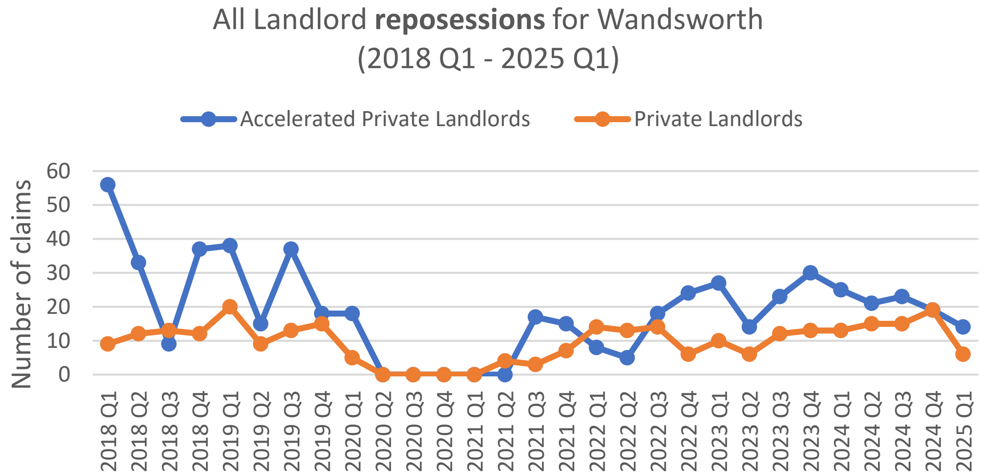
62

people seen rough sleeping by outreach services Oct-Dec 24

Source: London Datastore *Rough sleeping in London (CHAIN reports)*



Source: Tables on homelessness - GOV.UK (www.gov.uk)



** You can apply for an accelerated possession order if your tenants have not left by the date specified in your Section 21 notice and are not claiming rent arrears.*

Energy – Fuel Poverty

Wandsworth

10,352

households in **fuel poverty** across Wandsworth in 2023*

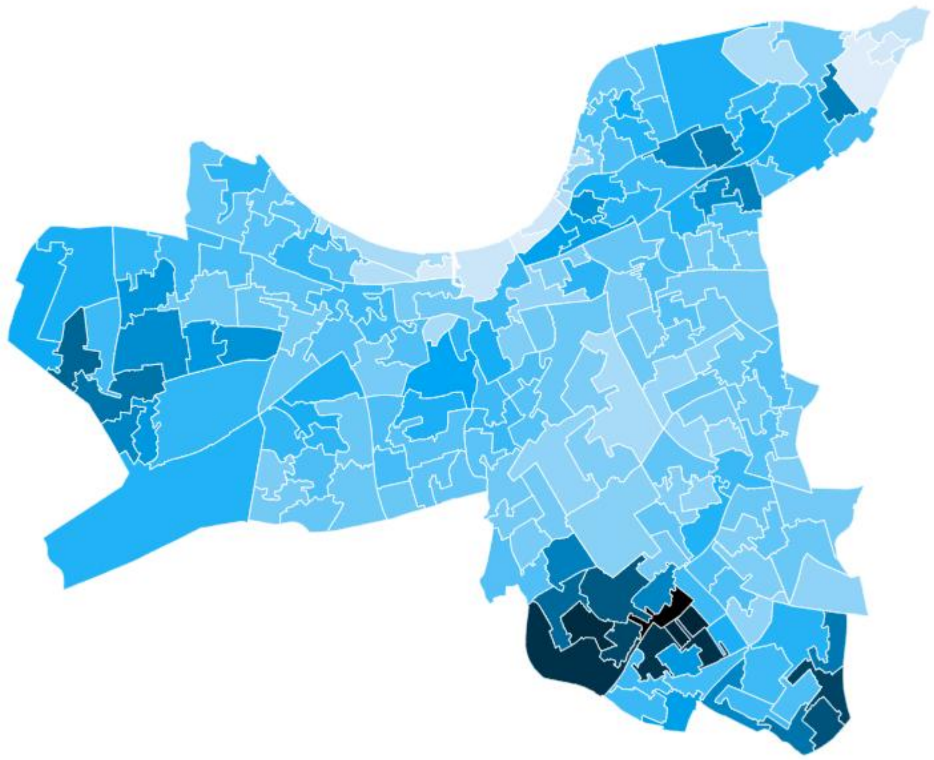
According to the department for Business, Energy & Industrial Strategy (BEIS), Wandsworth has one of the **lowest** percentage of fuel poor households in London at **7%** of the borough.

Though there are **parts of the borough** where **15% or more of households** are fuel poor.

Areas with higher concentrations of fuel-poor households include **Tooting Bec, Tooting Broadway, Furzedown** and **Roehampton.**

*BEIS calculate fuel poverty using the Low Income Low Energy Efficiency (LILEE) indicator. Under this indicator, a household is considered to be fuel poor if they are living in a property with a fuel poverty energy efficiency rating of band D or below and when they spend the required amount to heat their home, they are left with a residual income below the official poverty line.

Fuel Poor Households by LSOA



Source: ***[BEIS, 2025]*** *(Data: 2023) - [interact with the data via the DataWand Cost of Living dashboard]*

Energy – Pre-payment Meters

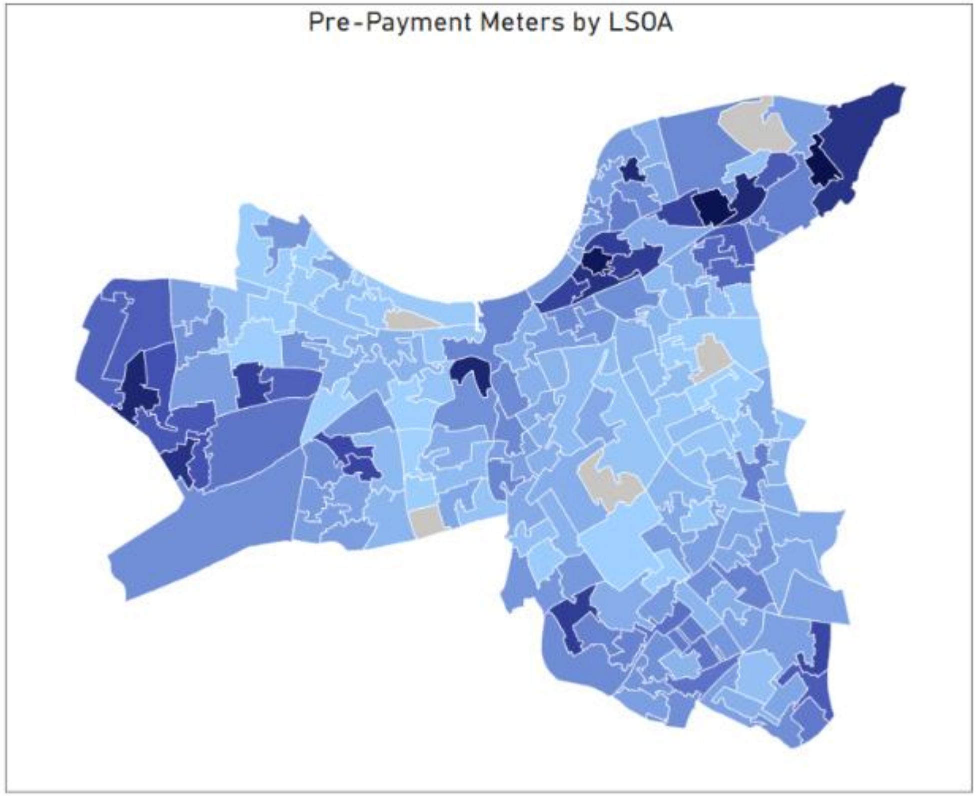
11% of properties across Wandsworth had pre-payment meters in 2017, compared to **14% across London**. Though there are **parts of the borough** where up to **45% of households** have pre-payment meters.

In July 2023, the government scrapped the charge on prepayment meters so these households will no longer pay more for their energy than direct debit customers. This change helped save on average £21 a year.

Still, prepayment meter customers are generally some of the poorest households that need to find the money to pay for their energy in advance and could be without electricity if they cannot afford to top up meters.

Also, energy costs for those on pre-payment meters are not evened out by paying throughout the year so energy will consume a large proportion of their incomes in Winter.

15,707 **Electric Pre-payment meters** across Wandsworth in 2017



Source: BEIS, *2019 (Data: 2017) - interact with the data via the DataWand Cost of Living dashboard*

Energy – EPC Ratings

Wandsworth

50,624 Low energy efficiency homes with **D-G** certificates across Wandsworth*

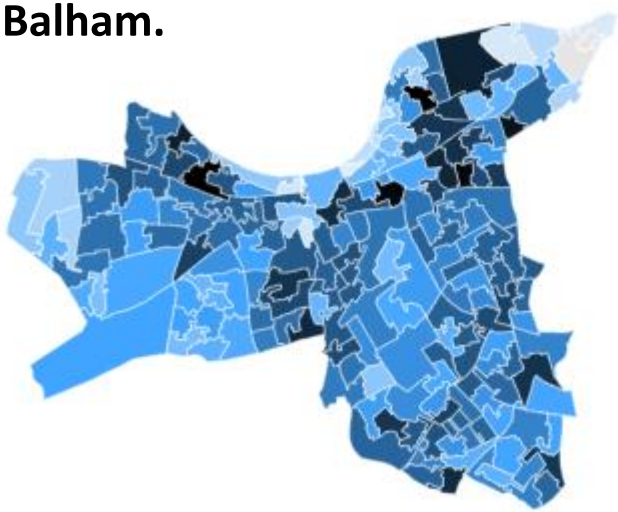
11,671 Low energy efficiency homes with **E-G** certificates across Wandsworth*

**Approximately 75% of homes in the borough have an EPC certificate – so not all are captured in this data.*

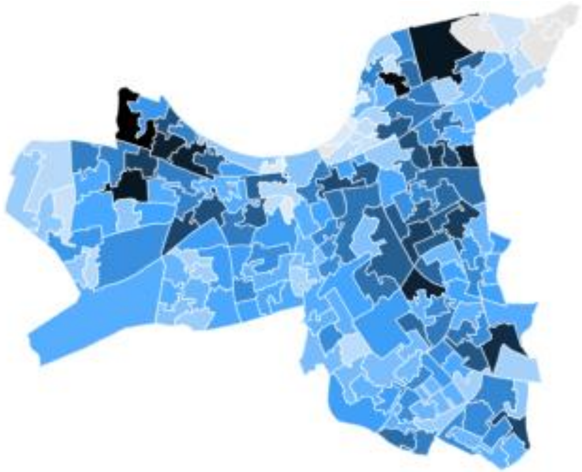
The proportional split of homes in the borough with EPC certificates is:

- D-G Approx. 43%
- E-G Approx. 10%

High concentration areas for D-G ratings: **Tooting Bec, East Putney** and **Balham.**



High concentration areas for E-G ratings: **Thamesfield, East Putney** and **Northcote.**



Source, DLUHC May 2025. - *interact with the data via the DataWand Cost of Living dashboard*

Transport – Public Transport Accessibility

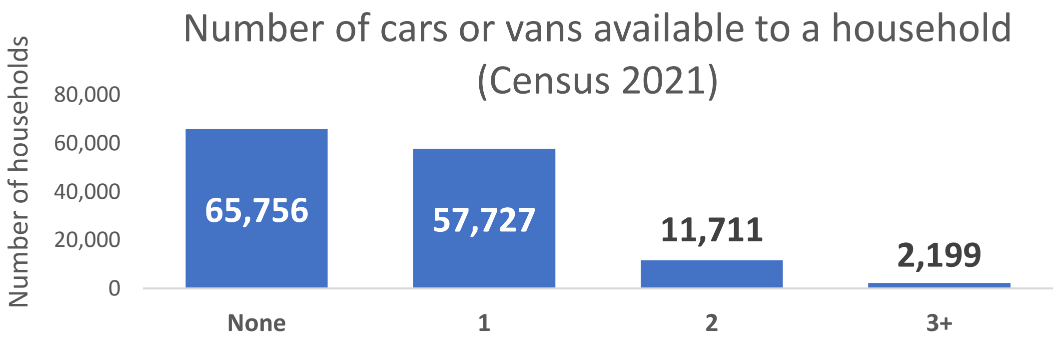
Wandsworth

Approximately half of the borough is well connected. But 2015 [Public Transport Accessibility Levels (PTALs)] place some of the **more deprived areas of the borough including Roehampton, Furzedown and parts of West Hill entirely within in the least accessible** half of PTAL categories.

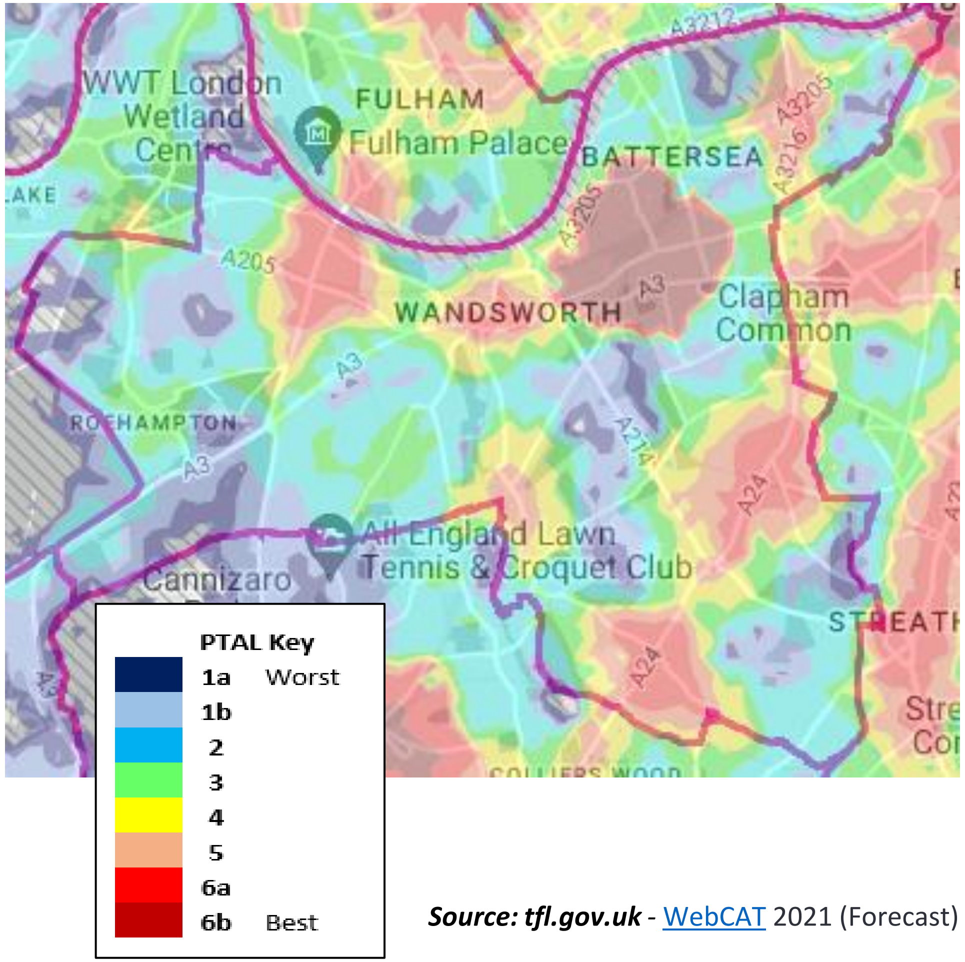
PTALs are likely to impact access to employment options, essential goods (e.g. grocery options) and services – especially for households without access to a vehicle.

TFL fares have been frozen for bus and tram travel until 2026. Bus trips will remain at £1.75 per trip with a daily cap on multiple bus trips of £5.25 (you can still make unlimited bus and tram journeys within one hour of first touching in). Tube and rail fares rose by 4.6% in line with national rail fare increases in March 2025.

Almost 1 in 2 (48%) of Wandsworth residents do not have access to a car/van, which is lower than Inner London (58%) but higher than London (42%).



Source: ONS, Census 2021 table TS045 - Car or van availability



Source: tfl.gov.uk - WebCAT 2021 (Forecast)

Additional Data & Information Sources

- Financial Hardship and Economic Vulnerability in Wandsworth (LG Inform)
- Wandsworth Overview (Trust for London)
- Local income, employment and jobs data (DataWand)
- The cost of living: how data can help tackle the crisis | The ODI
  - Local Authority Food Insecurity Tool (The ODI)
- Citizens Advice National Cost of Living Data Dashboard
- Food Insecurity Tracking | Food Foundation
- Food Prices Tracking | Food Foundation
- Calculator - How is inflation affecting your household costs
- The rising cost of living and its effects on Londoners (GLA 2022)