



Cost of Living Impact on our Residents

Kate Ive and Emily Parry, Insight and Analytics Team (CID)

December 2025

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

Government Financial Support

Drivers & Impacts

- Inflation

Local Context:

- Local Economic Context
- Food
- Housing
- Energy
- Transport

Summary

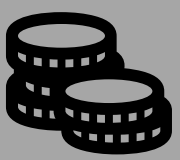


- Inflation rose by +3.8% in the year to October 2025 (down from 4.1% for the 12 months to September 2025), and down from the high of 9.6% in October 2022. Inflationary pressures in October 2025 were still largely attributed to **Housing & Household services**.
- Food prices rose sharply during 2022 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 Act](#) received Royal Assent in October 2025. It is designed to provide greater protection and stability for renters by abolishing 'no-fault' evictions, introducing periodic tenancies, limiting rent increases, banning rental bidding and discrimination, and strengthening tenant protections. However, the act may also lead some landlords to reconsider their position due to the increased regulations and potential costs involved.
- **Wandsworth maintained the highest number of 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 June 2025 that there will be [a change to the Winter fuel payment system](#). All pensioners will receive a Winter Fuel Payment in winter 2025 but those individuals with a taxable income above £35,000 per annum, and who are not in receipt of Pension Credit or another relevant means-tested benefit, will have their Winter Fuel Payment amount claimed back via the tax system. It has been suggested that focusing resources on **improving the uptake of pension credit** could help to ensure more households are able to keep 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

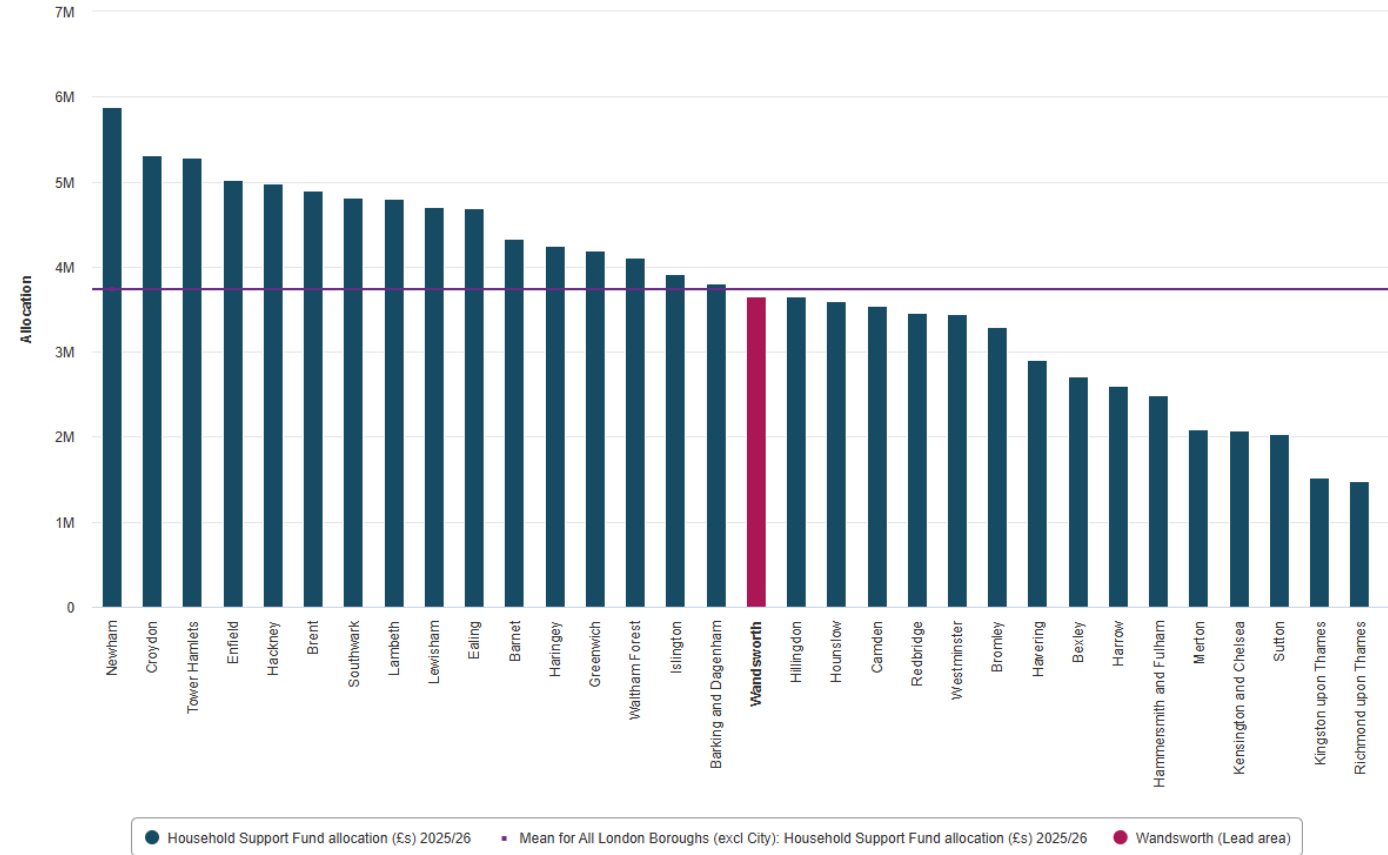
HSF allocation for **2025/2026**

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.

Household Support Fund allocation (£s) (2025/26) for All London Boroughs (excl City)



Source: [Household Support Fund allocation \(£s\) in Wandsworth | LG Inform](#)



Cost of Living

1. Drivers & Impacts

Inflation



The [Consumer Price Index \(CPIH\)](#) rose by **+3.8%** in the 12 months to October 2025 (down from 4.1% in September 2025). On a monthly basis, CPIH rose by 0.4% in October 2025, compared with a rise of 0.6% in October 2024. This marks a **continued easing** in inflation compared to earlier in 2025.

Housing and household services made the largest downward contribution to the monthly change, while **food and non-alcoholic beverages made the largest offsetting upward contribution.**

The **largest contribution** to the annual CPIH inflation rate in October 2025 continues to be **Housing & household services.**

Low income households are 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 October 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 September 2025 after rising by +5.1% in August 2025. The rate remained below 2% from May 2024 to December 2024 and although they have been rising, they are still well below the high of 19.2% in March 2023. 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 £12.16. In the [food foundation survey tracking food insecurity](#) conducted from 26th June – 1st July 2025, 11.3% 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 (14.9%) than those without children (10.1%), particularly those with more children and single adult households (32.1%) with children were nearly twice as likely to be food insecure than multi adult households (12.7%) with children.



Housing

In Wandsworth, [private rents increased](#) by +6.4% in the 12 months to September 2025 (compared to +5.3 for London) and is lower than the rate of +8.5% in September 2024. The change in asking [rent for properties new to the market for Inner London](#) was +1.4% in Q3 of 2025. The Bank of England benchmark Bank Rate in November 2025 is 4%, down from 5.25% in November 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 October to 31st December 2025, is set to be £1,755 which is an increase of +2% compared to the previous quarter and an increase of £35 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

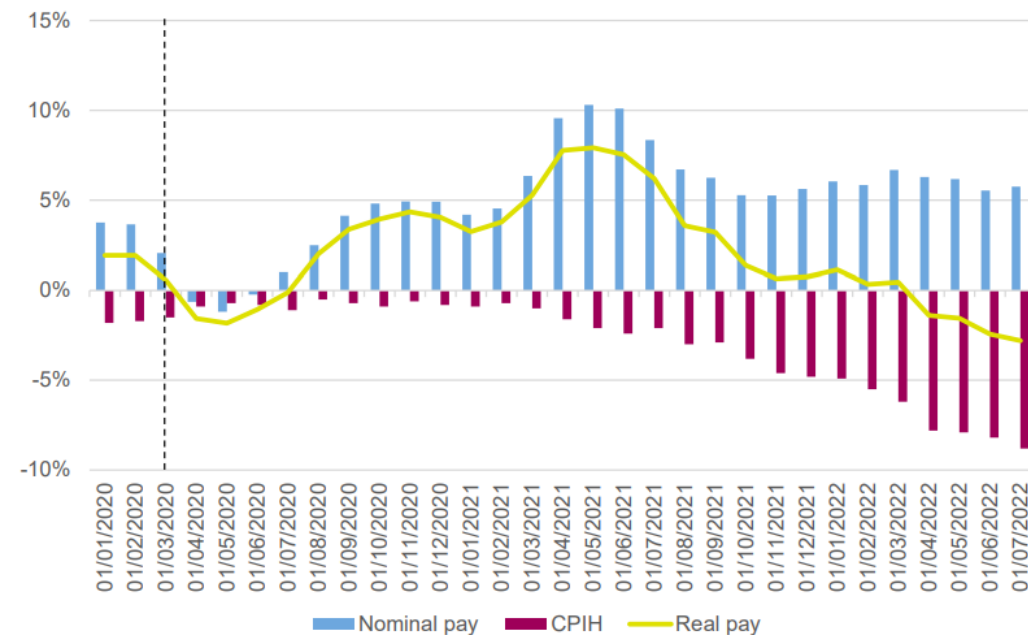
Fuel prices in November 2025 prices are around +7% higher than pre-pandemic (January 2020). The [cost to fill up](#) a petrol family hatchback was approximately £75 in mid November 2025 around the same price as the same month last year. The cost of filling up the equivalent car with diesel has seen a small increase going from approximately £77 to £79 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

Decomposition of real median pay in London, % annual change
Effect from nominal pay change and CPIH inflation, to July 2022



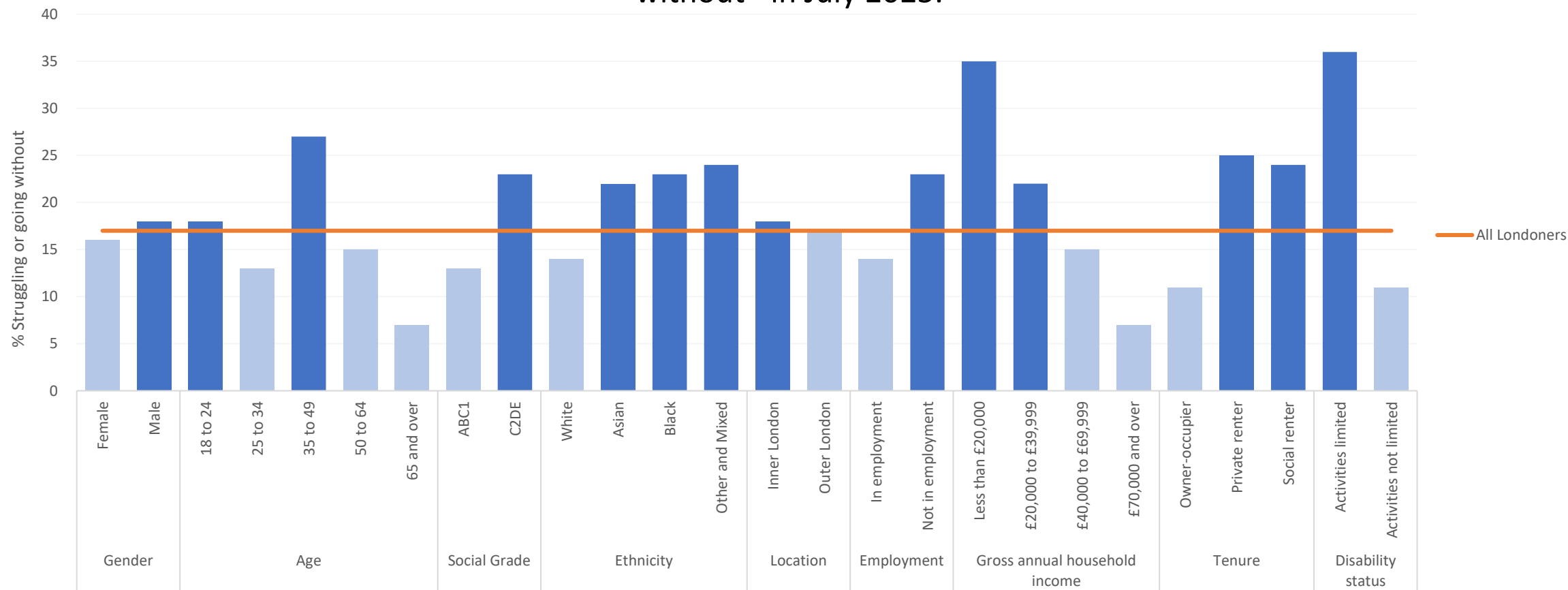
Source: HM Revenue and Customs - Pay As You Earn Real Time Information, ONS.
Note: March 2020 indicated by dotted line. Inflation measure does not account for region-specific housing costs. Sign of inflation rates has been reversed (higher inflation rates are associated with lower real pay growth).

Source: [GLA, August 2022](#)



Impact on Londoners

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



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

Source: [YouGov, July 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 health 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 9,700 before housing costs in 2023/24 to 18,300 (27.9% of children) when housing costs are taken into account (2022/23).
- Local data indicates there are 9,300 children living in households in receipt of Council Tax Reduction and/or Housing Benefit in October 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

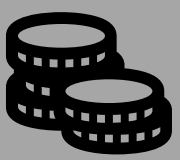
- Comparatively low incomes, combined with significant ‘extra costs’ leave disabled individuals and households particularly vulnerable to the rising cost of living. They have a much smaller ‘buffer’ to absorb any unexpected increase in prices of goods and services.
- The financial challenges faced by 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



- Median earnings of Wandsworth residents ranks third of all local authorities nationally and second within London - median annual gross pay increased by 8.3% between 2024 and 2025 outstripping London (3.6%) and England (4.3%), however this followed almost no change for Wandsworth between 2023 and 2024.
- The employment rate in Wandsworth has historically been one of the highest in London but had been declining since a high in December 2022, although the rate reported in June 2025 was higher than March 2025. The claimant rate in Wandsworth though is still just above England in October 2025.

	Wandsworth	London	England
Median Annual Gross Pay for full time workers (2025)	£54,584	£46,414	£39,243
Economic Inactivity (16-64) (Jul 24 - Jun 25)	14.3%	20.2%	21.2%
Unemployment Rate (16+) * (Jul 24 - Jun 25)	3.7%	5.5%	4.1%
Claimant Rate (16+) * (Oct 25)	4.3%	5.9%	4%
People on Universal Credit (16-65) (Sep 25)	13.6%	20.4%	19%

*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.

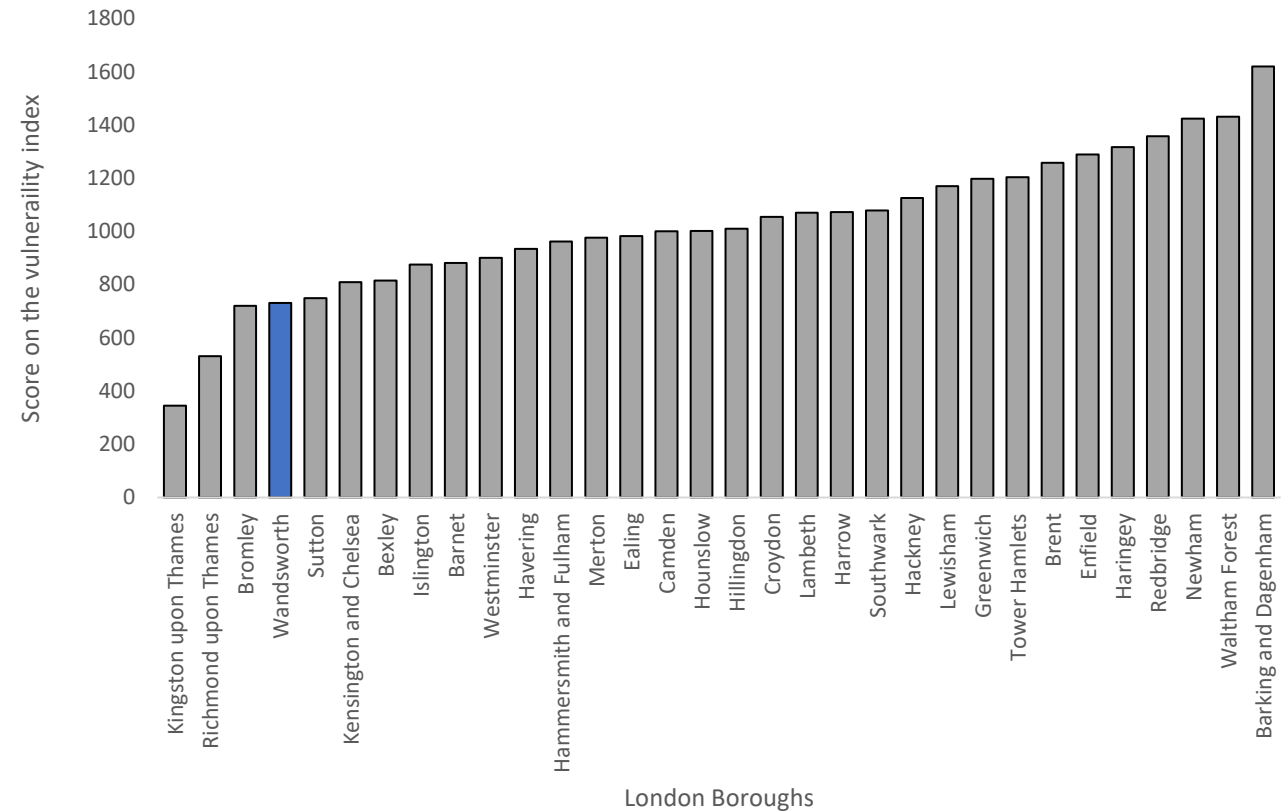
For Wandsworth, the Cost of Living Vulnerability Index score **improved** from 827 in April 2022 to **731** in September 2022.

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](#).

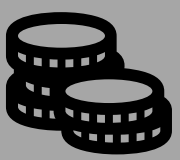
Higher scores indicate an area's relative risk of more people being pulled into poverty, and relative risk of those already hard up being pushed into destitution. This is a relative measure.

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

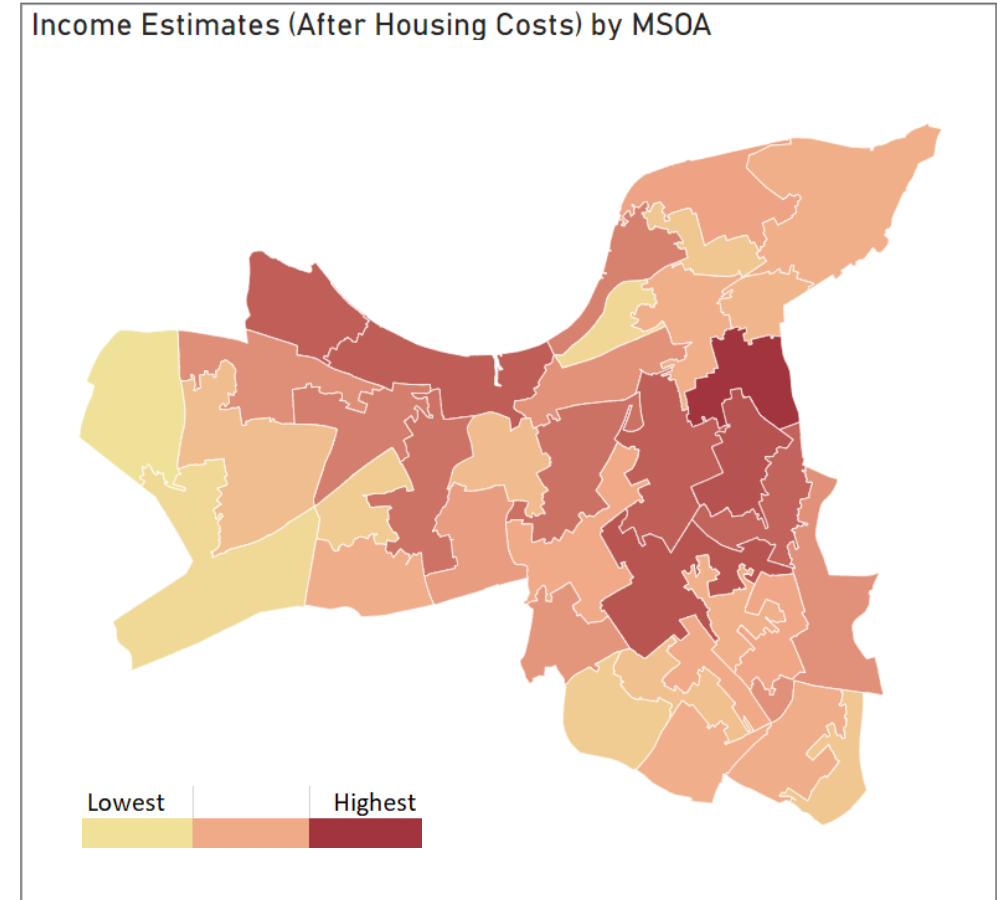


£38,730

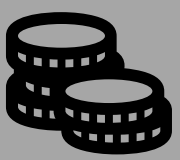
The **average estimated net annual income after housing costs (AHC)** for small areas (MSOAs) across Wandsworth in 2020

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



67,333

Estimated as affected by **income deprivation** in Wandsworth, 2024*

Income deprivation is estimated to affect 20% of the borough's population. Overall, Wandsworth is within the 50% least income deprived local authorities nationally and is the eighth least income deprived in London.

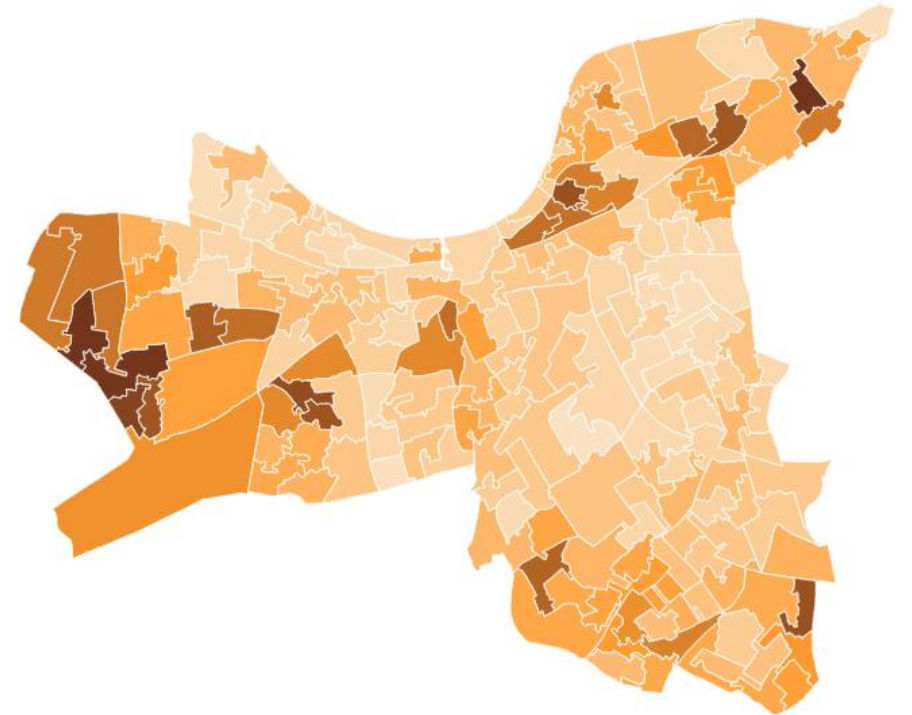
More income deprived areas include Roehampton, West Hill, Furzedown, Tooting Broadway and Battersea Park.

The methodology for the 2025 Indices of deprivation has changed since 2019 to assess income deprivation after housing costs (*previously before housing costs*), which has significantly increased the proportions.

Income deprivation (after housing costs) is estimated to affect approximately 13,026 older people (60+) and 18,553 children (0-15) in the borough*.

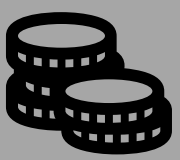
*Estimates based on applying proportions from the 2025 Indices of Deprivation (IoD) to the latest small-area population data.

Estimated Income-Deprived Population by LSOA



Source: [MHCLG, 2025](#)

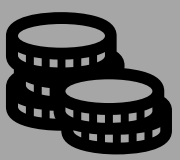
Additional information: [Wandsworth Deprivation Report and Dashboard](#)



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 pushed the proportion of people living in low-income households up](#) from 15% to 26% in 2023/24. This is an 11pp increase compared to a 4pp increase for the rest of England.
- 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



27,724

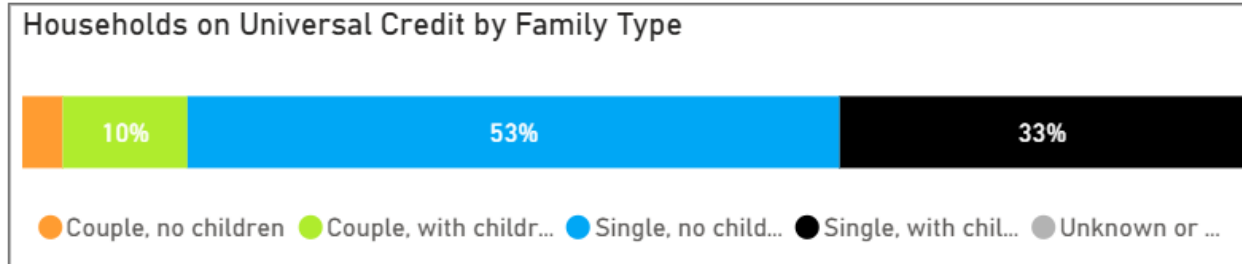
households in receipt of Universal Credit, August 2025

Around 20% of households in Wandsworth.

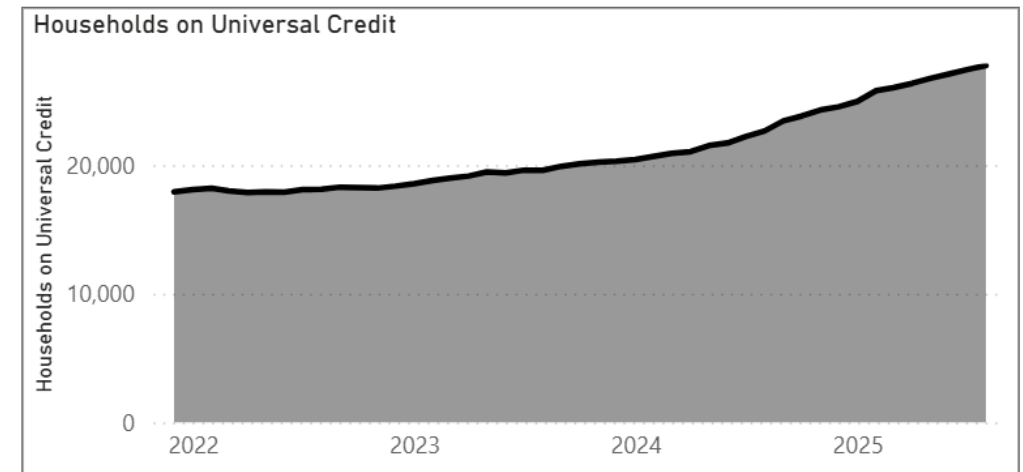
Most working age people must apply for Universal Credit (UC) if they need help with rent rather than making a new claim for Housing Benefit – the migration of housing benefit and other ‘legacy’ benefits could be a factor affecting the continued higher number of UC claimants.

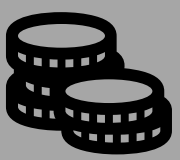
Areas with higher numbers of households receiving UC are generally **more income deprived** with more households in parts of **Roehampton, Furzedown, Battersea Park, West Hill and Totting Broadway.**

Households on Universal Credit by LSOA



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





Housing Benefit



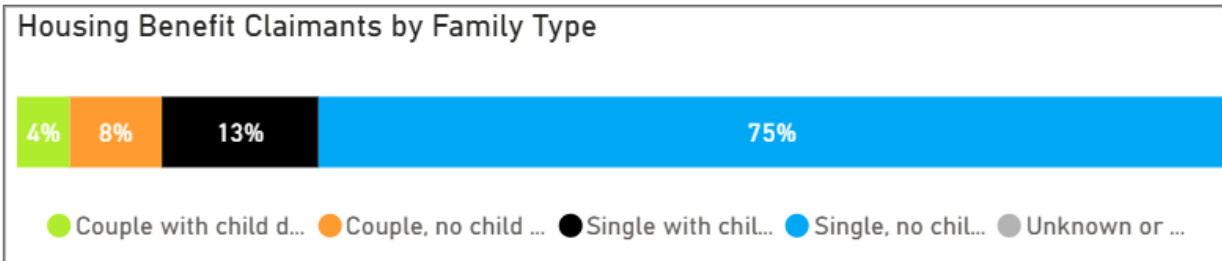
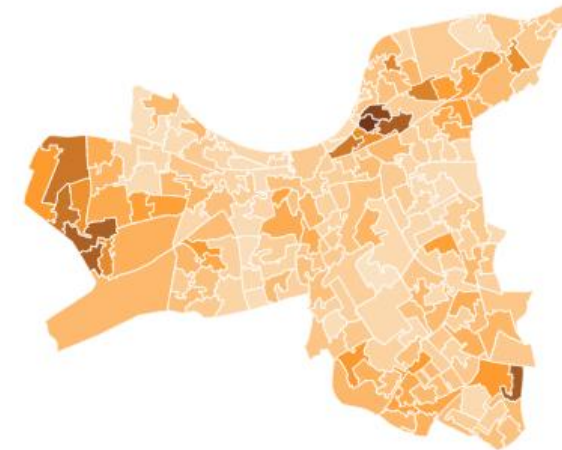
9,909

Housing Benefit claimants,
August 2025

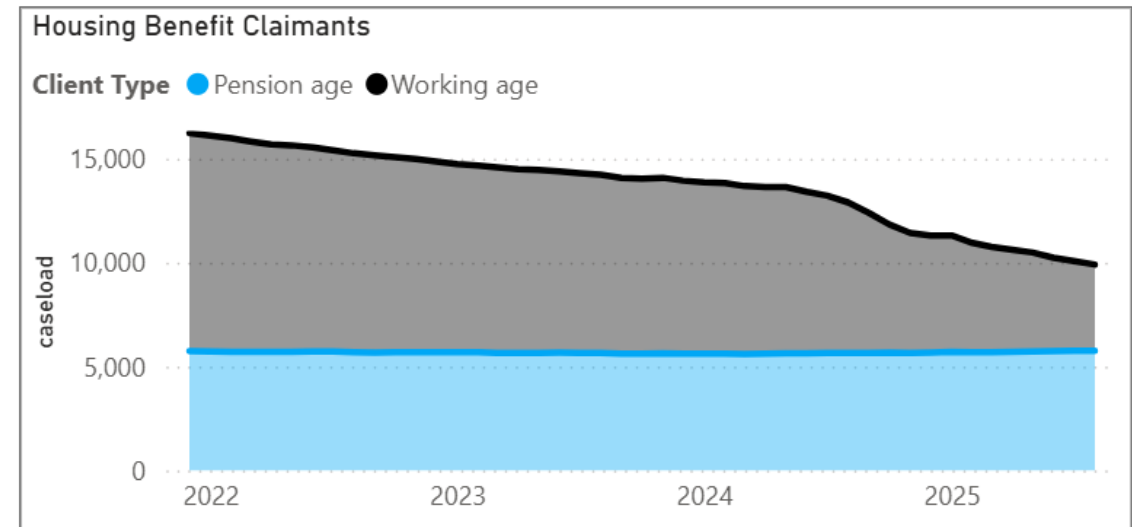
Approximately 7% of households in Wandsworth.

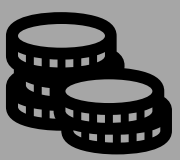
Areas with higher numbers of households receiving Housing Benefit include **Roehampton, Falconbrook, Battersea Park, Tooting Broadway** and **Furzedown**. The [pattern reflects that of income deprivation affecting older people](#) – explained by the changing eligibility requirements and consequent change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

Housing Benefit Claimants by LSOA



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





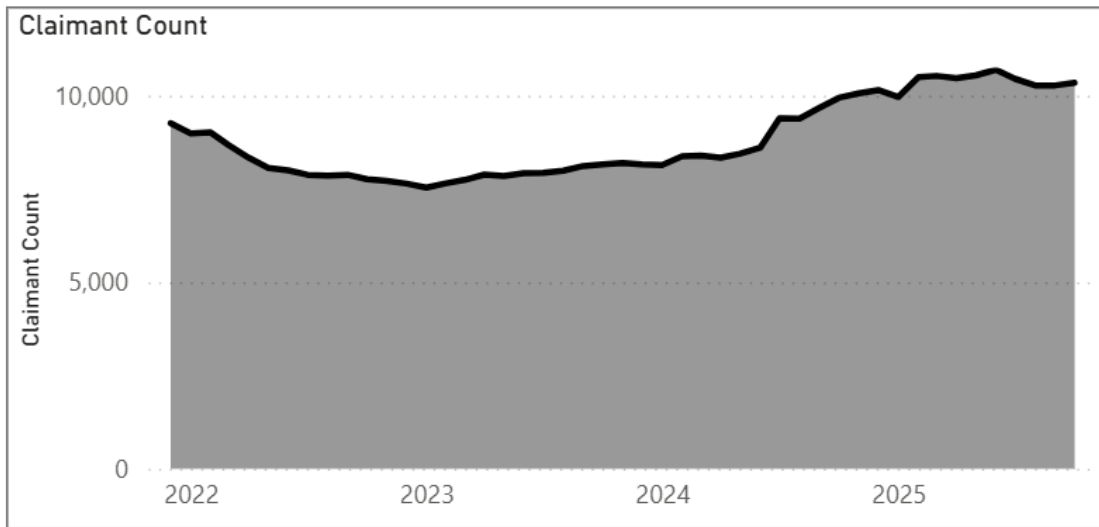
Unemployment Related Benefit



10,345

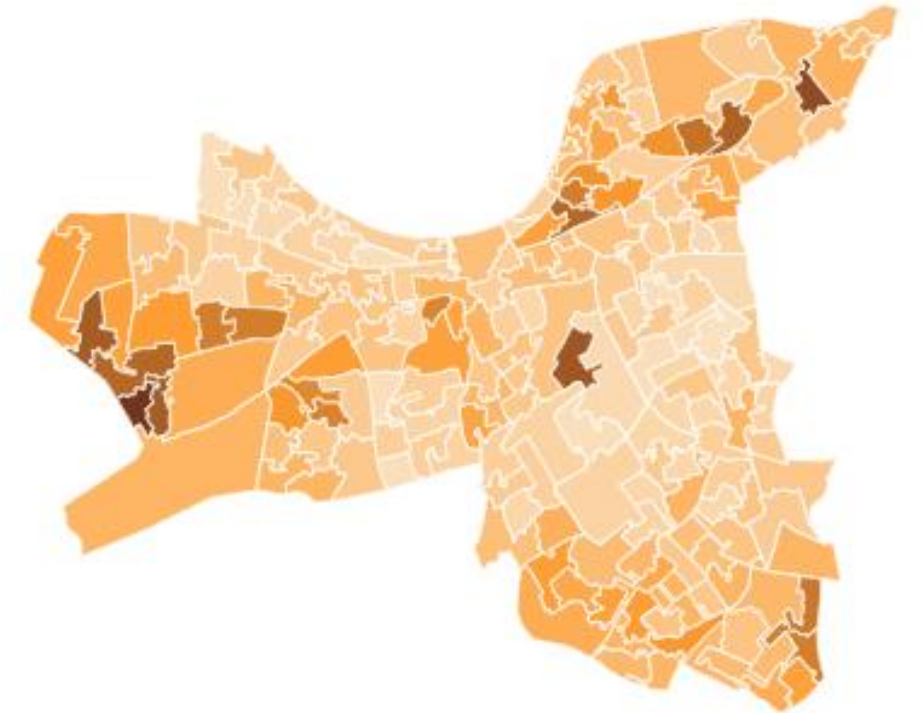
Claimant Count (people in receipt of unemployment related benefits)*, October 2025

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**.

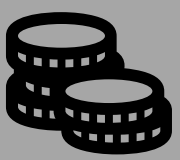


Source: DWP, October 2025 (via NOMIS) - [interact with the data via the DataWand Cost of Living dashboard](#)

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



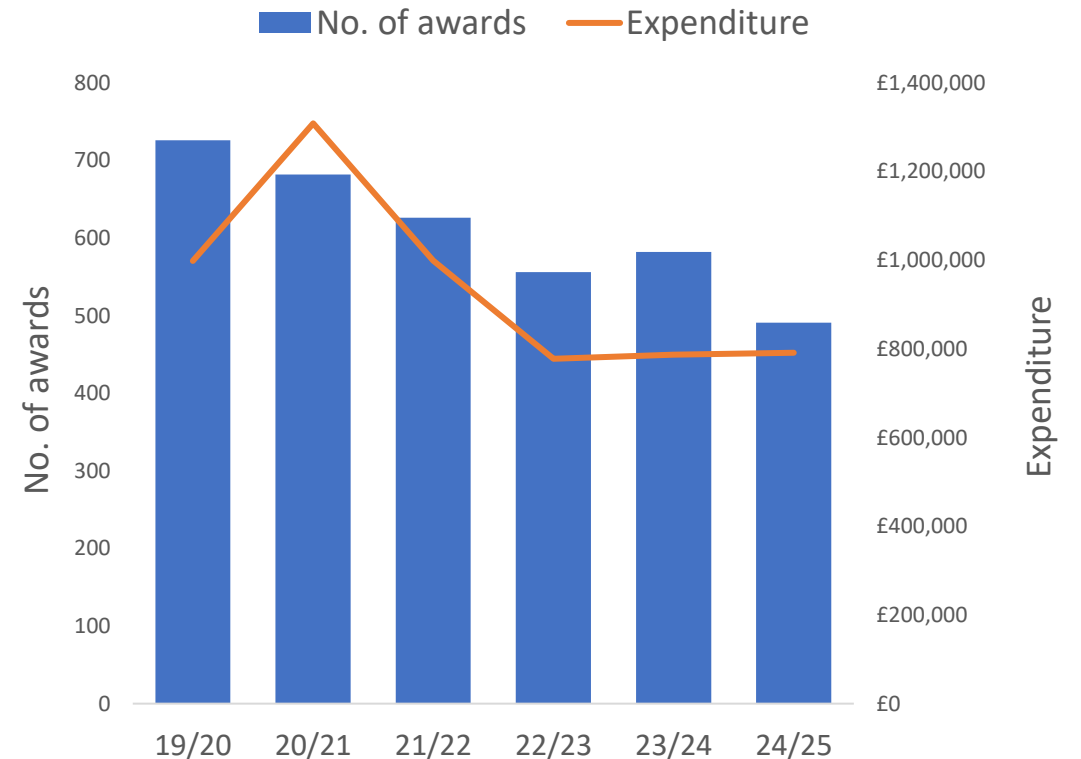
491

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

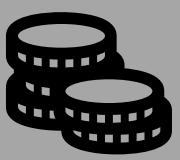
- Wandsworth awarded the 11th lowest number of DHPs in London Boroughs in 2024/25.
- The number of DPHs awarded in 2024/25 was -16% lower than the previous financial year.

** 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.*

Use of Discretionary Housing Payment (DHP) funds in Wandsworth by financial year



Source: [Discretionary Housing Payments statistics - GOV.UK](https://www.gov.uk/discretionary-housing-payments-statistics)



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



It is estimated that around 2,600 households have a monthly cash shortfall in October 2025, once all outgoings are considered (14% of low-income households) – this around 250 more households than in October 2024*. There are higher concentrations of these households in Roehampton and Falconbrook and around 800 of those with a cash shortfall already have arrears with the council (inc. Council Tax, Rent and Housing Benefit overpayments).



Overall, around 3,900 low-income households have arrears with the council, with around 38% 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**
- **26% 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** – 45% 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), October 2025; Figures rounded to the nearest 100

** These trends can be affected by households entering and leaving the system each month*



So far in 2025 the total number of clients visiting citizens advice for 'Cost of Living' related issues is +5% higher than the same period in 2024, with the level of support indicating a continuation of a 'new normal' of people struggling to make ends meet.



The top benefits and debt issues for Wandsworth clients in 2025 are Personal Independence payments and Energy debts, respectively.



So far in 2025 the total number of clients visiting citizens advice for Charitable support & Food Banks is +16% higher than the same period in 2024.



Those with **disabilities or long-term health conditions** make up almost **two thirds** of all clients in 2025.

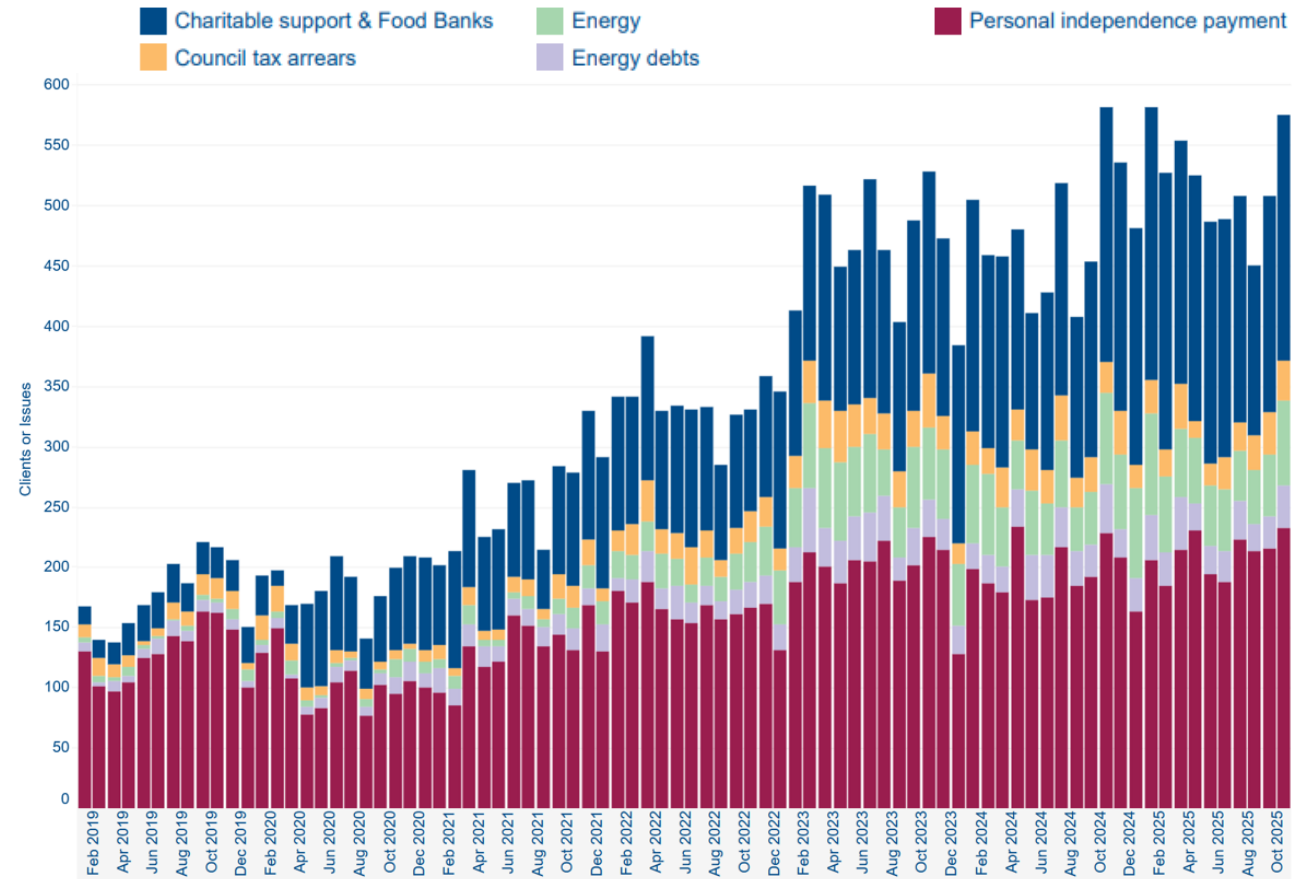


Single residents without children make up half of all clients in 2025 with the next largest group being single parents with dependent children (22%).



Council/ALMO Tenant households make up around a third 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



1,500

Warm packs distributed across the borough Sep 2025 to Dec 2025

75

Households receiving **Deeper interventions** across the borough Sep 2025 to Nov 2025

* *Deeper interventions include: Infrared heater, dehumidifier, electric throw etc. purchased after home visits*

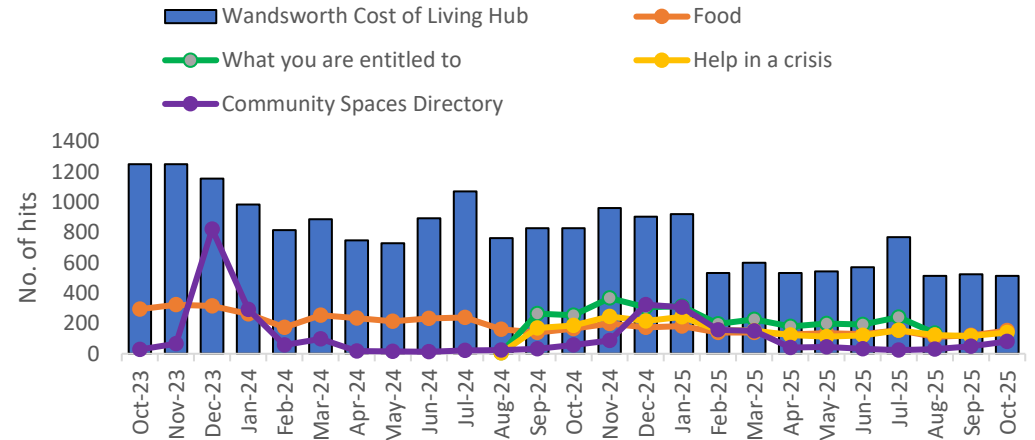


Visits to the Wandsworth Cost of Living Hub Webpage in October 2025 were -38% lower than October 2024. The 'Food' page has seen the largest number of hits over the latest three-month period.

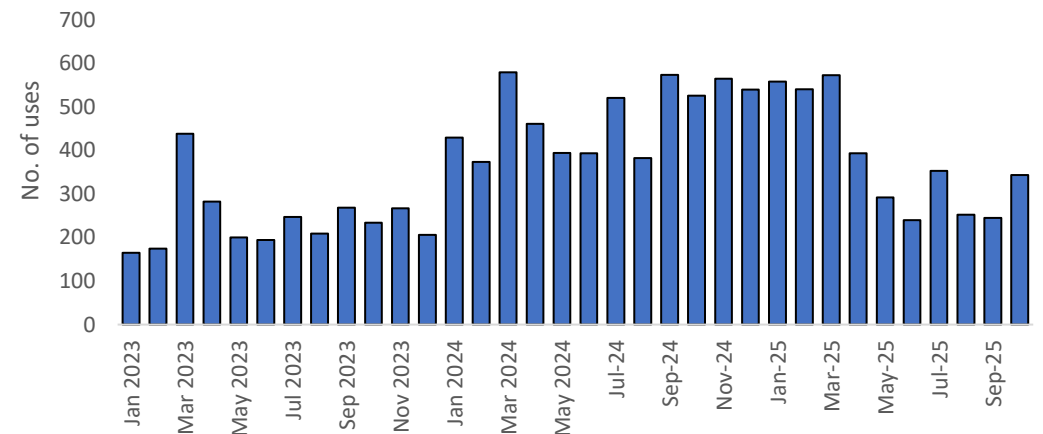


Usage of the Wandsworth Cost of Living Support Calculator has dropped off since March 2025 following higher usage through the end of 2024 and start of 2025. The average rate of people completing the form vs just starting the form for the last six-months is 60%.

Hits on Cost of Living hub and top pages



Uses of the benefits calculator on Wandsworth.gov.uk





Food – Free School Meals



9,730

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

Source: Department for Education

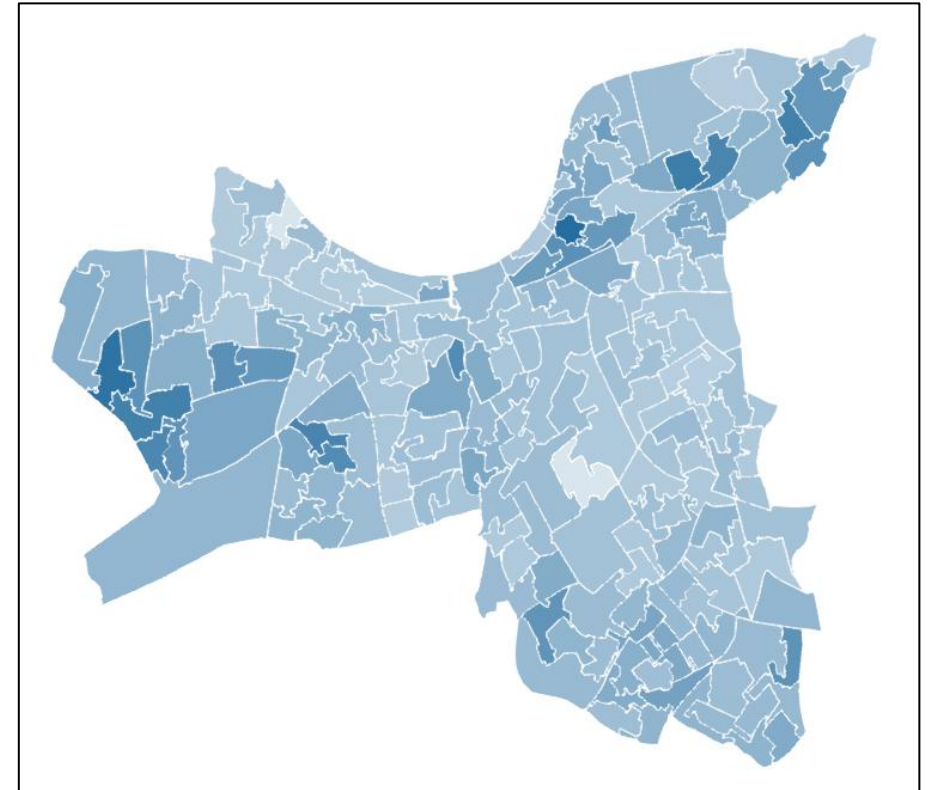
31% of pupils in Wandsworth are known to be eligible for **Free School Meals** – ranking **11th highest** of 32 London boroughs. The **proportion eligible has increased** from 28.8% in 2023/24 to 30.5% in 2024/25.

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 58% in areas with higher deprivation** (based on the 2025 Indices of Multiple Deprivation).

*Internal data suggests that this number now stands at approximately 10,300 in Summer 2025.

Pupils registered for free school meals at schools in Wandsworth



Source: Internal data, Summer 2025

Pupils have been equally apportioned to all addresses they are registered at.



Food – Local Food bank data



12,637

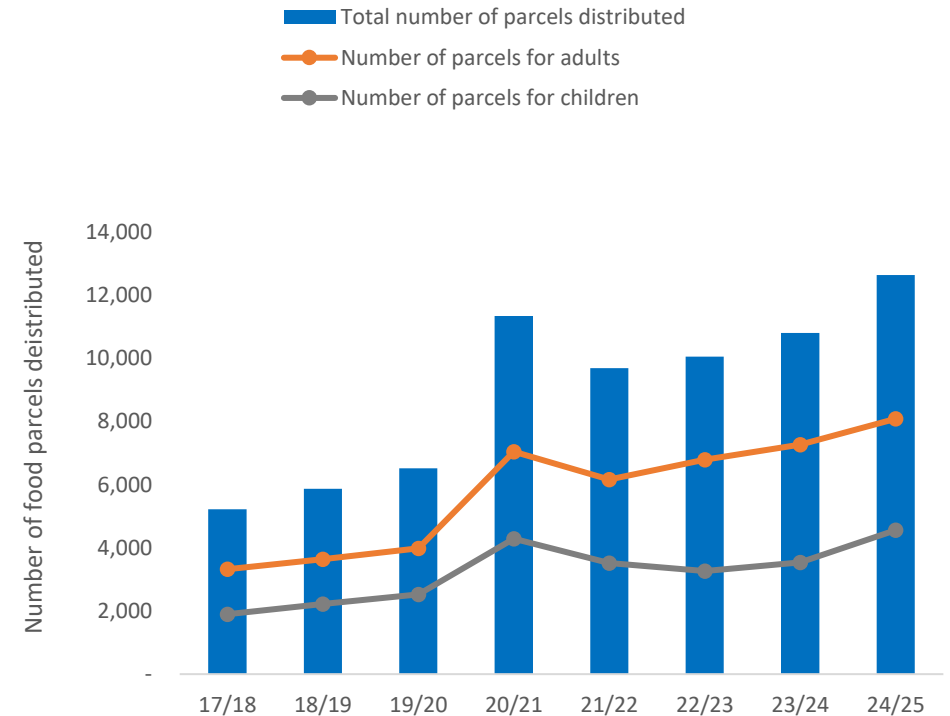
Number of Trussell Trust food parcels distributed from Wandsworth centres in 2024/25

- 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 Trussell 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*

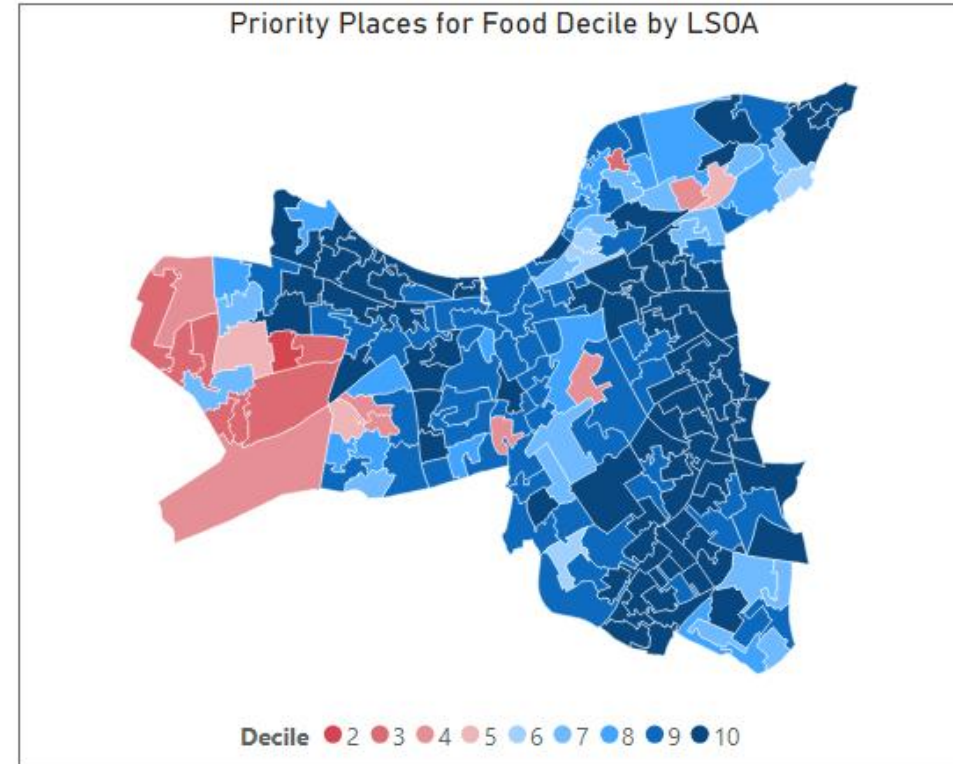
Estimated number of people potentially without access to cheap, healthy and sustainable sources of food.

**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**.

Priority Places for Food Index Version 2.1 (July 2024)



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



1,522

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

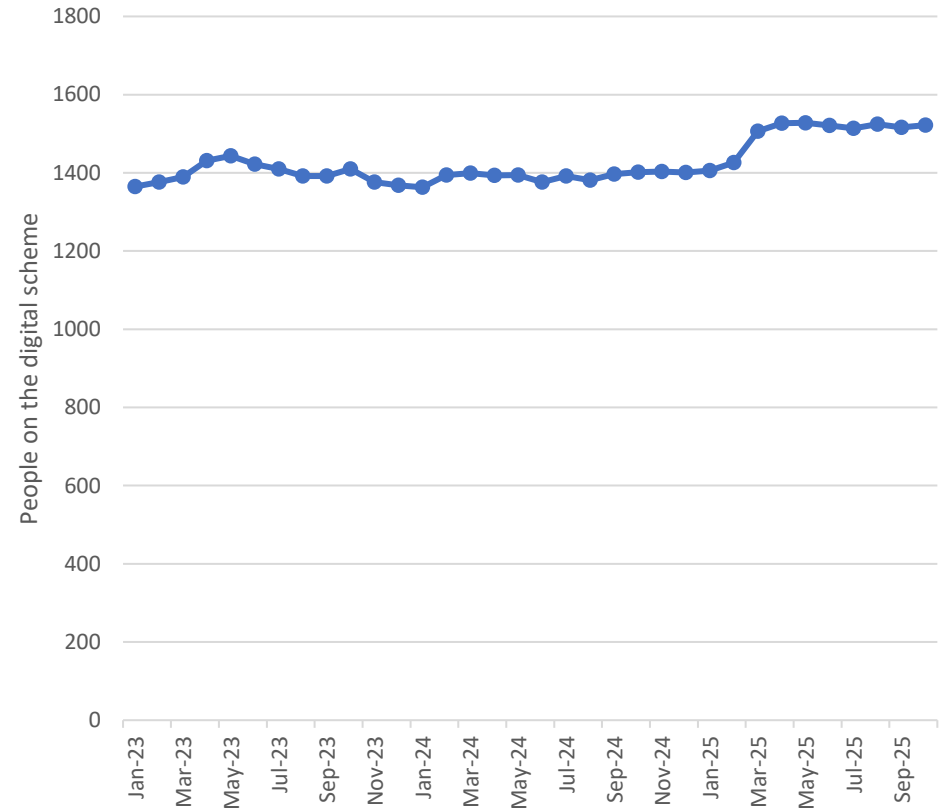
* Digital data is based on individual people and is not the same as the number of families or households as there could be multiple beneficiaries living within one household. The data includes the number of people who are **on the digital scheme** (formerly entitled beneficiaries).

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.

Number of people on the Digital Scheme for Healthy Start Vouchers in Wandsworth



Source: [NHS](#), 2025



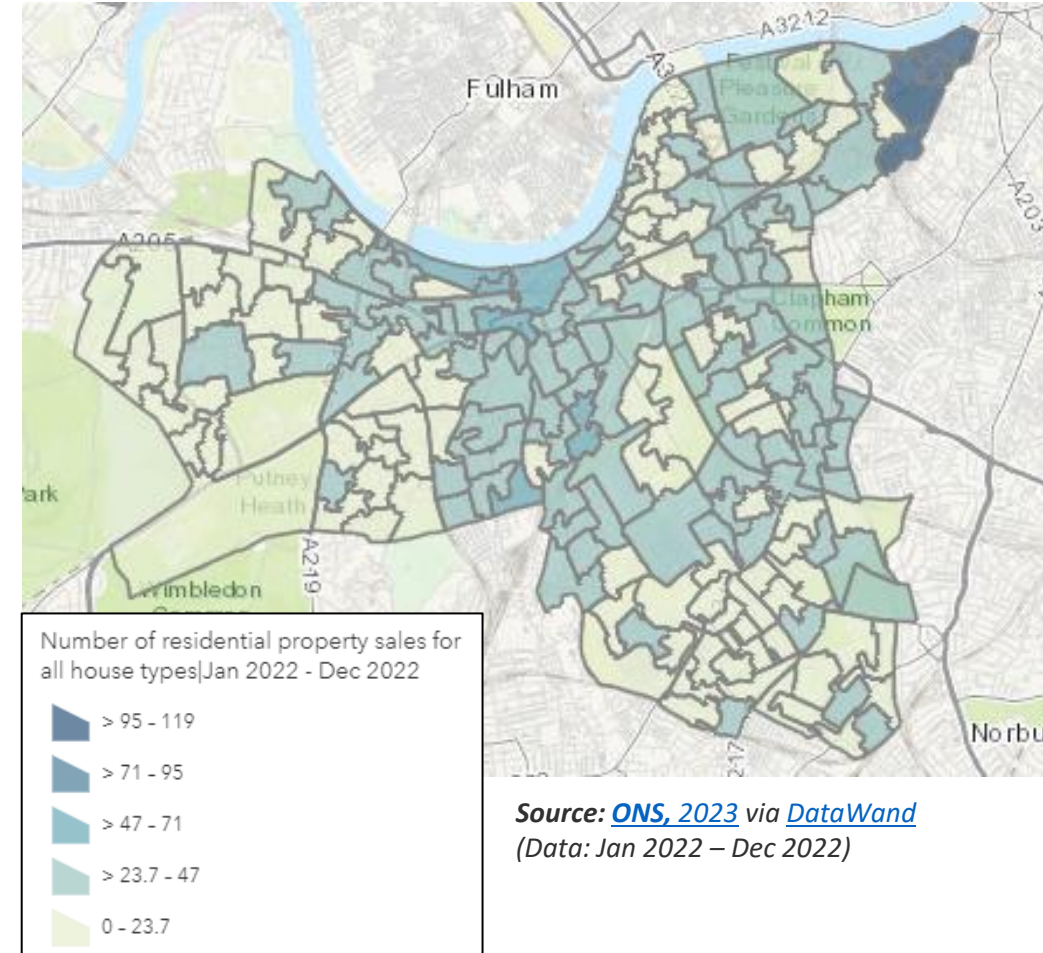
Housing – Sales & Mortgages



Over the last 10 years, Wandsworth has regularly seen 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 sales to the year ending March 2025 being over 4,600.

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%.





Housing – Mortgages



33,915

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

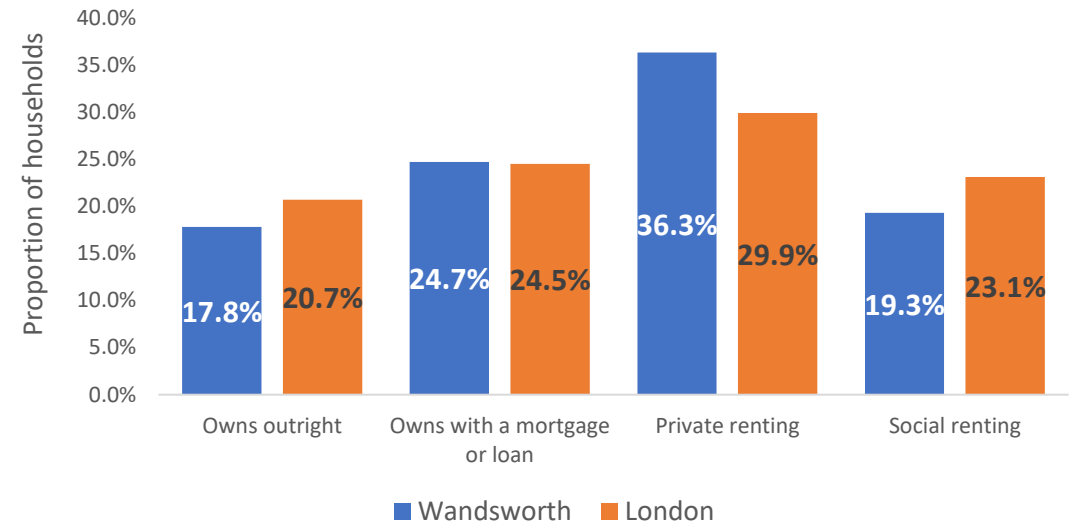
*Source: *Census 2021 TS054* - Tenure

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 August 2025 is the **8th 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.

Tenure of Households in Wandsworth (2021)



Source: *Census 2021 TS054* - Tenure

Housing type	Wandsworth median sales price	London median sales price	% of London median
Detached	£2,172,500	£880,000	247%
Semi-detached	£1,450,000	£615,000	238%
Terraced	£1,000,012	£585,000	171%
Flat/maisonette	£525,000	£440,000	122%

Source: [ONS](#), data for year ending September 2025



Housing – Private Renting



49,830

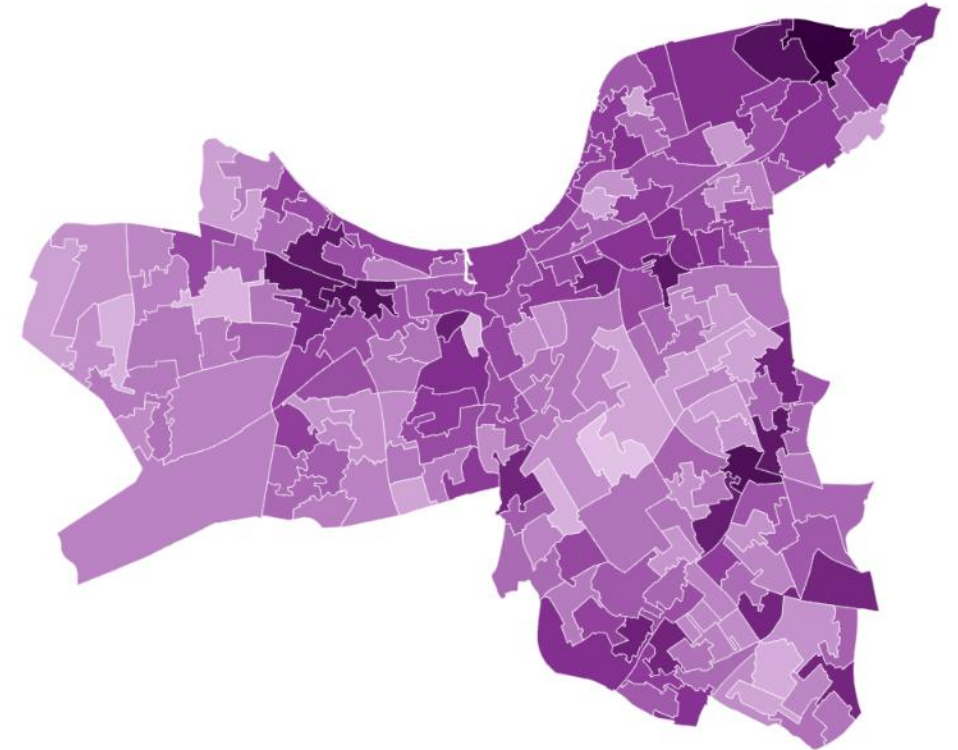
Number of **Households renting from private landlords** (March 2021 Census)*

*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



£2,535

Average monthly rent across all property types in September 2025

The annual change was +6.4% in Wandsworth for the 12 months to **June 2025** with rents around £153 more than a year previously.

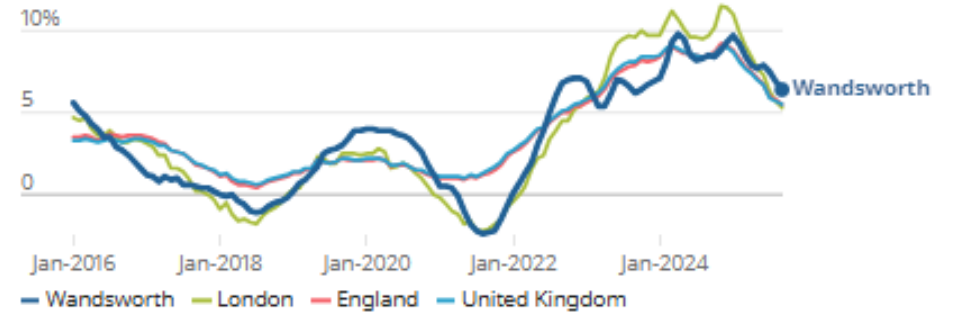
The rate of private rental annual inflation peaked at 9.8% in April 2024 and in September 2025 is -3.3pp lower than at the start of the year (9.7%).

The average [asking rent for properties new to the market](#) hit a new record at £2,736 across **London** and £3,220 in **Inner London** in Q3 of 2025 – an annual increase of +1.6% for London and +1.4% for 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 September 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



26,544

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

**Source: Census 2021 [TS054](#) - Tenure*

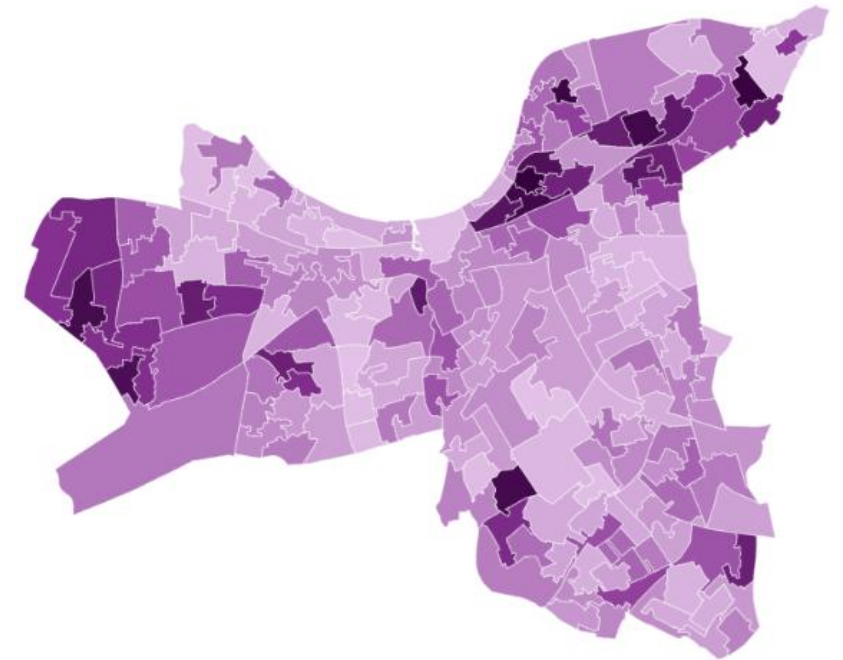
The total estimated social rented dwellings has remained steady over the last 8 years. In Wandsworth it is estimated **19%** of dwellings are social rented (London 23%).

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



156

All claims registered in Wandsworth in Q3 of 2025

119

All repossessions (inc. mortgages) in Wandsworth in Q3 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.

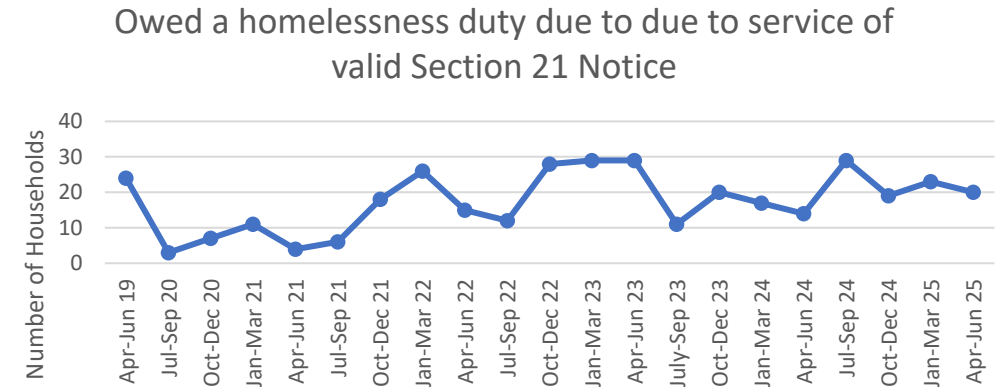
Repossessions paused during the pandemic from March 2020 to April 2021. In Q3 of 2025 there is a reported spike in repossessions, however claims can take some time to work their way through the system so these may relate to claims from a couple of years ago following higher numbers of claims in late 2022 / early 2023.

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

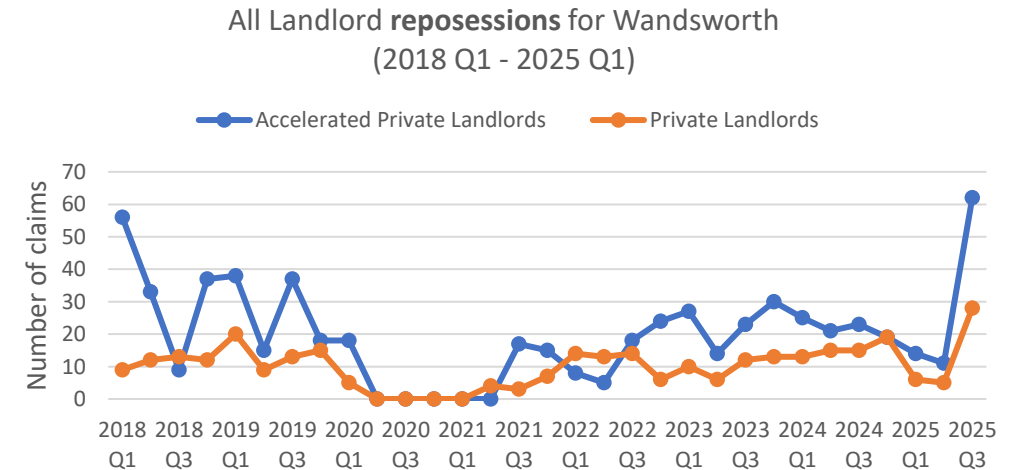
75

people seen rough sleeping by outreach services Jul-Sep 25

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



10,352

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

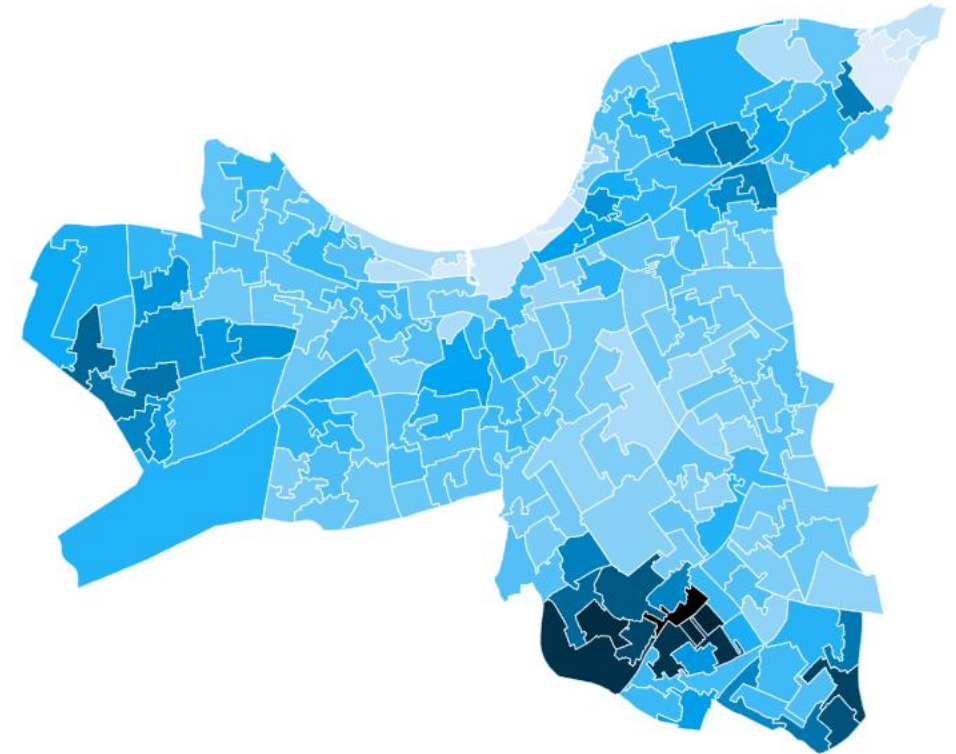
According to the department for Business, Energy & Industrial Strategy (BEIS), Wandsworth has one of the **lowest** percentage of fuel poor households in London at **7%** of the borough.

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.

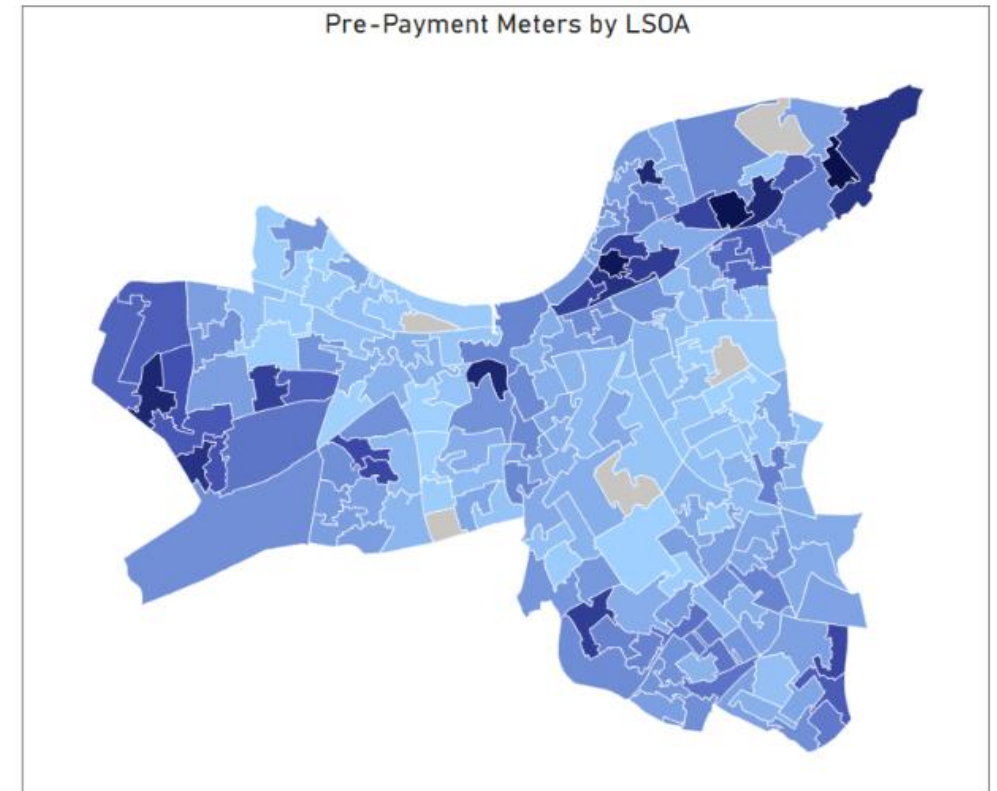
In July 2023, the government scrapped the charge on prepayment meters so these [households will no longer pay more for their energy than direct debit customers](#). This change helped save on average £21 a year.

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



50,396

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

11,502

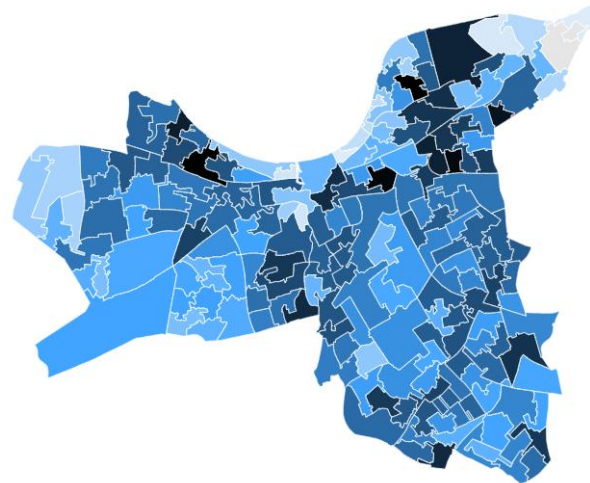
Low energy efficiency homes with **E-G** certificates across Wandsworth*

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

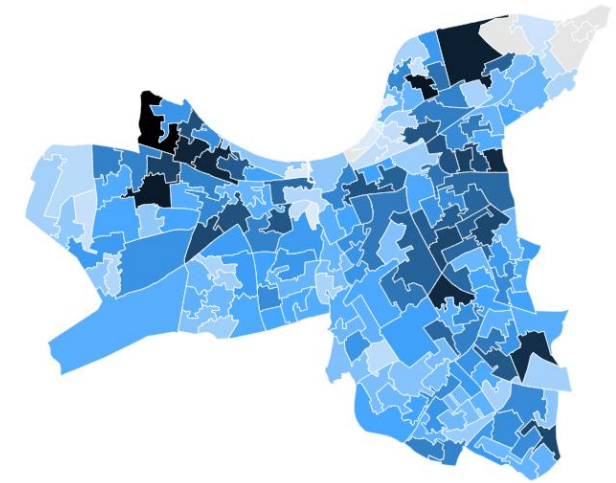
For the properties in the borough that have an EPC certificate the proportional breakdown is:

- 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 September 2025. - [interact with the data via the DataWand Cost of Living dashboard](#)



Transport – Public Transport Accessibility

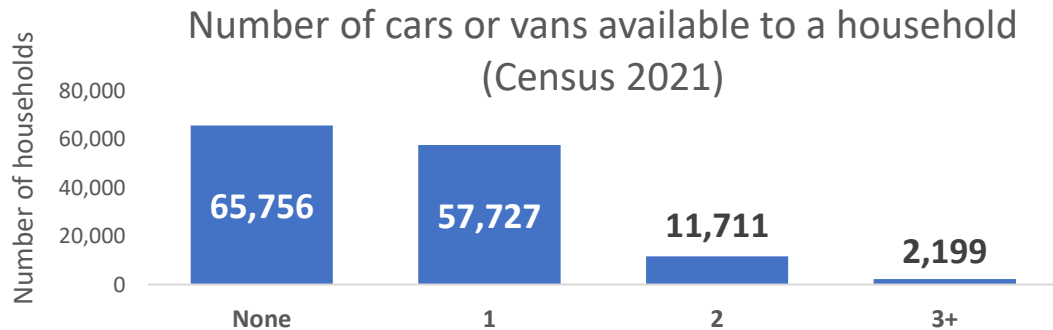


Approximately half of the borough is generally well connected. But the [Public Transport Accessibility Levels \(PTALs\)](#) place a large volume of some of the **more deprived areas of the borough including Roehampton, Furzedown, West Hill and West Putney** within in the **least accessible** PTAL categories.

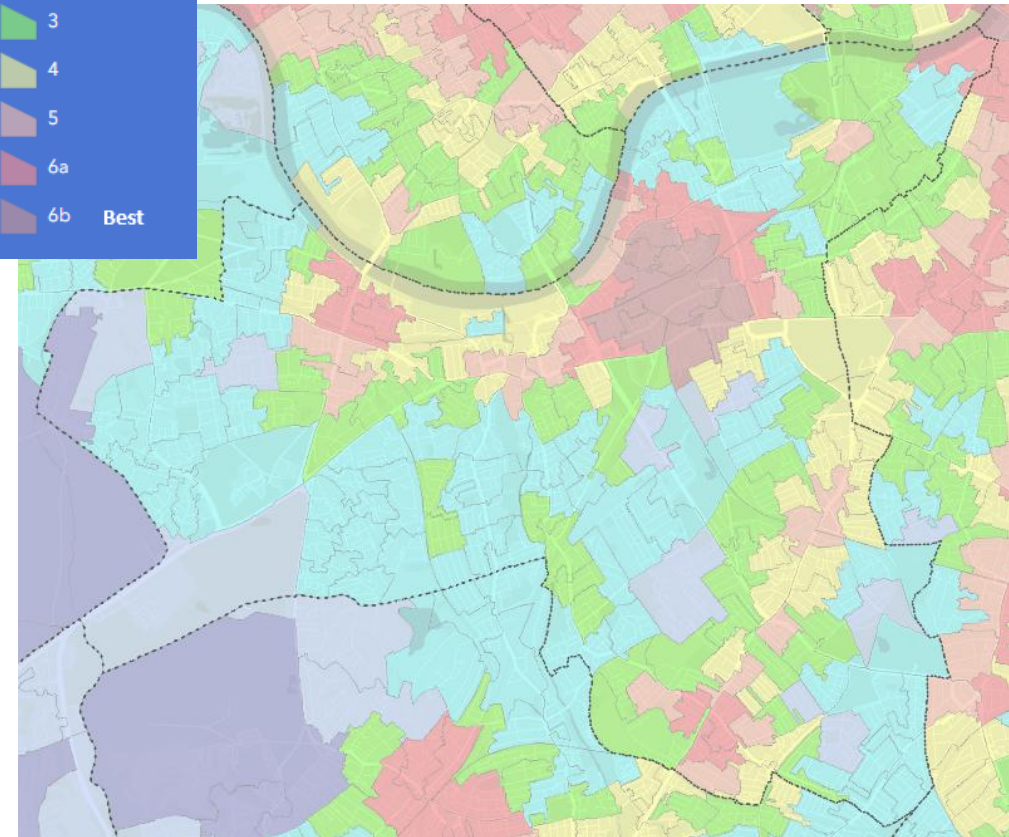
PTALs are likely to impact access to employment options, essential goods (e.g. grocery options) and services – especially for households without access to a vehicle.

[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](#) 2023

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 \(GLA 2022\)](#)