The Salvation Army UK and Ireland

Holding On at All Costs

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1. EXECUTIVE SUMMARY

Maintaining a home should be affordable for everyone. A safe, stable and liveable home is one of the foundations people need to live with dignity, raise children, recover from setbacks and plan for the future. This report shows that foundation is being weakened for many renters across Great Britain. Housing pressure is no longer only about rent. It is about the full cost of keeping a home going, including rent, council tax, utilities, digital access, repairs, furniture, white goods, flooring, moving costs and the basic items needed for daily life.

The Salvation Army's housing-cost basket shows that these costs have risen sharply. Between January 2019 and June 2026, our UK housing basket increased by 38%, above overall CPIH inflation. Utilities rose by 60%, council tax by 43%, set-up costs such as furniture, flooring and white goods by around 43%, and rent and related charges by 31%. Over the longer term, housing-related costs have also outpaced some forms of support. By June 2026, our housing basket had increased by 54% since January 2014, compared with around 37% for Local Housing Allowance and 36% for the Universal Credit standard allowance for a single person aged 25 or over.

To understand how renters are experiencing these pressures, The Salvation Army commissioned YouGov to survey 1,100 renters aged 18 and over across Great Britain. Based on our analysis of Census data, the findings relate to an estimated population of around 16.5 million adult renters. The survey found that 72% of renters said rent was harder to afford than in 2019, while 81% said utility bills were harder to afford. In the previous 12 months, 55% had struggled with gas and electricity, 54% with an unexpected housing-related cost, 48% with rent and 46% with council tax.

Our further analysis shows that these pressures overlap. Around 75% of renters struggled with at least one core housing-related cost in the previous year, while almost half (48%) experienced severe housing stress, meaning they struggled with four or more housing-related costs. Around 63% experienced cumulative burden, meaning housing pressure was affecting three or more areas of their lives, not just their finances. These pressures were especially high among lower-income renters, renters receiving benefits, renters receiving disability benefits, social renters and families with children, but they were not limited to these groups. Around 45% of working renters also experienced severe housing stress.

The consequences go far beyond finances. More than half of renters cut back on heating (53%), more than a third cut back on other essentials (36%), around one in four skipped meals (25%) and a similar proportion sold belongings (27%). Around half of renters had experienced physical or mental health problems linked to their living situation (52%), and almost one in five had experienced relationship breakdown (18%). Some renters also reported more acute coping responses, including food bank use, high-cost credit, shoplifting or selling content on adult subscription sites.

These findings show how housing pressure can deepen poverty and increase the risk of homelessness. When the cost of maintaining a home absorbs too much of a household's income, people are forced into decisions that erode dignity, health, relationships and hope. Preventing homelessness therefore starts earlier than the point of eviction or rough sleeping. It means reducing poverty, strengthening incomes and making the full cost of maintaining a home affordable.

The Salvation Army is calling for national and devolved government action to reduce the cost of maintaining a home, strengthen social security and prevent debt and housing pressure from escalating into crisis. In particular, governments should:

- restore Local Housing Allowance to at least the 30th percentile and keep it uprated;
- reform Universal Credit so the basic rate covers life's essentials, beginning with a minimum income floor and moving towards an Essentials Guarantee;
- remove the five-week wait for the first Universal Credit payment;
- reduce rapid and escalating debt collection by local and central government;
- strengthen Breathing Space and Statutory Debt Repayment Plans, including by widening access for people with mental health needs;
- invest in more housing, especially social housing;
- improve access to grants and support for move-in costs and essential household items.

A home should support people to live, not force them into poverty to keep it. This report shows that too many renters are holding on at all costs.

2. FOREWORD

The Salvation Army has served alongside people experiencing poverty and hardship for more than 160 years. Our Christian faith calls us to recognise the God-given worth of every person, meet immediate need and seek justice and reconciliation so that people can live with dignity, hope and purpose. Across our churches, community centres and specialist services, we see how the pressure of maintaining a home reaches into every part of life. It affects people's health, relationships, finances and hopes for the future, and can contribute to debt, addiction, poverty and homelessness.

Our presence in communities across the United Kingdom and Ireland gives us a distinctive view of these challenges. We see that they rarely occur in isolation, and that housing pressures can deprive people not only of essentials, but of security, belonging, opportunity and control over their lives.

Our mission calls us to stand with the people who are the most marginalised and excluded, ensure their experiences are heard and use our prophetic voice to challenge injustice. This report therefore asks not only how people can be supported through hardship, but why they are being placed in it and what needs to change.

The Salvation Army will continue to provide practical help, friendship and hope. But crisis support cannot become a substitute for fair systems. Governments at all levels must lead the way, working with the faith and charity sector, communities and wider society to ensure that everyone can afford not simply a roof over their head, but a safe, secure and dignified home from which they can build a life. We all have a part to play.

Lt. Colonel Nick Coke, Secretary for Communications & Territorial Co-ordinator for Justice and Reconciliation

"I'm pleased to have co-authored this report because a stable home is a foundation for a decent life, providing security to work, raise children and plan for the future. Without it, poverty deepens, dignity is eroded and hope fades. Health suffers, relationships strain and people face impossible choices. Government cannot tackle society's stubborn problems without making homes affordable."

Josh Adcock, Policy Analyst for Poverty, Employment and Social Security

"The best way to eliminate homelessness is to prevent it in the first place. That is why I am so pleased to have co-authored this report that shines a light on the experiences many people who are now living with homelessness faced before they went through the trauma of losing their home. This report serves as an important reminder of the immense toll housing costs can have on an individual and their family and the vital need for government intervention."

Jez Bushnell, Policy Analyst for Homelessness and Addiction

3. INTRODUCTION

While policy conversations often categorise different people in clear, individual groups, the truth is that many people interact with and experience different policy arenas all at the same time.

Across our work on debt, employment, homelessness and addictions, we see the same pressures appearing from different starting points. Our research on negative budgets in Scotland with our Debt Advice Service shows how gaps between income and unavoidable costs can affect dignity, wellbeing, family life and hope for the future.

Our research on real unemployment and evidence from our Employment Plus service suggest that housing, debt, health and caring responsibilities can shape whether people are able to move towards work.

Our research into 'Breaking the Cycle' in Scotland shows how conversations about homelessness often depend on addressing addiction and mental health challenges. **Upcoming work on rough sleeping will show** how the very experience of sleeping on the streets can lead to and exacerbate addiction.

This report adds a renters' lens to that wider evidence base – if we are to lift people out of poverty, prevent homelessness and support people with substance use, we must think about issues in a holistic way, recognising that maintaining a home is not only a financial issue about affording rent, but a foundation for stability, dignity and participation.

This report should not be read in isolation. A key part of this work is to highlight how issues around housing, health and wellbeing, addiction and debt all interact. For more information about our wider Policy work, please visit Campaigning and policy | The Salvation Army.

How We Conducted This Research

We use publicly available data to estimate the total number of renters in Great Britain, and to understand how the cost of maintaining a home has changed across the UK. We also commissioned a YouGov survey of renters across Great Britain aged 18 and over to understand how people experience these costs and what they do to cope.

Throughout the report, we refer to findings from the survey and The Salvation Army's further analysis of the survey findings. This included grouping related answers into cost domains, running four regression models and comparing experiences across different groups of renters.

These terms are explained below, with further details in Section 11 and the Technical Annex (available upon request: Public.Affairs@salvationarmy.org.uk).

Term used in this report		What we mean
Cost Domains	Financial cost	Difficulty in affording housing related financial costs such as rent and bills
	Material and living standard costs	Cutbacks or compromises that reduce on day-to-day living standards
	Health and wellbeing costs	Impacts on physical health, mental health and sleep
	Social and relationship costs	Impacts on relationships, including with family and friends.
	Longer-term life costs	Impacts on housing stability, risk of homelessness and future plans
	Trade-offs	Actions taken, or coping responses, to manage housing pressure
Regression Models	Severe housing stress	Whether someone struggled with four or more housing-related costs
	Cumulative burden	Whether someone experienced three or more of the six cost domains
	Acute financial/material coping	Whether someone reported on the sharper coping responses
	Wider personal harms/stress response	Whether someone reported wider harms, including health, relationship, sleep, social withdrawal, alcohol, drugs, or gambling responses
	Subgroup analysis	Breakdowns showing how housing pressure varied between different groups of renters

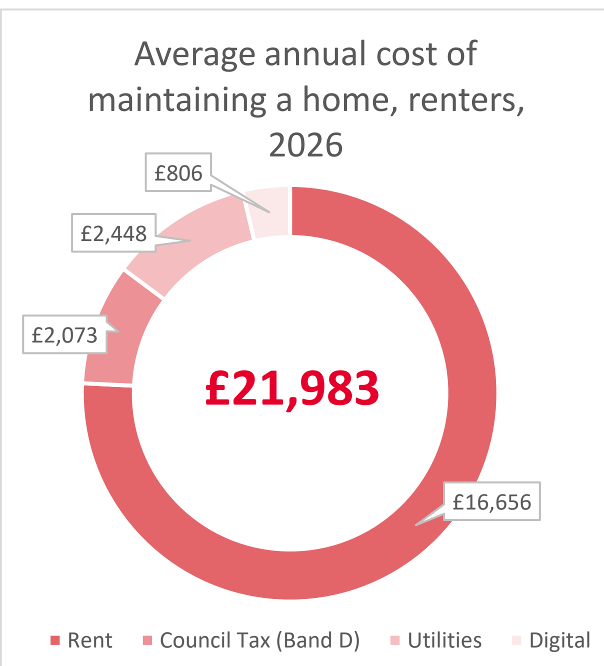
The survey sample was restricted to respondents in England, Scotland, and Wales, with Northern Ireland excluded due to sample size limitations. As Northern Ireland comprises approximately 3% of the UK population, a nationally representative sample of 1,100 respondents would include too few respondents from Northern Ireland to enable statistically robust analysis of the renter population within that nation.

4. THE FULL BASKET OF HOUSING- RELATED COSTS AND WHAT HAS CHANGED

Maintaining a home involves a much wider range of costs beyond those that easily come to mind – rent, council tax and energy bills. Alongside these core costs are other regular essential payments, such as broadband and mobile services, as well as often costly but less frequent expenses, such as replacing furniture and white goods when they break and covering the costs of moving or setting up a home. Of course, these less frequent costs can occur more often for those facing housing instability and homelessness.

Many of these costs are unavoidable. A household may be able to delay replacing a sofa or washing machine for a period, but eventually these items need to be repaired or replaced. For many, this may mean taking on debt. Digital services are now essential for everyday life, from applying for jobs and benefits to accessing banking, healthcare and education.

We estimate that the recurring annual cost of maintaining a home for renters in 2026 is around £22,000. Figure 1 shows this annual total alongside examples of less frequent items and set-up costs that can come with maintaining a home. These costs can quickly add up, especially when several are needed at once, and can still cause a financial shock when they are spread out. Online listings from well-known UK retailers suggest a standard washing machine may cost £200–£500, a fridge-freezer £300–£500, a three-seater sofa £600–£1,400, and a basic dining table from around £170, not including chairs. Online tradesperson directories suggest basic flooring and installation, excluding underlay, can start from £150 for a straight staircase and £250 for an average-sized living room or kitchen.



Annual bills are only part of the story.

A typical renter may face recurring costs for rent, council tax, utilities and digital access.

Other costs are harder to put a price on:

- furniture
- white goods
- flooring
- curtains
- moving costs
- deposits and rent in advance

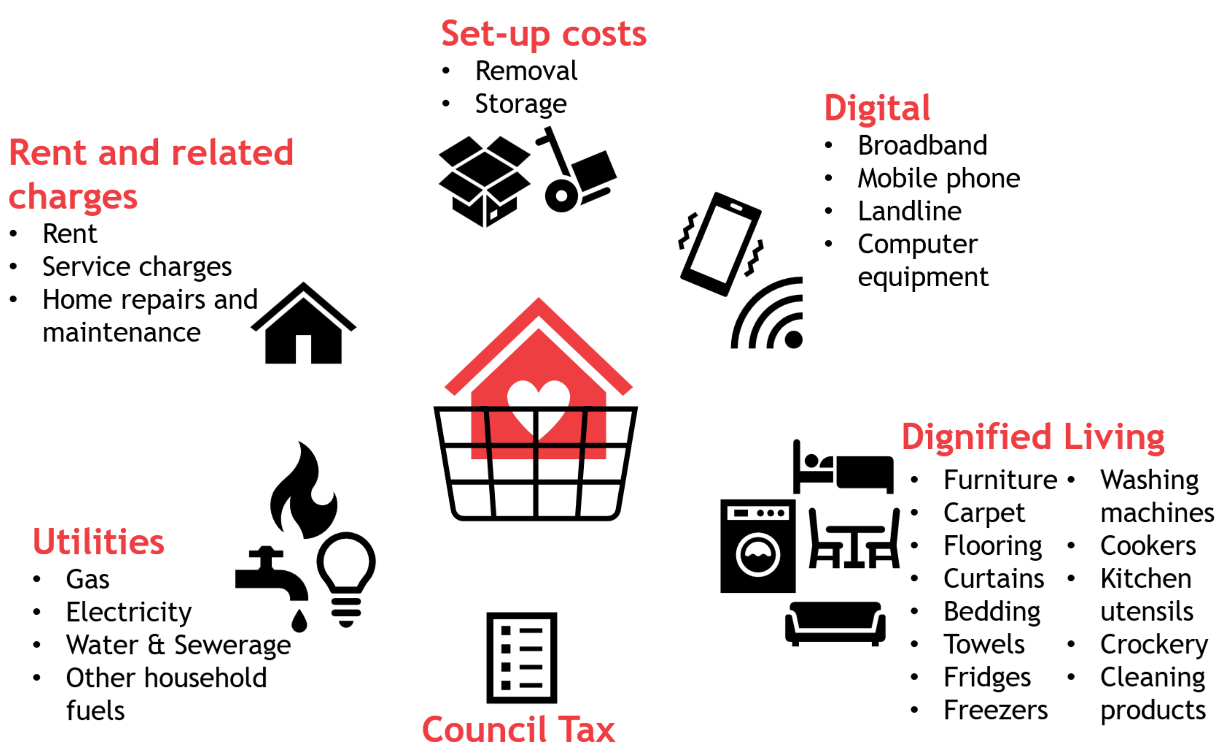
These may be less frequent but can be large and unavoidable. For those facing housing instability, these costs can be more frequent.

Figure 1 – Estimated annual cost of maintaining a home for renters in 2026. Sources: Private Rent, UK, July 2026 (ONS, 2026); Council Tax, average GB, 2026-27 (MHCLG, 2026; Welsh Government, 2026; Scottish Government, 2026); Utilities, GB average, 2026: Gas and Electric, price cap, June – September 2026 (Ofgem, 2026), and Water, 2026 (Water UK, 2026; Scottish Water, 2026); Digital, UK average, 2026: Broadband and Mobile (Uswitch, 2026)

Official inflation measures capture some important housing-related costs, including rents, council tax, water charges and home maintenance. However, they were designed to measure changes in prices rather than the full cost of obtaining, maintaining and living in a home. As a result, costs such as digital connectivity, furniture, household appliances and moving costs are largely excluded.

To better reflect these realities, we have developed a custom housing-cost basket. It uses publicly available inflation data but focuses on the goods and services people need to obtain, maintain and live in a home with dignity. This goes beyond standard measures of housing costs by capturing a broader range of costs associated with obtaining, maintaining and living in a home.

The infographic below explores what we include in our custom housing-cost basket. Further details of the basket, its components and methodology are provided in Section 11.



Every category included in The Salvation Army's housing basket has become more expensive since 2019, although some have risen much faster than others.

Utilities have seen the largest increase, rising by around 60% since January 2019. Council tax has increased by 43%, while set-up costs have increased by around 43% and dignified living costs, including furniture, white goods, flooring and other household essentials, by around 28%. Rent and related charges have risen by 31%, while digital costs have increased by more than a third.

Our UK housing basket increased by 38% between January 2019 and June 2026. This means the typical bundle of housing-related costs was more than a third higher in 2026 than it was before the pandemic. This increase is higher than overall CPIH inflation over the same period and slightly higher than the official CPIH measure of housing-related costs. Figure 2 and Table 1 show that housing pressures are not being driven by a single cost. Instead, households are facing increases across a range of costs needed to maintain a safe, stable and liveable home.

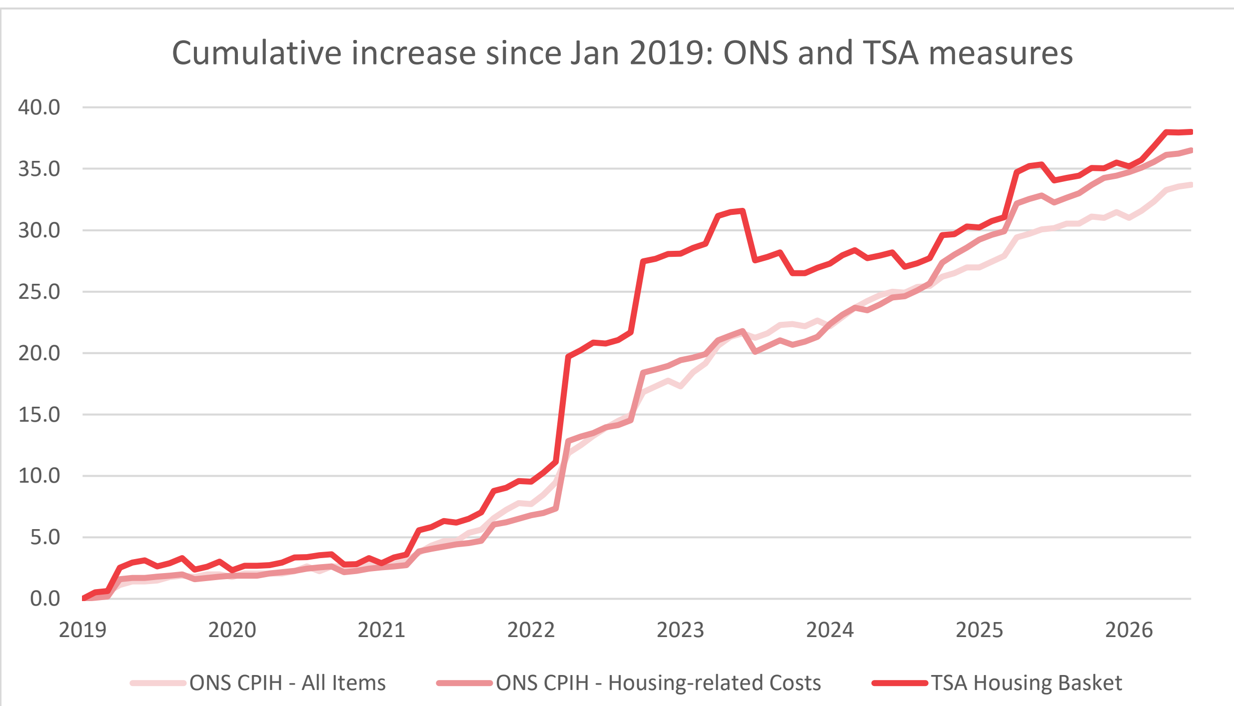


Figure 2 – Cumulative increase since 2019: official inflation measures and TSA custom housing costs basket. Source: TSA analysis of Consumer price inflation time series (ONS, 2026).

	Inflation Measure / Category	Cumulative increase since Jan 2019 (%)
2026 JUN	TSA Rent and related charges	31.3
2026 JUN	ONS Council Tax	43.0
2026 JUN	TSA Utilities	59.7
2026 JUN	TSA Digital	34.3
2026 JUN	TSA Dignified living	27.6
2026 JUN	TSA Set-up costs	42.7
2026 JUN	**TSA housing basket**	**38.0**
2026 JUN	**ONS CPIH - all items**	**33.7**
2026 JUN	**ONS CPIH - Housing-related costs**	**36.5**

Table 1 - A breakdown of TSA's housing basket measure, compared with official ONS measures. Measures prefixed with TSA use ONS data and weighting but are custom constructs. Measures prefixed with ONS are official inflation measures. Source: TSA analysis of Consumer Price Inflation time series (ONS, 2026).

Comparing housing costs with income is difficult because households differ in their make-up, circumstances and sources of income. Earnings growth also varies between individuals depending on factors such as age, occupation, hours worked and location. No single measure can capture every household's experience.

We have selected a small number of common income and support measures for some of the largest claimant groups to compare with costs included within our housing basket. They provide an indication of how housing-related costs have changed relative to wages, social security and housing support.

Figure 3 compares these increases with changes in income and state support. While earnings have generally increased in line with, and in some cases ahead of, housing-related costs over time, growth in support through Universal Credit (UC) and Local Housing Allowance (LHA) has been much weaker.

By June 2026, our housing basket had increased by 54% since January 2014, compared with around 37% for LHA and 36% for the UC standard allowance for a single person aged 25 or over (see Figure 3). Several working-age benefits were frozen or not uprated in line with inflation during the mid-2010s. This helps explain why some forms of support have failed to keep pace with housing-related costs.

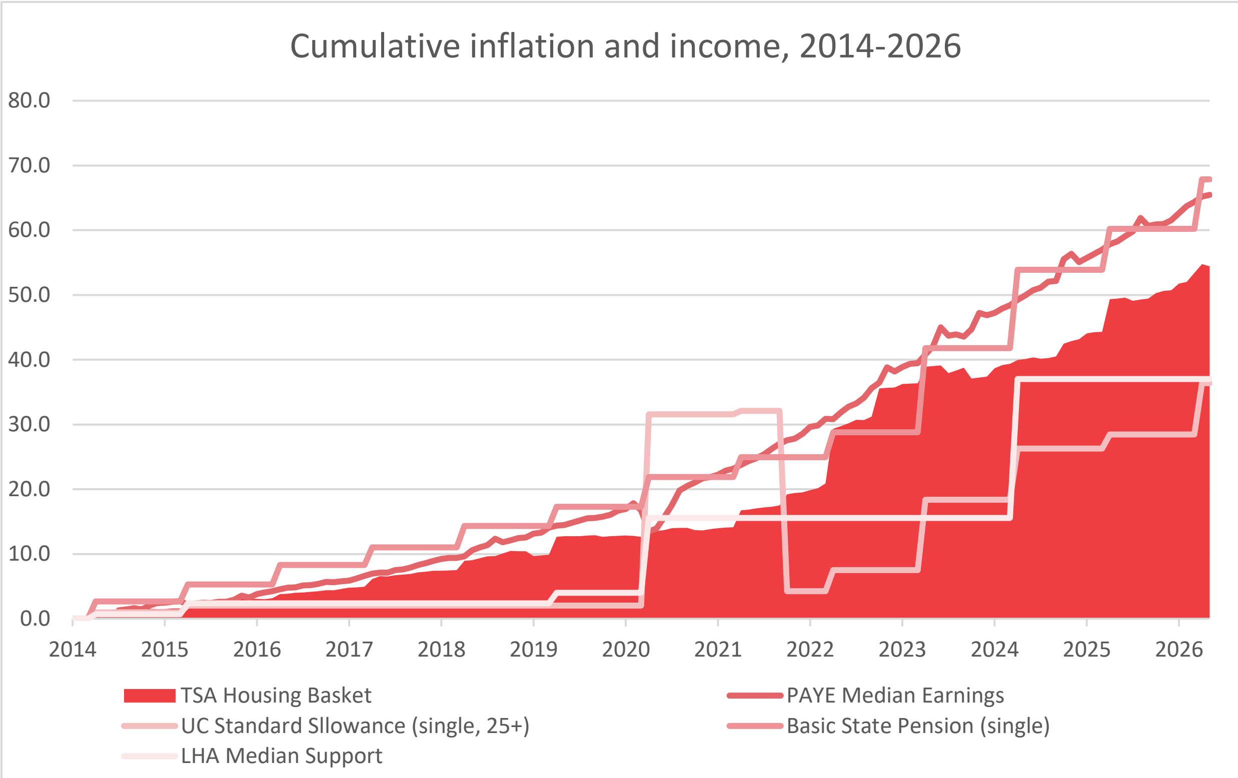


Figure 3 – Cumulative increase since 2014: official inflation measures and TSA custom housing costs basket. Source: Earnings and employment from Pay As You Earn Real Time Information, UK (ONS and HMRC, 2026), Abstract of DWP benefit rate statistics 2025 (DWP, 2026) and Benefit and pension rates 2026 to 2027 (DWP, 2026). *Local Housing Allowance (LHA) is shown as the median cumulative change across all Broad Rental Market Areas and bedroom entitlement categories in Great Britain. LHA rates are set annually and represent housing support rather than housing costs. See Section 11 for further details.*

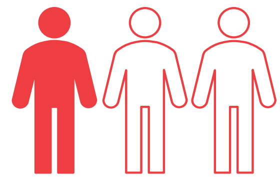
5. MAPPING 'COSTS'

An important part of this research was to understand trends in housing costs, the impacts of these costs and how they have changed, and what steps people are taking to manage them.

We commissioned YouGov to survey renters across Great Britain[1] so we could better understand how people are experiencing the cost of maintaining a home - their fears, the ways they cope, the impact on their lives beyond finances, and what support they think would help. This section reports those headline findings, alongside our analysis that examines the findings in greater detail.

[1] This research was originally intended to cover the United Kingdom, but due to research limitations, we have been unable to extract survey findings at a UK level.

Based on our analysis of Census data, these survey findings relate to an estimated population of around 16.5 million adults aged 18+ living in rented households in Great Britain. This means that even small percentages can represent large numbers of people. See Section 11 for further details.



Around 1 in 3 (16.5 million) adults aged 18 or over live in rented housing

We used regression models to examine four specific outcomes - severe housing stress, cumulative burden, acute coping responses and wider personal harms. These models support the report's interpretation but do not replace the headline survey findings. We also examined how these pressures varied across different groups of renters, including by age, gender, income, tenure, household composition, family status, benefit receipt and work status.

The cost of maintaining a home

The headline survey findings show that renters are struggling with the direct costs of maintaining a home outlined in Section 4 - rent, council tax, utilities, digital costs, repairs, furniture, white goods and other basic household items.

Overall 63% of renters experienced overlaping pressures (three or more cost domains at the same time)

75% of renters experienced direct financial pressures

69% experienced material or living standard pressures

59% experienced behavioural or coping pressures

46% experienced wellbeing or health pressures

36% experienced longer-term life impacts

32% experienced social or relational pressures

The survey findings reveal that these pressures are affecting living standards, physical and mental health, relationships, stability and the ways people cope. This means 'cost' can manifest in many different ways. Our analysis groups findings together in these various forms of cost, with results indicating that these pressures overlap. Renters who are struggling with one housing-related cost are often dealing with several pressures at once, and these pressures can spill into many aspects of daily living.

At our core, we believe that everyone deserves to experience and live life in all its fullness. The underlying causes of financial hardship, poverty and homelessness are complex and constantly shifting in a fast-paced society. As such, we must look at these problems in a new way – it is right that we focus on financial costs, but currently the policy focus is narrow and siloed. This risks missing the wider cost of maintaining a safe, stable and liveable home. It misses the cumulative impact this has on individuals and their families – on their lives, happiness, hopes and aspirations.

5.1 Financial costs

The survey findings support what the public inflation data in the previous section show - renters are facing pressure from a wide range of housing-related costs, not just rent, and those costs have risen significantly across several areas at once.

This pressure has been growing since 2019, with around seven in ten renters (72%) reporting that rent was harder to afford than in 2019, while four in five (81%) said that utility bills were harder to afford.

Figure 4 shows that the costs renters struggled with most in the previous 12 months were gas and electricity (55%) and unexpected housing-related costs, such as replacing furniture or white goods (54%). Rent was more evenly split, with 48% saying they had struggled to afford it and 46% saying they had not. Council tax also leaned towards pressure, with 46% struggling compared with 39% who had not. For water and sewerage, broadband, mobile costs and repairs or maintenance, more renters said they had not struggled than had struggled, but substantial minorities still reported difficulty.

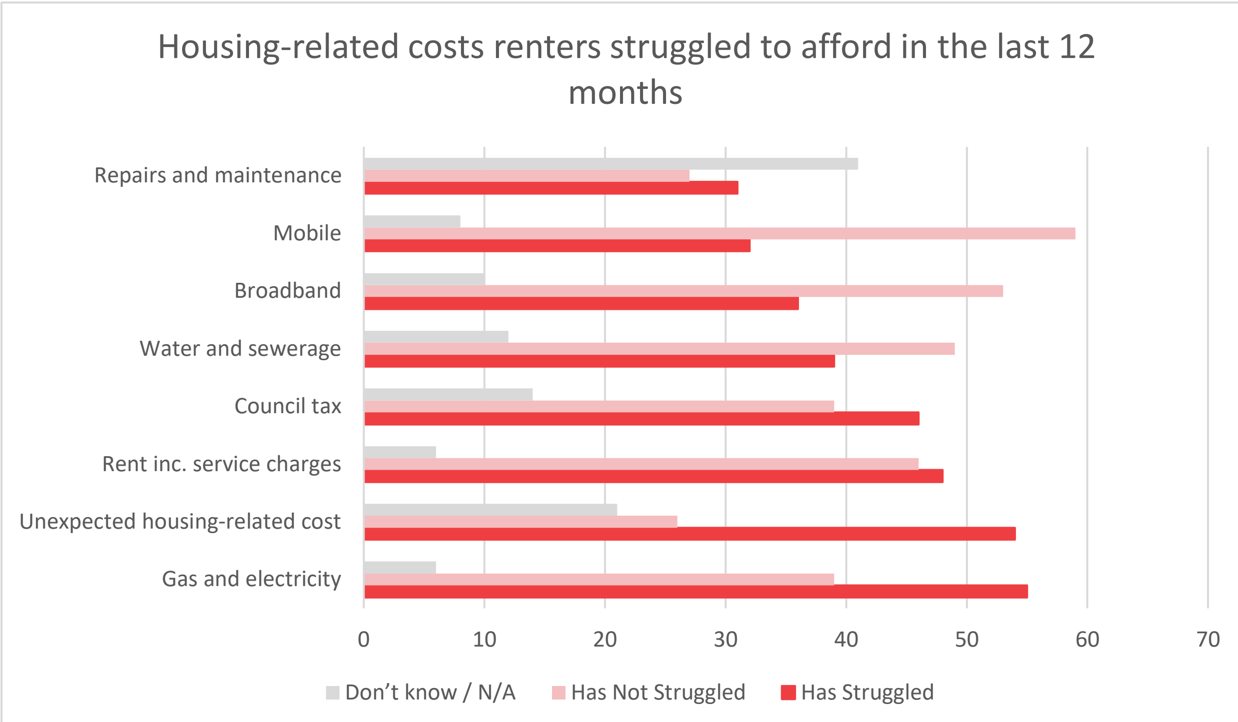


Figure 4 - Housing-related costs renters struggled to afford in the last 12 months, % of GB renters. Source: YouGov.

Looking ahead, the pressure appears likely to continue. Nearly two thirds of renters (64%) were worried about affording gas and electricity over the next year. More than half were worried about rent (56%) and council tax (53%).

Rent remains central to housing affordability, but the survey points to a wider set of unavoidable costs attached to maintaining a home. Renters are managing regular bills, essential utilities, digital costs and unexpected expenses at the same time.

Our additional analysis shows just how much these pressures overlap. Around 75% of renters struggled with at least one core housing-related cost in the previous 12 months, including rent, council tax, gas and electricity, water and sewerage, broadband, mobile costs or an unexpected housing-related cost.

Almost half of renters (48%) met our measure of severe housing stress, having struggled with four or more housing-related costs in the previous year.

Severe housing stress was especially high among lower-income renters: around 61% of renters in households with incomes below £15,000 and 62% of those with incomes between £15,000 and £24,999 experienced severe housing stress, compared with 29% of renters in households with incomes above £60,000.

Housing pressures were also greater among renters receiving social security support. Severe housing stress affected 57% of renters receiving any listed benefit, 62% of renters receiving Universal Credit or Housing Benefit, 65% of Universal Credit claimants and 58% of disability benefit recipients.

Tenure also made a difference. Severe housing stress affected 61% of local authority renters and 55% of housing association renters, compared with 40% of private renters.

Work and family status did not remove these pressures. Around 45% of working renters and 54% of renters with children experienced severe housing stress. This means direct financial pressures are often layered on top of existing economic disadvantage, while also affecting renters who may be missed by a narrow focus on unemployment or rent alone.

Rent remains important, but renters' experience of housing pressure is increasingly shaped by the combined cost of maintaining a home, rather than by any single bill. The financial consequences are often the most visible, but they are rarely the end of the story. When more of a household's income is absorbed by rent, utilities, council tax and other unavoidable costs, there is less flexibility elsewhere in their budget. The result is often a reduction in living standards, which is explored in the next section.

MARIA'S STORY, OLDBURY

Maria, 58, lives with her teenage son. After her husband died unexpectedly, she was left trying to keep their home, pay the bills and support her son through grief.

She says: "It was a real struggle returning home. My son was very close to his dad and he cried for a year. The worst thing was that I had to be strong. I didn't do the finances when my husband was alive, and I only knew how to pay the rent. I would think to myself 'what is going to happen?' I worked all day and then cleaned at night so we would survive."

Maria later lost her job and her mental health deteriorated. She says: "Until then, I had no time to grieve, I was on autopilot. At that point I grieved, and I had depression."

When her landlord decided they wanted the house back, Maria says: "I had no job and no home. Miraculously I negotiated a deal to rent from someone I knew who left all their furniture so I could sell furniture in our existing property to be able to buy food. It was a fresh start, with no reminders of my husband's death."

At one point, Maria was receiving £1,121 a month in Universal Credit and paying £1,000 a month in rent. She says: "We had no food, no money, I was still experiencing depression, and my son wasn't attending school. I tried to push him, but he wasn't in a good place."

She was referred to The Salvation Army's Employment Plus service, where she met Elizabeth, an Employment Development Coordinator. Maria was directed to her local Salvation Army foodbank. She says: "This made a huge difference. I come from a wealthy background, and I never thought I would be in this situation. I never thought having one egg to eat would be so important. I was scared."

She adds: "They gave me things and then I would go home and take them out of the bag and think 'wow'. I would make my son pasta, but we didn't have tomato sauce to go with it. Now we did and he loved it."

Maria had been living "hand to mouth" for over a year, using her credit card to make payments and then paying off the minimum each month. She says: "We were just surviving, with the occasional cleaning job or assistance from church. I felt like I would die with nothing, that I would stop breathing but I knew I was being tested, and I stayed strong. I was grateful to have a roof over my head and to have a shower."

The Salvation Army helped Maria with food support, clothing, debt payments, utility bills, electric blankets and applications for grants. Maria says: "It is such a relief to be able to pay the bills. I was stuck and now I can breathe."

She says the support helped her to look for work without constantly worrying about survival: "E Plus has helped me with my CV, and I feel in the right place to start looking for work. I can focus on searching for a job without thinking of where the next meal will come from or how the bills will be paid."

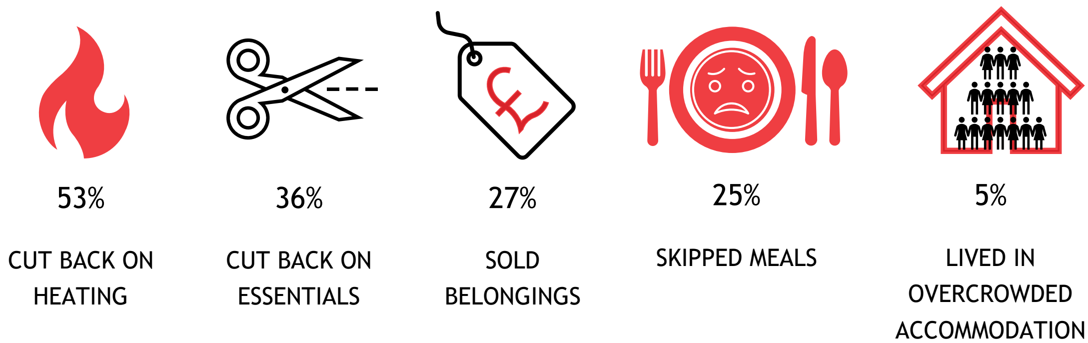
Maria says: "I want to express my heartfelt gratitude to The Salvation Army, and especially to Elizabeth, whose support came at one of the most difficult times in my life and truly changed my life. Access to the food bank, a £200 grant, heated blanket, and clothing and shoes so my son could start working with dignity may seem like small things to some, but they brought hope and dignity as well as material relief. I felt seen, heard, and supported. Practical help with compassion and respect gave us the strength to keep going."

5.2 Material and living standard costs

The cost of maintaining a home affects more than household budgets. As housing-related costs rise, the effects show up in everyday living standards.

Many renters were worried about replacing or maintaining the items needed to live decently at home. Half (50%) were worried about replacing white goods such as washing machines or fridges. Almost as many were worried about replacing furniture (47%) or meeting the costs of moving or setting up a home (45%). More than a third were worried about affording basic household items needed day-to-day (38%) or replacing carpets, flooring and curtains (36%).

These costs are already affecting daily life. More than half of renters had cut back on heating (53%), while more than a third had cut back on other essentials such as toiletries or transport (36%). Around one in four had sold belongings (27%) or skipped meals (25%), while a smaller proportion had recently lived in overcrowded accommodation (5%).



Lower-income renters were more likely to report these experiences. Around six in ten (61%) renters in households below £25,000 had cut back on heating, while 40% of those below £15,000 and 35% of those between £15,000 and £24,999 had skipped meals. This compares with 38% cutting back on heating and 10% skipping meals among renters in households with incomes of £60,000 or more.

These are not costs that appear within most official measures of housing affordability. However, they are part of what it means to obtain, maintain and live in a home, and therefore form part of the wider cost of maintaining a home described in Section 4.

To understand this further, we grouped related survey responses into analytical cost domains. On this basis, 70% of renters experienced material or living standard pressures, including cutbacks on heating or essentials, skipped meals, selling belongings or overcrowding.

Material pressures were especially common among renters experiencing severe housing stress. Among this group, 87% experienced material or living standard pressures, compared with 53% of those not in severe housing stress. When several housing-related costs become difficult to afford, the effects are much more likely to show up in day-to-day living standards.

These pressures were also more common among families with children. Around 76% of renters with children experienced material or living standard pressures, compared with 67% of renters without children. Families with children were also more likely to have experienced overcrowding, with 33% having ever lived in overcrowded accommodation compared with 18% of renters without children.

Renters receiving at least one listed government benefit were also more likely to experience cumulative burden, with 71% experiencing three or more cost domains compared with 56% of those not receiving any listed benefit.

This is a wider living standards challenge, not only a housing affordability issue. When more of a household's income is absorbed by housing-related costs, there is less room for heating, food, transport, toiletries and the basic items needed to live decently at home. This helps explain why the effects of housing pressure do not stop at household finances. The next section explores how these pressures are linked to physical and mental health, particularly when they accumulate over time.

SHELLIE'S STORY, WARRINGTON

Shellie was working part time and living with her two children in a privately rented home when her landlord decided to sell the property. She says: "I lived a pretty quiet life with my two children in a lovely three-bedroom house that we had made our home, and our world was shook when the landlord decided to sell. We had lived there for four years and were given just weeks to find somewhere else to go. I was working part time, trying to continue to earn a living whilst also trying to find a place for my family to live."

When the eviction date came, Shellie was at work. She says: "I got a call at work from my friend to say that people were at the house and were there to change the locks. I didn't have a choice. I left work early and was given an hour to pack and grab what I could. It was soul-destroying. It was horrible."

Shellie had to leave most of her belongings behind. She says: "I got almost all of the kids' stuff together and had to leave most of my things. I was given a week to go back for the bigger stuff but had to pay a fee to keep it there. I had everything in that house, four years of living there and I just had to leave it all; my sofa, TV, washing machine, beds, wardrobes, table and chairs, fridge, everything. We had built a home there, built our life."

Shellie went to the council offices with what she could carry. She says: "Thankfully I…

…I was classed as a priority and so within a few hours I was given a room in a hotel but whilst the paperwork was being done, I just walked around the streets. I had left my things at the council and just walked around; I was just in disbelief at what had happened."

The family lived in a hotel for a few weeks. She says: "I couldn't cook there and just had a kettle in the room and so we were surviving on pot noodles and takeaways; the children's dad was helping pay for takeaways as it was expensive every day. I was still going to work too, when the kids were in school, I had to as I needed the money, and I was the main carer for my children but the uncertainty and no advice from the council of what to do and what was next was hard."

They were then moved into a shared house, living in one room. Shellie says: "There was no way to make it a home, all our stuff was piled high, we couldn't move, it was terrible. We lived amongst seven other ladies and their children and had to all share a kitchen and bathroom which was disgusting and not the way we were used to living. I bought a slow cooker and an air fryer for our room. It made me feel like rubbish, it was really hard for me to believe, and accept, that this was now my reality."

Shellie says the situation affected her mental health and her sense of dignity. "I suffered from anxiety anyway and this snowballed and I hit rock bottom."

After further moves, Shellie was given a place at The Salvation Army. She says: "At this point I didn't know if I could cope living with so many people. I just stayed in my room for the first two days, I didn't have my kids, I didn't have my life, I just couldn't stop crying."

She says support from The Salvation Army has helped her begin to rebuild. "I've been with The Salvation Army for six months now and have managed to settle, and do feel settled. The Salvation Army are there for you, on hand 24 hours a day. I feel like I can always talk to someone when I need to and I feel safe."

Shellie adds: "I don't want to think where I would be now if The Salvation Army hadn't come along; I don't like looking back on that period of my life. I just know that I am here now and with support I am working to build my life back up, get my kids back with me and build a home for us all to be together again in."

5.3 Health and wellbeing costs

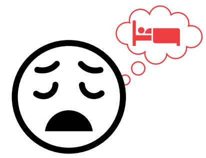
One of the biggest areas of life where housing costs seem to have an impact is individuals' health and wellbeing. Around half (52%) of renters have experienced either mental health or physical health problems as a result of their living situation. Over a quarter (26%) had experienced both.

48%

Experienced mental health problems

30%

Experienced physical health problems



76%

Of those with mental or physical health problems experienced

Within the last 12 months alone, 29% have experienced mental health problems (including 14% currently experiencing problems). During the same time period, 17% have experienced physical health problems as a result of their living situation (including 8% currently experiencing problems).

Sleep loss is particularly common (76%) amongst those who have ever experienced mental or physical health problems linked to their living situation. This equates to 39% of all renters. Losing sleep was also more common among renters experiencing cumulative burden. Among those who had experienced mental/physical health problems, 82% of renters experiencing cumulative burden reported lost sleep, compared with 27% of those not experiencing cumulative burden.

This research has also demonstrated a clear link between housing pressure and substance use. Among respondents experiencing housing-related health impacts, 32% reported consuming or increasing alcohol use and 10% reported using or increasing drug use, directly because of their previous/current living situation.

This highlights what The Salvation Army sees every day. While conversations around housing and addiction may often be confined to separate policy discussions, the truth is the two are often heavily linked. This means efforts to address addiction must take into account the importance of safe and secure housing, while conversations around housing must acknowledge the importance of addiction.

For more information about the relationship between homelessness and addiction, please read our report Breaking the Cycle - BTC_2026.pdf

Our additional analysis also shows that negative health impacts are more common amongst those experiencing severe housing stress. Among renters experiencing severe housing stress, 42% reported mental health problems linked to their living situation, compared with 16% among those not experiencing severe housing stress. 29% reported physical health problems linked to their living situation, compared with 7% among those not experiencing severe housing stress.

After accounting for income, tenure, household composition, Universal Credit, Housing Benefit, work status and age, renters claiming disability benefits were more likely to report wider personal harms and stress responses. The adjusted estimate was around 65%, compared with around 46% among those not claiming disability benefits.

While the headline findings in this section show that many renters link their living situation to health problems, our additional research goes further to show that health impacts are more common among renters facing severe housing stress. This again supports the idea that the issues around housing go far beyond just a matter of finance and affect wellbeing directly, particularly when several costs become difficult to manage at the same time.

For more information about the relationship between debt and wellbeing, please read our report Dignity deficit: how negative budgets create despair - [Negative Budgets Scotland Report.pdf]

Health and wellbeing pressures were also more keenly felt by younger age groups. More than half (53%) of renters aged 18-24 experienced health and wellbeing pressures compared to 50% of renters aged 25-49, 44% of renters aged 50-64, and 16% of renters aged 65+.

STEVEN'S STORY, EDINBURGH

Steven grew up in a deprived part of the city and has moved all around Scotland during his lifetime. He says: "My childhood is difficult to talk about and I am currently talking to mental health professionals about my past; growing up wasn't easy and affects me to this day."

Steven's mother died when he was 12. He says: "My dad remarried and then his new wife moved in. She made him choose between me or her and he chose her. I had to go off to my grandparents. This led to me taking drugs in my teenage years and beyond."

Steven went on to have three children in total and he also has two stepchildren. He was married, although this is no longer the case. He says: "I had a stressful job. The hours are unforgiving and to be perfectly honest so is the pay. It wasn't easy to support my family and do overtime and everything declined. I got more into drugs and debt followed. Then I stopped using the drugs and I really struggled with my mental health badly."

He says: "I was in a worst position than I am now. I was in temporary accommodation at the time, so I was paying treble my current rent. I just crumbled. Over the years, debt accumulated, and I blocked it all out of my mind."

Steven ended up being in debt for many years during which time he ended up moving about a…

…lot. He says: “I don’t know what letters I had because some of them never got to me, but I accumulated years of council tax debt, which is a big one.”

Steven realised he needed to deal with his debt when it became overwhelming. “I had letters daily and regular phone calls. I wasn’t working by then and used to lock myself in my house. I tried to get help for my mental health but initially the NHS rejected me. I had to go the long way, through different charities and now, over a year later I am getting help through the NHS. At the time, debt was an added burden to all my mental health issues. There was no one single issue with my mental health, but debt was a big one.”

Steven finally sought help when sheriff officers started to chase him and the realisation of how much he owed sunk in. He had accumulated £6,000 of debt and says: “I didn’t realise it was going to be that much. It wasn’t good and I went for help at another charity. They were very helpful, but I had to fill in forms for myself and I struggle with paperwork. I was referred to The Salvation Army.”

The Salvation Army’s Debt Advice Service enabled Steven to declare bankruptcy and he says: “They did everything for me. It was a massive help, as I can’t deal with paperwork and all the letters and numbers confuse me. They were just brilliant and having their support was the only way I was able to clear my debt.”

Steven feels that a huge weight has lifted from his shoulders and says: “It was part of my past and I've always lived in the past feeling I could never escape it. But at least that has resolved and now I am paying my council tax on the first of each month, religiously, because I’m never getting myself into that position again. I can’t be more thankful to The Salvation Army.”

Being debt-free is a good feeling and makes things easier for Steven who adds: “I'm just paying my bills and I don't have to worry. All the money leftover is for me to use, and I can assist my children with it, to give them a bit of financial security. Mentally, going bankrupt and becoming debt free has helped massively. I’m also seeing a mental health professional on an ongoing basis, so we'll see what happens.”

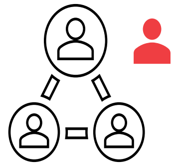
5.4 Social and relationship costs

The impacts of housing pressure do not stop at finances, living standards or health. They can also affect relationships, social participation and people’s connections to family, friends and community life.

Almost one in five renters (18%) said they had experienced relationship breakdown linked to their living situation at some point. 4% had experienced this within the previous year.

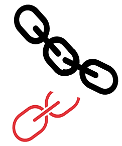
18%

Experienced relationship breakdown



59%

Of those with mental or physical health problems withdrew from family and friends



32%

Experienced social or relationship costs

The wider social impacts were more common among renters who had experienced physical or mental health impacts linked to their living situation. Among this group, almost six in ten (59%) said they had withdrawn from friends and family. This is equivalent to around 30% of all renters.

Housing pressure is often discussed in financial terms, but the survey suggests it can also affect relationships, social participation and connection to community life. Spending time with friends and family, taking part in community life, maintaining relationships and feeling connected to others all contribute to wellbeing.

Our additional analysis found that 32% of renters experienced social or relationship costs, defined as recent relationship breakdown linked to their living situation or withdrawal from friends and family. These impacts were more common among renters experiencing severe housing stress: 46% experienced social or relationship pressures, compared with 19% of those not experiencing severe housing stress.

This was also visible in specific social impacts. Among renters experiencing severe housing stress, 8% reported a recent relationship breakdown linked to their living situation, compared with 2% among those not experiencing severe housing stress. Among those asked the wider impacts follow-up question, 67% of renters experiencing severe housing stress reported withdrawing from friends and family, compared with 47% of those not experiencing severe housing stress.

Withdrawal from friends and family was also much more common among renters experiencing cumulative burden. Among those asked the wider impacts follow-up question, 64% of renters experiencing cumulative burden reported withdrawing from friends and family, compared with 13% of those not experiencing cumulative burden.

Social and relationship costs were also more common among renters receiving disability benefits. Around 52% of disability benefit recipients experienced social or relationship pressures, compared with 28% of those not receiving disability benefits. This suggests that housing pressure overlaps with health, disability and wider disadvantage, rather than showing that benefit receipt itself causes these outcomes.

Earlier sections showed how housing pressures can affect finances, living standards and wellbeing. This section shows that they can also affect how people participate in family and community life. For some renters, housing pressure is associated with withdrawing from friends and family. For others, it contributes to strain within relationships themselves.

This reflects what The Salvation Army sees across our churches, community work and services. Financial hardship affects confidence, wellbeing, relationships and a person's sense of belonging. Strong relationships and community connections often help people navigate difficult periods in their lives. When housing pressures weaken these connections, they can remove an important source of support.

Maintaining a home is therefore about more than housing itself. It is also about the stability, dignity and participation that home can provide. When housing pressure narrows people's participation in family and community life, it can become harder to cope with the rising cost of maintaining a home. It is also linked to some of the longer-term consequences explored in the next section.

DAVID'S STORY, BLACKBURN

David has experienced street homelessness and now lives in his own flat after support from The Salvation Army. He says: "I've always had good jobs; I've been a team leader, in sales, lived in South Africa, worked everywhere. And then, it's a long story, but the breakdown in my relationship changed everything. I just went into self-destruct mode. I just thought what is the point."

David says: "I stayed on the streets for about a year on and off. And when I wasn't street homeless, I'd sofa surf, have the odd night in hostels here and there. I've slept in a supermarket car park before. Which was horrible." He later got a place in a Salvation Army Lifehouse. He says: "It was nice to get the support and obviously to get off sleeping on the streets. Whilst living there they helped me get the support I needed and get my own place, my own flat, my own home."

David now uses The Salvation Army's Phoenix Hub drop-in in Blackburn. He says: "I've used The Salvation Army's drop-in now for a couple of years. I've just never been able to get myself right, it costs too much to live. I get Universal Credit and once my rent…

…and bills are paid the money runs out."

He cuts back on heating to save money. "In the winter I wear plenty of layers, so I don't need the heating on at home and that is my way of saving money."

David says The Salvation Army gives him a safety net. "I have a shower at my flat, so I don't need to use the shower at the drop-in and at the moment I haven't needed to use the washing machine either, but it's good to know that these services are there, and an option if it is ever needed. It gives the feeling of a safety net. I've learnt that there is a clothing bank too, which is handy."

Food is the main support he currently uses. He says: "The Salvation Army offers a hot breakfast every day and it's a big help to be able to get that, and it's a good breakfast too, you can get porridge, toast, anything you like. I don't have a cooker at home, just a microwave and I manage fine as any hot food I have gets cooked in there but most of the time I'm skint. I have no money for food, my Universal Credit isn't enough, it soon goes, there is nothing left so I can't buy the food I need. My money is just spent on survival."

He says the breakfast is about more than food. "With the breakfast you can eat it inside, around people, at a big table, it's not given to you in a takeaway box, where you have to find somewhere to eat it. You can make connections at the same time. You can have a nice chat, a catch up as we're all in the same situation. I can get on with anyone, but it is nice to see the same friendly faces."

David also uses the hub for warmth, company and connection. "It's also great to just come here for a nice hot brew in the afternoon, a friendly chat and somewhere to keep warm. I'm able to use the wi-fi to download films to my phone so I'm not bored at home when I'm staring at the same four walls all the time."

He says: "The Salvation Army offers so much more than just a drop-in really. The Salvation Army will always pick you up when you fall down, slip through the gaps. The services they provide are just what people need, and people can access them without judgement, without question. And I just want to thank them for the help I get. You can be yourself and coming here has opened up a whole new friendship circle for me and I know I am not alone."

5.5 Longer-term life costs

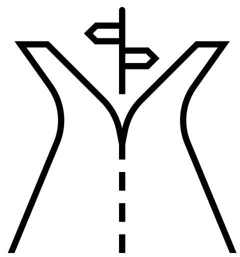
While many of the costs already highlighted in this report could be deemed immediate consequences, there is also evidence that the pressures of housing are having a longer-term impact on people's lives. Around 21% of renters have had to live in overcrowded accommodation at some point. The experience of living in overcrowded accommodation can itself have negative repercussions not only for living standards, as discussed in the material costs section, but also for physical and mental health[2].

While many people take steps to avoid the unthinkable (more detail in Section 6) for some this is not always possible, and the ultimate consequence is losing their home. Almost a third (31%) of renters have been forced to leave their home at some point with 9% having experienced street homelessness.

3% moved home in the last 12 months

31% were forced to leave their home at some point

9% experienced street homelessness at some point



4% delayed having children or had fewer children in the last 12 months

4% delayed having children or had fewer children in the last 5 years

IMPORTANT REMINDER

These survey findings relate to an estimated population of around 16.5 million adults aged 18 and over living in rented households in Great Britain. This means that even small percentages can represent large numbers of people. For instance:

- 3% equates to around 500,000 people.
- 4% equates to around 700,000 people.

However, findings reported by only a small percentage of respondents should be treated with caution. Although these findings are based on the full sample of 1,100 renters, each represents a relatively small number of respondents, meaning that the precise percentage is less certain. The approximate 95% confidence intervals for low-incidence responses can be found in Section 11.

Our additional analysis also shows that renters experiencing severe housing stress were more likely to report recent housing insecurity:

- Among renters experiencing severe housing stress, 9% had recently been forced to leave their home, compared with 4% among those not experiencing severe housing stress.

[2] National Housing Federation, 2023

- Among renters experiencing severe housing stress, 8% had recently lived in overcrowded accommodation, compared with 2% among those not experiencing severe housing stress.
- Recent street homelessness was rare overall, but was reported among renters experiencing severe housing stress and not reported among those outside severe housing stress in the weighted analysis.

As with all the costs highlighted within this work, there are differences in how prevalent they are between distinct subgroups of people.

According to our analysis, over two-fifths (43%) of Housing Benefit recipients have been forced to leave their home at some point compared with 29% of those not receiving Housing Benefit. There was a similar difference among those receiving disability benefits, with 51% having had to leave their home at some point, compared with 28% of those not receiving disability benefits.

Renters with children are also more likely to have had to live in overcrowded accommodation than renters without children (33% v 18%).

These findings show the sharp end of housing-related pressure. For many renters, rising costs first appear as worry, cutbacks or debt, but for some, they can mean experiencing something they thought only happened to other people – homelessness.

Across the UK and Ireland, far too many people are without a safe and stable place to call home. For many, homelessness is not a single event, but part of a cycle that is hard to escape without the right support.

No one should have to sleep on the streets or struggle to find a place to call home.

For more information, please visit The Salvation Army's Support When It's Needed Campaign: Support when it's needed | The Salvation Army

MOSES' STORY, LONDON

Prior to moving to the Camden area, Moses spent almost two years living in South London but before that he was homeless for two months with his son who was 18 at the time. Moses had previously worked for 15 years in Fortnum & Mason but was forced to give this up when he became unwell. He was then unable to afford to pay his rent and lost his home.

"My health got worse and I became too unwell to work. My employer tried to help me…

…remain in the job but in end as my health was so bad we mutually agreed I couldn't continue working so I gave up my job.

"I was trying to negotiate my rent with my landlord. We had always got on quite well and he would have let me stay on a couple of months, but unfortunately, he suddenly passed away and a management company took over. This company started the process to evict me, it all happened quite quickly, and my son and I ended up on the streets.

"I didn't ask anyone for help, I remember feeling ashamed. Sometimes I used some of my savings to get a hotel room for a night and sometimes my son and I slept inside a church. I never imagined this could happen us. Being on the streets is so dangerous, I felt so vulnerable and unsafe that I didn't sleep at night. One night my son was almost assaulted which was absolutely terrifying. We managed to run away but it was so frightening.

"People wouldn't have thought I was homeless, I used to use sinks in public toilets to wash and shave. During the day I'd go to a library or the lobby of a hospital to stay warm. It was so cold. I was very discreet when maybe I should have spoken up, but I didn't know help existed. I told friends I had problems with my flat, but I was too ashamed to admit I was actually homeless."

Moses found Chalk Farm Salvation Army in January 2025 and has been going there almost every day since. He has had help from The Salvation Army and another charity to get his benefits sorted so now is in a better place financially and mentally. He has been able to buy an electric wheelchair which has helped him feel more independent and makes getting around easier.

"Before finding The Salvation Army and the friendship I have here, I did feel lonely and isolated at times. I worry a bit about imposing on people, I usually try to stay positive so maybe because of this people didn't realise I was struggling. I am learning now it's ok to talk about problems.

"At Chalk Farm I have found friendship and compassion. It's so welcoming and supportive and there is no judgment.

"Coming here to Chalk Farm Salvation Army is a reason to wake up every morning and gives a sense of purpose to my day. Every day I find something to do. I also come for the over-60s lunch club every week and we sometimes play games after. I'm only 52 but they welcome me!"

6. TRADE-OFFS

In the last 12 months, 78% of renters have had to resort to some sort of reluctant action to help with housing-related costs.

This research has also shone a light on the variety of ways that people are having to 'cope' with housing costs and pressures. While we commonly hear about people choosing between heating/eating/rent, in truth there are many more actions people are having to take to maintain their housing situation. The table below outlines the steps people have taken to specifically help with housing-related costs within the last year/5 years:

Last 12 Months		Last 5 Years	
Action	% of GB renters	Action	% of GB Renters
Cut back on heating	**53**	Cut back on heating	**55**
Cut back on other essentials (e.g. toiletries, transport)	**36**	Cut back on other essentials (e.g. toiletries, transport)	**38**
Used credit cards, buy now pay later or overdraft more	**36**	Used credit cards, buy now pay later or overdraft more	**34**
Borrowed from family or friends	**27**	Borrowed from family or friends	**30**
Sold belongings	**27**	Sold belongings	**30**
Skipped meals	**25**	Skipped meals	**28**
Taken another job or extra hours	**13**	Taken another job or extra hours	**15**
Used a food bank or charity support	**8**	Applied for or increased benefits	**13**
Applied for or increased benefits	**8**	Used a food bank or charity support	**9**
Delayed having children or had fewer children than planned	**4**	Moved home	**6**
Moved home	**3**	Used high-cost credit or a pawnbroker	**4**
Used high-cost credit or a pawnbroker	**2**	Delayed having children or had fewer children than planned	**4**
Shoplifted	**2**	Shoplifted	**2**
Taken in a lodger or house-shared	**1**	Taken in a lodger or house-shared	**1**
Sold content on adult subscriptions sites (e.g. OnlyFans, FeetFinder etc.)	**1**	Sold content on adult subscriptions sites (e.g. OnlyFans, FeetFinder etc.)	**1**
None of these	**21**	None of these	**22**

Table 2 - Actions taken by renters to help with housing-related costs in the last 12 months and last five years, % of GB renters. Source: YouGov.

IMPORTANT REMINDER

These survey findings relate to an estimated population of around 16.5 million adults aged 18 and over living in rented households in Great Britain. This means that even small percentages can represent large numbers of people. For instance:

- 1% equates to around 165,000 people
- 2% equates to around 330,000 people
- 3% equates to around 495,000 people
- 4% equates to around 660,000 people

However, findings reported by only a small percentage of respondents should be treated with caution. Although these findings are based on the full sample of 1,100 renters, each represents a relatively small number of respondents, meaning that the precise percentage is less certain. The approximate 95% confidence intervals for low-incidence responses can be found in Section 11.

Unsurprisingly, some of the most common responses included cutting back on heating (53% in the last year), skipping meals (25% in the last year) and cutting back on other essentials such as toiletries and transport (36% in the last year).

Our analysis has identified a narrow group of acute financial and material coping responses, including food bank use, high-cost credit or pawnbrokers, selling adult subscription content and shoplifting. These are often short-term responses people take to keep a home and avoid falling further behind. In some cases, these short-term solutions can cause longer-term harm.

The likelihood of turning to these solutions, however, is not equal for all groups. After accounting for income, tenure, household composition, Housing Benefit, disability benefit receipt, work status and age, Universal Credit claimants were more likely to report acute coping responses. Around 22% of Universal Credit claimants turned to acute responses compared with around 8% among those not claiming Universal Credit.

There are also differences in the actions taken by gender. Taking the last year into account, female renters were more likely than male renters to take several key actions:

- 60% of females cut back on heating, compared to 45% of males.
- 42% of females cut back on other essentials (e.g. toiletries, transport) compared to 29% of males.
- 32% of females sold belongings compared to 22% of males.

- 16% of females took another job/extra hours compared to 10% of males.

Younger age groups were also more likely to turn to multiple coping actions. According to our additional analysis, the adjusted estimate for multiple coping actions was around 54% among renters aged 18-24, 55% among renters aged 25-49, 40% among renters aged 50-64, and 14% among renters aged 65+.

Turning to financial solutions such as credit cards, BNPL or overdrafts was most common among the 25-49 age group (44%) and was also more common amongst full-time working renters (49%) than part-time (30%) or non-working renters (26%).

There was also a pattern whereby people on certain benefits were more likely to turn to acute coping responses. The adjusted estimate for acute coping responses was around 30% among Housing Benefit recipients, compared with 10% among those not receiving Housing Benefit.

However, the range of decisions represented here shows that, for some households, housing costs are not only a matter of finance, but involve decisions that affect family life, wellbeing and future opportunities. Decisions such as delaying having children, moving home or taking on an extra job show that these pressures can fundamentally change daily life over the longer term.

JESSICA'S STORY, PENRITH

"My family consists of just me, my children and my nana, who sadly has been recently diagnosed with cancer. I have siblings but we have lost touch, and my wider network of support is slim so there are very little people I can rely on and lean on for support. Up to a year ago I was working full time as a cleaner but my nine-year relationship with my youngest children's father came to an end, owing to drink and drugs on his part, and because the relationship had turned abusive. I found the strength and power to leave but as a result childcare became an issue. Where I once had someone else to support me, I now was on my own and so had no choice but to reduce my hours to part time. Adding to that I have recently been diagnosed with fibromyalgia, which gets worse with stress, so times are tougher than usual especially as I have now had to give up my job and so solely rely on Universal Credit.

"The eight of us live in a three-bedroom house which is cramped but we make it work, we have to. My two boys share a bedroom; my oldest two girls share another bedroom and my youngest three share a room whilst I sleep in the living room. I've put a bed in there and cornered it off a bit as we still need to use it as a living room as well but it's horrible. It's a horrible situation to be in but you do what you've got to do.

It’s not great but my children being safe and comfy is what works for me and all that really matters.

“The Universal Credit payments I receive go on bills and rent. Then if I need to buy a school uniform or anything else for my kids it comes out of whatever is left over, and then if any unexpected bill comes in, I panic. When my partner left, he left me with a lot of debt - loans, bills, things he was supposed to have been paying but never did. I found out he had not paid our utility bills for three years and was hiding the letters. My Universal Credit payments basically go on everything but food at the minute so I have to get that support where I can.

“My older children eat like adults and so the cupboards need to be constantly stocked, and of course I want that for my children, but the reality is sometimes very different. There have been times where I will go without food myself, sometimes weeks without a proper meal, so they can eat and I’ll finish any of the leftovers that the children leave on their plate. It’s horrible to live like this and it’s horrible to think of anyone having to resort to those measures, but needs must, and for me, it is my reality.

“I’m really just surviving each day. I get what I can from food projects and support from places like The Salvation Army, picking up cupboard staples from various food banks and I go to supermarkets late at night, with my youngest children, and we buy the reduced food, then I freeze it for a later date. Being able to buy fruit and vegetables is classed as a treat now for us, chocolate is more affordable, and it shouldn’t be like that, it makes things so much harder when you are wanting your children to eat well and be healthy but at times it is so hard to afford proper food.

“There is a sense of embarrassment when accessing food support, but the reality is that fresh fruit and vegetables are expensive and supermarket prices have rocketed recently, so something has to give. It makes me feel like a failure and knocks your confidence, self-esteem, everything. I’m always anxious that people are going to judge.”

7. SPOTLIGHTS: WHO IS MOST EXPOSED TO HOUSING PRESSURE?

The survey shows that housing pressure is widespread among renters, but varies between groups. The spotlight findings below show that age is linked to how renters experience housing pressure, alongside income and family status.

Younger renters are more likely to report multiple coping actions and recent mental health problems linked to their living situation. Family status is also linked to housing pressure, with renters with children more likely to face overlapping pressures, unexpected costs, overcrowding and severe housing stress. Neither work nor benefit receipt appears to protect renters from these pressures. Across these groups, and among renters more widely, those in severe housing stress are more likely to face several issues at once, including material, health, social and housing stability impacts.

Families with children

- 84% experienced direct financial pressure, compared with 72% of renters without children.
- 79% struggled with unexpected housing-related costs, compared with 64% of renters without children.
- 71% experienced cumulative burden, compared with 61% of renters without children.
- 69% experienced behavioural or coping pressures, compared with 57% of renters without children.
- 54% experienced severe housing stress, compared with 47% of renters without children.

Working renters

- 45% experienced severe housing stress.
- 61% full-time, 60% part-time and 64% non-working renters experienced cumulative burden.
- 49% full-time, 30% part-time, 26% non-working renters used more credit, Buy Now Pay Later or overdrafts
- 19% full-time, 21% part-time, 5% non-working renters took another job or extra hours.
- 50% of full-time, 44% of part-time and 63% of non-working renters cut back on heating.

Age disparities

- Multiple coping actions: 54% aged 18-24, 55% aged 25-49, 40% aged 50-64 and 14% aged 65+.
- Material or living standard pressures: 81% aged 18-24, 72% aged 25-49, 73% aged 50-64 and 34% aged 65+.
- Borrowing from family or friends: 42% aged 18-24, 34% aged 25-49, 20% aged 50-64 and 3% aged 65+.
- Credit, BNPL or overdraft use: 23% aged 18-24, 44% aged 25-49, 38% aged 50-64 and 32% aged 65+.
- Recent mental health problems linked to living situation: 42% aged 18-24, 34% aged 25-49, 25% aged 50-64 and 4% aged 65+.

Renters receiving benefits

- UC or Housing Benefit: 77% experienced cumulative burden, compared with 56% not receiving either.
- UC or Housing Benefit: 25% reported acute coping responses, compared with 6% not receiving either.
- UC or Housing Benefit: 87% experienced direct financial pressure, compared with 69% not receiving either.
- Disability benefit: 74% experienced wider personal harms, compared with 43% not receiving disability benefits.
- Disability benefit: 52% experienced social or relational pressures, compared with 28% not receiving disability benefits.

Renters in severe housing stress

- 65% used three or more coping actions, compared with 27% outside severe housing stress.
- 73% experienced behavioural or coping pressures, compared with 47% outside severe housing stress.
- 63% experienced wellbeing or health pressures, compared with 31% outside severe housing stress.
- 46% experienced social or relational pressures, compared with 19% outside severe housing stress.
- 37% had been forced to leave home at some point, compared with 26% outside severe housing stress.

8. POLICY PRIORITIES

Within our research, renters were also asked which of a set of government actions would be most beneficial to them in helping with housing pressures. The table below sets out which actions were most popular.

Government Action	% Chosen in Top 3
Reducing the cost of energy bills	**58**
Reducing or stabilising the costs of rent through rent caps	**50**
Reducing the cost of council tax	**50**
Reducing the cost of water bills	**24**
Providing tenants with grants for move-in costs (e.g. deposits and advance rent)	**15**
Increasing benefits and the number of people who are entitled to them	**14**
Providing tenants with a grant for home essentials (e.g. furniture, white goods and flooring)	**11**
Providing more free public services for people struggling with debt	**9**
Providing tenants with loans for move-in costs (e.g. deposits and advance rent)	**5**
Providing tenants with loans for home essentials (e.g. furniture, white goods and flooring)	**5**
Reducing the cost of broadband services	**4**
Reducing the cost of mobile services	**1**
Other	**4**
Don't know	**8**

Table 3 - Proportion of renters selecting each government action as one of the three most helpful ways to address housing pressures. Source: YouGov.

Among these individual options, reducing the cost of regular bills emerged as the clear priority. At least half of renters put reducing the cost of energy bills (58%), rent (50%) and council tax (50%) in their top three. This trend is perhaps not surprising, given these priorities align with the major costs highlighted in Section 4 of this report: namely rent, council tax and utilities. It also suggests that government action in these areas has the most potential to alleviate stress and burden in other areas of daily living.

Almost a quarter of renters (24%) specifically named reducing the cost of water bills as a priority.

The other options selected by at least 10% of renters were:

- Providing tenants with grants for move-in costs (e.g. deposits and advance rent) (15%)
- Increasing benefits and the number of people who are entitled to them (14%)

- Providing tenants with a grant for home essentials (e.g. furniture, white goods and flooring) (11%)

Beyond this list, individuals were also given the opportunity to name other actions that they thought would have a beneficial impact. While this included a range of options, several people pointed to the urgent need to increase housing stock, while the importance of mental health support was also raised.

"I live in a town where many people have second homes, which are empty most of the year and only used as holiday homes, so not many houses are available for people who actually live here."

"Increasing the LHA and building more social housing."

"More mental health care to enable people like myself to stabilise in the hope of going back to work with support and without judgement or threats of losing financial support"

9. THE WORK OF THE SALVATION ARMY

As both a church and charity, The Salvation Army expresses its Christian faith by offering practical and emotional help and support to vulnerable, isolated, and marginalised people and fighting on their behalf for social justice.

For 160 years, The Salvation Army in the UK and Ireland has been helping people who are homeless, struggling, isolated or lonely. Everyone who walks through our doors is welcomed, respected, and supported based on their needs and our ability to help.

We do so much more than give tea and sympathy. We have the experience and expertise to help people overcome the reasons they are struggling, such as poverty, homelessness, addiction, debt and unemployment.

Churches

The Salvation Army is on the ground and working at the heart of over 600 communities across the UK and Ireland. Every day, our community churches, known as Corps, and frontline services witness the harsh realities that vulnerable and disadvantaged people face just to survive. From food and shelter to life-changing assistance with debt, unemployment, addiction and financial challenges, our churches and frontline services are providing support to communities in need. Every day, up and down the country, w provide essentials like food, clothes, shoes, school uniforms and even bedding.

Debt Advice

The Salvation Army has debt advice centres at 25 of its community churches and also through a remote service to help people who are struggling financially. In 2025, our debt advice centres supported 4,796 individuals and families by offering them practical advice and help, including negotiating with their creditors. The Salvation Army's free and impartial debt advice service is regulated by the Financial Conduct Authority (FCA).

The debt advice service not only helps people find a route out of debt, but also helps ease the fear that debt can cause. We help people get a handle on what they owe and work alongside them to make a realistic plan to repay their creditors as well as addressing the cause and impact of their financial problems. Our specially trained advisors and volunteers have helped people to manage debt that ranges from a few thousand pounds to many tens of thousands, and some who have even been forced to borrow from loan sharks, putting them in potential danger. The Salvation Army's specially trained advisors not only help people find a way out of debt but also support them to increase their income and, where possible, reduce their spending.

Our specially trained staff and volunteers offer both practical and emotional support to help people cope with the pressure of being in debt, help them raise their income and cut costs, make a repayment plan and minimise the chance of getting into financial difficulty again.

Employability Support

Since opening our first Labour Exchange in 1890, The Salvation Army has seen the transformative impact that employability support has on people's lives, and the difference this can make to their standard of living. The Salvation Army's founder, William Booth, believed in 'Work for All', and today our Employment Plus service operates in 570 locations across the UK. Since Employment Plus launched in 2007, more than 100,000 people have been supported on their journey towards work. In 2025-2026 we helped over 1,137 people back to work.

Trained volunteers and staff provide individually tailored employability support to help people gain the skills, experience, confidence and motivation they need to change their lives through work. Helping people overcome the barriers holding them back from employment not only changes individual lives, but it also helps their families, their communities and the economy. Many of our clients report an improvement to their housing situation, cleared debt, improved relationships, and much more including support with white goods and money management.

Homelessness Support

The Salvation Army is one of the largest providers of homelessness and housing-related support services in the UK and Ireland. We provide a wide range of year-round support for people experiencing homelessness, from emergency beds during severe weather to longer-term accommodation, depending on local requirements. We don't just provide practical help, such as food and shelter, but also offer the support and care people need to address the reasons they are homeless, such as poverty, trauma, abuse, addiction and mental health needs.

Every night, our 41 Lifehouses across the UK and Ireland provide supported accommodation for people who would otherwise have nowhere to stay. Our Lifehouses provide accommodation to over 2,000 people every night. Our supported accommodation services are called Lifehouses because they not only provide a safe place to stay, but also offer specialist services in addiction support, employability and mental wellbeing to help people build a life that feels secure, stable and worthwhile.

Salvation Army Homes

Salvation Army Homes is a national supported housing registered provider. Their corporate strategy 'Pathway to Excellence 2030' sets out their ambitions to deliver excellent customer service, invest in their existing homes, deliver more homes to help residents achieve independent living, be a great employer and maintain their financial strength.

Underpinning these are the close links to their parent organisation, The Salvation Army. Salvation Army Homes is committed to our mission of safe homes, transforming lives. Through this mission we aim to support our residents to navigate different experiences, opportunities, or difficulties they may face throughout their lives.

Support offered includes assisting with education, training and employment opportunities via The Cowan Fund, unexpected financial costs that are causing hardship via The Support Fund and costs associated with maintaining relationships with children under the age of 17 via The Estranged Parents Fund. Funding is also available to help with costs associated with neighbourhood scheme-based activities.

TOM'S STORY, SALVATION ARMY HOMES RESIDENT, NORTH EAST

"When I moved in, I only had a couch and a mini fridge which broke within a week. I had nothing, it was really tough but I just had to deal with it - I hated asking for help, I hid it and said I was fine.

I spoke to Louise during a coffee morning who told me about the Support Fund. We were able to get a bed frame and mattress, bedding, a dining set, cleaning items including a hoover and a microwave we were even able to get tea towels!

It was a great help setting up my home."

FINBARR'S STORY, CRADLEY HEATH

By the time Finbarr came to Employment Plus in January 2025, he was navigating life entirely on his own. He was living on his own in insecure accommodation, in substantial debt, struggling to manage money, and struggling with his mental health. He was also facing eviction from his property and felt increasingly desperate.

Meeting Lotifa, the Employment Practitioner, marked a turning point for Finbarr. From the first session, Finbarr found someone who could not only help untangle the practical issues he had been drowning in, but who also provided empathy, structure, and consistent support. "It was like being in a deep swimming pool, struggling to keep my head above water. Working with Lotifa has been like holding onto a float. Without her, I would have drowned."

Their work together touched every part of Finbarr's life. Financially, Lotifa supported him in navigating debts, applying for the Water Assure Tariff, and completing a Water Trust Grant that cleared £881 in water arrears. She assisted him with budgeting conversations, and with securing a Discretionary Housing Payment of £355 per month. To support his independence and mobility, she helped Finbarr to apply for his PIP claim, ultimately helping him secure the Higher Rate Mobility award.

When Finbarr's landlord unexpectedly sold his property, Lotifa guided him through the entire crisis — registering for a housing bid, completing a priority application, planning a move, budgeting for removals, and obtaining temporary accommodation. Finbarr eventually found his own private rental property, something Lotifa describes as "a huge achievement," especially given the weight of everything else he was carrying.

Lotifa helped him obtain a free laptop and internet access through the Job Centre, encouraging him to complete learning modules at home where he felt safe. She introduced him to Right to Choose, which allowed him to access ADHD and autism assessments much faster. Since the eventual diagnosis of ADHD, he has had the courage to start counselling at his local Salvation Army corps. Finbarr credits Lotifa entirely: "The reason I even had my ADHD assessment is because of her. I had no idea where to start. Starting counselling and speaking to others about my situation is helping me manage my anxiety."

Throughout the year, they also explored lifestyle changes — healthier eating, gym plans, smoking reduction — and gradually began discussing Finbarr's long-term aspirations. By early 2026, Finbarr was demonstrating independence that had once seemed impossible. He organised tasks, completed forms himself, followed through on action plans, and re-built the structure of daily life. More importantly, he began to imagine a future again — one grounded in purpose rather than survival.

"I'm trying," he says simply. "Every day is a struggle, but I'm trying. And I wouldn't be here without the help I've had."

10. CONCLUSIONS AND RECOMMENDATIONS

The research outlined in this report paints a worrying picture across Great Britain. It is clear that many renters today are worried about the rising costs of maintaining a home. While the term 'housing costs' typically conjures up thoughts of rent and council tax, the reality is that there are many more financial burdens people face in order to stay in the place they call home.

It is also clear that these various financial pressures, especially when they combine, can spill into different aspects of daily life, leading many people to resort to extreme solutions and some eventually to lose the place they call home.

These findings show why government intervention on welfare and other housing issues is extremely important.

Recommendations

Responsibility for policy affecting the people highlighted in this report can be within the remit of both the UK Government and devolved Governments.

Supporting people to access a stable home

- The UK Government must unfreeze Local Housing Allowance and restore it annually to the 30th percentile.

- The UK and devolved Governments must invest and increase housing stock, especially social housing, to meet the needs of the growing numbers of people experiencing homelessness.

Supporting people into financial security: the benefits system

- The UK Government should set out plans to reform Universal Credit to ensure that the basic rate covers the cost of life's essentials, beginning with the implementation of a minimum income floor.

- In the longer term, the UK Government should implement the Essentials Guarantee, setting an independently determined minimum level of Universal Credit that covers life's essentials and cannot be reduced by deductions, and is uprated at least annually.

- Remove the 5-week wait for the first Universal Credit payment.

Supporting people out of financial hardship and debt

- End rapid and escalating debt collection, including excessive fees and enforcement by local and central Government, across council tax, social security, tax, TV licence and utility debts.
    - **In England and Wales:** strengthen Breathing Space by including Universal Credit debt, extending protection to 90 days, widening access for people receiving or waiting for mental health support, and ensuring those who are ineligible are referred to appropriate local services.
    - **In Scotland:** introduce a clearer payment break or pause mechanism, with no fees or interest during that period and include welfare debts.
    - **In the Isle of Man:** renew progress on stalled insolvency reforms by replacing outdated debt laws with a modern personal insolvency framework that gives people a fair route out of unmanageable debt.

Supporting people to live with dignity

- National and devolved Governments should support local authorities to identify local needs and build partnerships with charities, faith organisations, businesses and others to meet them. Support should be available consistently across the country, while allowing local areas to decide how best to provide it.

11. METHODOLOGY

11.1 Renters in Great Britain

Table 4 estimates the number of adults aged 18+ living in rented households in Great Britain: 16.5 million people. The YouGov survey was weighted to be representative of renters aged 18+ in Great Britain. To translate survey percentages into approximate numbers of people, we constructed a population base using person-level Census 2021 data for England and Wales and Census 2022 data for Scotland. This base counts adults (those aged 18 or over) living in rented households. It does not provide separate population bases for the demographic or subgroup categories used elsewhere in the survey, so subgroup percentages should not be applied to the total GB renter base. The estimates should be treated as indicative rather than precise.

For Scotland, council housing is included within the combined “Social Rented: Council (LA) or Housing Association / Registered Social Landlord” category, so it cannot be shown separately from housing association / registered social landlord renters. For England and Wales, the category “Private rented: other private rented or lives rent free” has been excluded from the main estimate because it combines people who may be private renters with people living rent free – including this group may result in overcounting the renter population. As a result, 1,000,014 adults aged 18+ from England and Wales are excluded from the total count. For Scotland, "Private rented: other" is included because it is separately identified, while "Lives rent free" is excluded.

Area	Social rented: council / local authority	Social rented: housing association / other social rented	Social rented: combined	Private rented: private landlord or letting agency	Private rented: other, where separately identifiable	Total adults aged 18+ included in renter base
England and Wales	3,437,634	3,528,700	6,966,334	8,169,258	Not included	15,135,592
Scotland	Included in social rented combined	Included in social rented combined	834,835	513,877	18,783	1,367,495
Great Britain	Not available on a consistent GB basis	Not available on a consistent GB basis	7,801,169	8,683,135	18,783	16,503,087

Table 4. Estimated population base for converting survey percentages into approximate numbers of adult renters, Great Britain. Source: The Salvation Army analysis of Census data for England and Wales (ONS, 2021) and Scotland (National Records of Scotland, 2022).

11.2 Housing Cost Inflation Basket

We developed a custom housing-cost inflation basket to provide a broader measure of the costs associated with obtaining, maintaining and living in a home. The basket uses publicly available ONS inflation series, but groups them around the real costs renters may face rather than relying only on standard housing categories.

The basket includes rent and related charges; council tax; utilities; digital services; dignified living costs, including household furniture, furnishings, white goods and everyday household items; and set-up costs, based on removal and storage services.

The underlying ONS series (MM23) used include actual rents for housing (L536), materials for maintenance and repair (L538), services for regular repair (L539), council tax and rates

(DHYR), electricity (L53E), natural gas and town gas (J2OJ), liquefied hydrocarbons (J2OK), liquid fuels (L53G), solid fuels (L53H), water supply (L53B), sewerage collection (L53C), household furniture (J2ON), carpets and rugs (J2OR), other floor coverings (J2OS), furnishing fabrics and curtains (J2OT), bed linen (J2OU), table linen and bathroom linen (J2OV), refrigerators, freezers and fridge-freezers (J2OW), washing machines, dryers and dishwashers (J2OX), cookers (J2OY), cleaning equipment (J2P2), glassware, ceramic ware and chinaware (J2P7), cutlery, flatware and silverware (J2P8), non-electric kitchen utensils and articles (J2P9), cleaning and maintenance products (J2SG), other non-durable small household articles (J2SH), mobile telephone equipment (J2U2), personal computers (J2UC), wired telephone services (J2U3), wireless telephone services (J2U4), internet access provision services (J2U5), bundled telecommunication services (J2U6), and removal and storage services (J2TW).

The basket was weighted using 2019 ONS expenditure weights and indexed to January 2019 for Figure 2 and Table 1. For Figure 3, the same basket was also indexed to January 2014 to compare the longer-term change in housing-related costs with selected income and support measures. The basket is a UK-wide inflation measure based on ONS price data. It should be read as an indicator of how a broad set of housing-related costs has changed over time, rather than as a measure of every renter household’s exact costs.

11.3 LHA Cumulative GB-wide increase

Local Housing Allowance (LHA) is used to determine Housing Benefit and Universal Credit housing support for private renters. LHA rates vary by Broad Rental Market Area and property size, meaning there is no single national LHA rate.

To create a comparable national series, annual LHA rates for all Broad Rental Market Areas and bedroom categories were compiled from 2014 onwards. For years from 2019 onwards, Categories A–E were mapped to the equivalent shared accommodation, one-bedroom, two-bedroom, three-bedroom and four-bedroom categories used previously.

A median cumulative change measure was then calculated across all area and property-size combinations. The median was chosen to reflect the typical change in LHA support while reducing the influence of unusually large or small changes in particular local areas. LHA is included as a measure of housing support rather than a measure of market rents.

11.4 YouGov survey and additional analysis from The Salvation Army

The Salvation Army commissioned YouGov to conduct a survey of renters. YouGov surveyed 1,100 renters in Great Britain, with fieldwork carried out between 20 and 26 May 2026.

- The sample was weighted to be representative of GB renters aged 18+.
- The survey covers private renters, local authority renters and housing association renters.

- All confidence intervals are calculated at the 95% confidence level. For estimates based on the full sample, the maximum margin of error is approximately ±3 percentage points; margins of error are wider for subgroup estimates and questions answered by fewer respondents.
- For additional analysis, The Salvation Army grouped respondents by:
    - income band
    - renter type
    - approximate household composition
    - benefit receipt
    - disability benefit receipt
    - age group
    - whether they were in work

Finding	% of GB renters	Approx. 95% CI
Actions taken to help with housing-related costs — last 12 months		
Delayed having children or had fewer children than planned	4	3-6
Moved home	3	2-5
Used high-cost credit or a pawnbroker	2	1-3
Shoplifted	2	1-4
Taken in a lodger or house-shared	1	0.3-1.1
Sold content on adult subscription sites	1	0.5-2
Actions taken to help with housing-related costs — last five years		
Used high-cost credit or a pawnbroker	4	3-6
Delayed having children or had fewer children than planned	4	2-5
Shoplifted	2	1-4
Taken in a lodger or house-shared	1	0.8-2.4
Sold content on adult subscription sites	1	0.4-1.4
Government actions selected as one of the three most beneficial		
Reducing the cost of broadband services	4	3-6
Reducing the cost of mobile services	1	0.3-1.0
Other government action	4	3-6

Table 5 - Full-sample survey findings of 4% or less and approximate 95% confidence intervals, % of GB renters. Source: YouGov.

Weighted, rounded estimates. Approximate 95% confidence intervals use YouGov weights; low-percentage findings should be treated with caution.

Headline findings from the YouGov survey are reported as percentages of all renters, unless otherwise stated. Our additional analysis uses derived indicators created in Stata to examine overlapping housing-related pressures in more detail.

In line with standard survey analysis practice, non-substantive responses are excluded from derived yes/no indicators where they prevent a clear interpretation. This includes responses such as 'don't know', 'prefer not to say' and 'not applicable'. For multi-select questions, options such as 'none of these', 'don't know' and 'prefer not to say' are not treated as substantive actions, impacts or policy preferences.

Our analysis also groups related survey items into analytical 'cost domains': financial costs, material and living standard costs, health and wellbeing costs, social and relationship costs, longer-term life costs and trade-offs. These domains were created for the analysis and were not asked as survey questions. They should therefore be read as additional analysis of overlapping pressures, rather than as direct survey findings.

We also carried out additional subgroup analysis to understand how housing pressures varied across different groups of renters. This included analysis by age, gender, income, tenure, household composition, family status, benefit receipt and work status. The analysis also examined severe housing stress, cumulative burden and selected individual YouGov survey items in more detail.

We ran regression models for four selected outcomes: severe housing stress, cumulative burden, acute financial/material coping and wider personal harms/stress response. Additional subgroup checks were also used to examine age, work status, family status, benefit receipt and severe housing stress in more detail.

Further technical details are provided in the Technical Annex (available upon request: Public.Affairs@salvationarmy.org.uk). These include a method note, derived grouping variables, derived outcome indicators, analytical cost-domain definitions, model specifications, adjusted percentage estimates and odds-ratio tables.

Table 6 shows the key demographic breakdowns and TSA-derived groupings used in the additional analysis. The survey included 1,100 renters, with findings weighted to be representative of renters aged 18 and over in Great Britain.

Characteristic	Group	Weighted %
Sex	Female	52.5
	Male	47.5
Age	18 to 24	14.9
	25 to 49	52.5
	50 to 64	19.8

	65+	12.9
Nation	England	88.1
	Scotland	7.9
	Wales	4.0
Housing tenure	Private renter	57.0
	Local authority renter	21.0
	Housing association renter	22.0
TSA-derived household composition	Single adult, no children	37.9
	Single adult, children	5.8
	Couple, no children	30.7
	Couple, children	15.2
	Other/unclear	7.7
	Not known / not disclosed	2.6
Working status	In work	57.1
	Not in work	42.9
Benefit receipt status	Receiving at least one listed government benefit	44.1
	Not receiving any listed government benefit	55.9
Benefit types	Universal Credit	25.8
	Housing Benefit	13.5
	Disability benefit	15.1
TSA-derived gross household income band	Under £15,000	15.3
	£15,000 to £24,999	18.7
	£25,000 to £34,999	16.8
	£35,000 to £49,999	13.1
	£50,000 to £59,999	6.7
	£60,000+	12.2
	Not known / not disclosed	17.2

Table 6 - Sample characteristics of surveyed renters. Source: YouGov and TSA analysis. *Percentages are weighted using the YouGov weighting variable. Benefit type rows are not mutually exclusive and should not be added together. Household composition is a TSA-derived grouping based on relationship status and children under 18.*

THE SALVATION ARMY