
The Energy Crisis and the Homelessness Crisis: Emergent Agendas and Concerns

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➤ **Abstract_** *This paper looks at a rapidly developing situation linked to the ongoing Ukrainian war and associated pressures on global fossil fuel markets and what it might mean for homelessness and housing exclusion at a European level. Some emergent issues are explored through the lens of the UK, but there is an attempt to cover wider European developments as the situation develops. The information used here was current during the Summer of 2022. The following areas are examined: homelessness causation, prevention, and reduction. The paper concludes by considering what the strategic implications of the fuel poverty crisis might mean for individual Member States and in relation to the European Platform on Combatting Homelessness.*

➤ **Keywords_** *Homelessness; fuel poverty; housing exclusion; after housing cost poverty.*

The Energy Crisis and Fuel Poverty

At the time of writing, restrictions in natural gas supply from the Russian Federation have had unprecedented impacts on global markets and a significant effect on domestic energy. Taking the example of the UK, in 2021 an average bill was £1 339 (€1 561) (Department for Business, Energy, and Industrial Strategy 2021). However, households began to feel the effects on increased price rises in October 2021 when the Government's 'price cap' (a maximum amount chargeable for a unit of energy) was increased by 12%. Increases in both prices and the cap have continued across the year, with a 54% increase in April 2022, and a proposed increase of 80% on October 1st, 2022 (leading to a projected average combined bill of around

£3549/€4143) (Stuart and Bolton, 2022). However, on the 8 September the Prime Minister Liz Truss announced a 'price guarantee' limiting average bills to around £2500¹ (€2919) for two years from October 2022.

Non-domestic premises such as residential care homes (Albert, 2022), public sector buildings, including schools and the NHS, have not been protected by the existing cap, and have faced even higher prices than the domestic sector (Tomlinson and Bailey, 2022). At the time of writing, no specific protections for emergency shelters, supported housing, and day services run by NGOs funded by local authority (municipality) contracts, the welfare system, through charitable donation, or provided directly by local authorities have been announced, although the Government has stated that some form of support will be provided for business and public sector organisations over the course of Winter 2022/2023 (HM Government 2022).

The extent of these extreme price rises varies considerably across Europe, conditional on national policies, so that in France for example a now effectively nationalised energy grid will prevent significant price rises at least in the short term. At the time of writing, EU wide interventions are being announced that will potentially restructure the energy landscape, for example, by decoupling the cost of electricity from gas (although natural gas generation of electricity occurs, renewable sources and nuclear sources of electricity are not affected by the global spike in natural gas costs).

These rapidly increasing energy costs have led to concerns about an unprecedented fuel poverty crisis across Europe. The combination of much higher energy costs, in the context of sustained shortfalls in affordable housing supply and increasing food inflation, is threatening to widen and deepen the experience of European poverty at an unprecedented rate. *Prior* to the energy crisis, in 2020, Eurostat reported survey-based estimates that 8% of the European population could not afford to adequately heat their homes, i.e., some 36 million people were in fuel poverty (European Commission, 2020).² Calculations by the *Financial Times* (2022), using OECD data, reported the following levels of annual energy inflation in 21 EU Member states as of July 2022:

¹ The Price Guarantee acts in the same way that the Price Cap did, limiting maximum price per unit.

² See also: https://energy.ec.europa.eu/topics/markets-and-consumers/energy-consumer-rights/energy-poverty-eu_en

- Austria, 47.24%
- Belgium, 49.11%
- Czech Republic, 40.32%
- Denmark, 43.36%
- Estonia, 87.06%
- Finland, 35.55%
- France, 28.65%
- Germany, 36.22%
- Greece, 50.7%
- Hungary, 4.42%
- Ireland, 47.97%
- Italy, 42.96%
- Latvia, 70.56%
- Lithuania, 63.42%
- Luxembourg, 43.28%
- Poland, 36.8%
- Portugal, 31.18%
- Slovenia, 39.73%
- Slovakia, 20.57%
- Spain, 41.38%
- Sweden, 28.46%

Variations due to national policy, particularly the French nationalisation and the continued deals for Russian gas in Hungary, had already led to some variation and this was prior to EU led interventions that look set to influence prices across the EU-27. Outside the EU, alongside the energy inflation seen in the UK, Switzerland saw increases of 27.8% and Norway 32.19% as of July 2022 (*Financial Times*, 2022).

An unprecedented fuel poverty crisis

Concerns about the issue of fuel poverty arose in the 1970s as a result of the 1973 energy crisis. Since then, substantial knowledge, scholarship, and policy action has developed to address it, with the UK regarded as a leader in this regard (Liddell, 2012). Since this period, significant work has been undertaken on the definition and measurement of fuel poverty (Thomson and Snell, 2013); the physical and mental health impacts of living in fuel poverty (Marmot Review Team, 2011; Liddell and Guiney, 2015; Liddell and Morris, 2010; NICE, 2015; O'Neil et al., 2006); and coping strategies associated with living in fuel poverty, such as longer periods of time spent in bed, dangerous heating and lighting practices, self-disconnection from energy supply, debt, reliance on friends and families to provide financial or physical support, and financial strategies to reduce costs in other areas in order to pay for energy (Anderson et al., 2012; Beatty et al., 2011; Gibbons and Singler, 2008; Snell et al., 2018; Middlemiss et al., 2019).

Numerous measures can be used to provide comparative insights into the issue across Europe, including the consensual measures used within the EU SILC dataset that reflect household experiences (Thomson and Snell, 2013). Using this, the most recent FAP/FEANTSA (2022) review of housing exclusion in Europe drew on EU SILC data to look at two aspects of fuel poverty in 2020.³ These data showed ranges between 49% (Bulgaria) and 3% (Finland) of 'poor' households reporting that they had difficulty in maintaining an adequate household temperature (18% across the EU-27 as a whole). Between 28% (Greece) and 1.5% (Netherlands) of *all* households were in arrears on one or more utility bills (water, energy) in 2020 (7% across the EU-27 as a whole) (Fondation Abbé Pierre/FEANTSA, 2022, pp.104-105).

Returning to England and considering its definition of fuel poverty that focuses on the combination of low energy efficiency, low incomes, and high prices, the 'Low Income Low Energy Efficiency' (LILEE) measure⁴, 13.2% of households (3.16 million households) were in fuel poverty in 2020. Whilst to date there are no projections about the coming year using this official measure, several organisations have used projections based on variations of the 'Boardman' definition where a household would need to spend more than 10% of its income on energy to maintain an acceptable heating regime.⁵ Estimates suggest that the number of fuel poor households will increase from four million in October 2021 to 6.7 million households in October

³ One caveat here is that people were spending far more time at home because of the COVID-19 Pandemic lockdowns and hence using more power, but the costs of that power were much lower than at the time of writing and very much lower if the expected price levels at the beginning of 2023 are not mitigated by national and EU wide interventions.

⁴ In housing with low thermal efficiency with disposable income below the poverty line.

⁵ Both the utility and application of this measure has been subject to significant debate and review, whilst we recognise this, we present these figures given the lack of alternative projections.

2022 (NEA, 2022; see also Bradshaw and Kueng, 2022). Before the ‘Price Guarantee’ intervention there were predictions that this would rise in October 2022 to 8.2 million. Whilst the ‘Price Guarantee’ will have an effect, the rapid increase in the number of fuel poor households is substantial.

The issue of fuel poverty has been compounded in recent years by rapid upward trends in relative housing costs, including increases in rents and house prices that outstripped inflation (FAP/FEANTSA, 2022) and increases in food insecurity, as more European households struggle to afford healthy diets (Penne and Goedemé, 2021; Snell et al., 2018). Moreover, the politics of austerity in countries such as the UK, alongside increasingly negative political and mass media narratives about those out of work or unable to work, has led to welfare reforms that have essentially reduced disposable incomes amongst those least well off (see for example, Kaye et al., 2012). There are longstanding concerns that fuel poverty receives insufficient attention in the design and operation of welfare systems and the suitability of housing for people living with limiting illness and disability (Snell et al., 2015a). For example, Snell et al. (2015) found that austerity measures that reduced access to disability related benefits and simultaneous fuel poverty policy reforms had the potential to cause widespread harm to people with disabilities.

Is fuel poverty an inevitable part of the energy crisis?

One point that is important here is that this paper must speculate about *possible* effects of the crisis, without it being clear how much mitigation, or more aggressive management, might yet emerge in individual Member States and the EU. Indeed, the management of fuel poverty is not a simple matter in many countries. There is not necessarily one, single policy instrument, like an easily adjusted fuel cost component in welfare systems, that can just be scaled up to manage the potential risks.

Taking the UK as an example, there are welfare system payments, including a Winter Fuel allowance (a payment to 11.2 million people in receipt of state pension or other age-related benefit regardless of income), and a means tested additional cold weather allowance that becomes payable after seven days of zero-degree Celsius temperatures for those in receipt of certain social security benefits. There is also a system of bill reduction by larger energy companies, called the Warm Home Discount, aimed at vulnerable households, which was the equivalent of €175 in the Winter of 2022. One of the initial interventions in the UK was a £400 (€461) ‘Energy Bills Support Scheme’ applied to all households from October 2022 over a period of six months (Department for Business, Energy, and Industrial Strategy 2022) an ‘energy rebate’ intended to reduce energy bills. Government in England also provided a council tax rebate (the property tax on homes) by the equivalent of €175 for those in Bands A-D, a tax unrelated to energy consumption, but a quick mechanism by which to increase household disposal income. In addition to this, in late July 2022, the Government

announced additional one-off cost of living payments to eight million pensioner households (£300), to six million people in receipt of certain disability benefits (£150), and to eight million households on means tested benefits (Department for Business, Energy, and Industrial Strategy, 2022).

This article has been written at a time of considerable change. Many of these interventions predated the massive increases in natural gas prices that have occurred in recent months at the time of writing, equally, the apparent policy paralysis caused by the election of a new Prime Minister may now be over, with the incoming Prime Minister Liz Truss announcing the 'price guarantee' for households that is expected to last for the next two years, alongside short-term support for private and public sector organisations. Given the increase in fuel poor households since October 2021, even with the existing policy interventions, early analysis by the Joseph Rowntree Foundation indicates that low-income families will still be €900 a year worse off after all the interventions to contain energy costs, also allowing for other increases in food costs and general inflation.⁶

Another dimension of the management of fuel poverty is retrofitting and thermal insulation, and indeed this has been a long-standing policy approach to addressing fuel poverty. There are subsidies to add thermal insulation and improve energy efficiency in social rented, private rented, and owner-occupied housing. Almost all schemes are funded by energy companies via the 'Energy Company Obligation' (ECO). These programmes can be used to improve heating systems and thermal efficiency. There is substantial controversy regarding this funding mechanism (Snell et al., 2018a), although there is general consensus that in a 'normal' set of circumstances (i.e., not an energy crisis) improved energy efficiency and retrofit is a positive way of addressing both social and environmental concerns reflected in domestic energy use, and this approach has become increasingly prevalent in policy (Cahill, 2001; Snell and Thomson, 2013). It should also be noted however, that attempts to increase thermal efficiency can lead to further issues, perhaps most prominently the pursuit of net-zero or low emission new-build or retrofitted housing, where reduction of airflow to preserve heat inadvertently leads to reductions in indoor air quality, including spikes in harmful pollutants (Carslaw and Shaw, 2019).

Retrofitting and improvements in thermal efficiency are a huge issue in the UK, where housing stock is old, much of it built without any regard at all for thermal efficiency. One in six homes in England (15%) and a fifth of homes in Wales (23%) were built before 1900, and while housing built since 2012 has high thermal effi-

⁶ <https://www.jrf.org.uk/press/joseph-rowntree-foundation-highlights-gap-support-remains-people-low-incomes-after-liz-truss>.

ciency, that represents a tiny fraction of national stock (ONS, 2022). Some data suggest heat loss from UK housing may occur at up to three times the level seen in other Northern European countries such as Norway and Sweden (TADO, 2022)

The challenge in different EU Member States varies by what sorts of systems they have for reducing fuel poverty, how easily orchestrated those systems are and a wide range of variables including their degree of energy independence. This includes factors like their levels of nuclear and renewables and degree of reliance on imported natural gas (Norway for example is an exporter of natural gas and the UK retains some reserves). Beyond that, there are factors like access and support for alternative heating technologies, like air source and ground source heat pumps, and the infrastructure and support needed to undertake the necessary retrofits (thermal efficiency must be drastically improved in older housing for these technologies to work). Some economies, the obvious example being Germany at the time of writing, were also much more reliant on Russian gas imports than was the case for others, but equally, the scale and strength of the German economy meant it could direct enormous resources to managing the fuel poverty crisis, compared to some smaller EU Member States.

Colliding Issues: Homelessness and the Energy Crisis

The energy crisis has the potential to cause a cascade failure in homelessness systems, while at the same time causing exponential increases in European homelessness. Securing and sustaining adequate housing for people at risk of homelessness could be dependent on whether or not both the *energy costs* and the rent are affordable. The costs of finding suitable homes for housing-led and Housing First services, of stopping evictions due to arrears, and facilitating rapid rehousing within preventative systems and running emergency shelters, day centres, and supported housing could all increase hugely. Whether accommodating and supporting people experiencing homelessness temporarily or trying to find them sustainable homes to stop or prevent their homelessness, energy costs will be central to which sorts of strategies, systems, and services will be viable in a way that has never been the case before.

Homelessness is already generated by the intersections of fuel poverty, after-housing cost poverty, and food insecurity, the balancing act that precariously housed, lower income people perform across Europe, which is already difficult enough, will increasingly become impossible. It has never been the case that 'anyone' is at risk of homelessness in Europe, the risk has always fallen disproport-

tionately on people in poverty and the energy crisis looks set to increase the extent and depth of poverty across much of Europe (Bramley and Fitzpatrick, 2018; O'Sullivan, 2020).

Hidden homelessness, the energy crisis, and fuel poverty

Both the 2021 Lisbon Declaration of *European Platform to Combat Homelessness*⁷ and the recent COST Action⁸ on pan EU homelessness enumeration (Hermans, 2020) build on ETHOS (Busch-Geertsema, 2010) in acknowledging the true scope of European homelessness. Homelessness includes 'hidden' forms, i.e., people living temporarily and often precariously with family, friends, or acquaintances, without any security of tenure, physical security, or control over their own private space (Pleace and Hermans, 2020). Homelessness also includes women and women with dependent children, young people, and others who cannot safely remain in their own homes because of domestic abuse (Bretherton, 2017; Bretherton and Mayock, 2021). While these definitions are not universal, several European countries recognise these forms of homelessness within their national strategies (Allen et al., 2020). Increases in experience of hidden homelessness linked to the energy crisis might include:

- Extreme downsizing to reduce fuel, rent, and other costs, i.e., an individual, household, or family that was in adequate housing moves into housing that is overcrowded.
- Effective overcrowding as people reduce their living space without moving, the most obvious example being only heating and living in one room.
- Moving into situations of hidden homelessness, i.e., families and couples moving in with parents or grandparents because energy costs are unmanageable (FAP/ FEANTSA, 2022).
- Increased risks that women, young people, and others at risk from domestic abuse, who are often victims of financial abuse that restricts their capacity to secure other housing (Bretherton and Mayock, 2021), could now face an additional barrier of having to find money to meet very high energy costs.
- People switching off the power and the basic functions of a home, in terms of heating, light, refrigeration, hot water, and what are now basic communications links, in terms of phone service and Internet access, becoming unavailable or highly limited. The UN Habitat *Right to Adequate Housing* notes:

⁷ <https://ec.europa.eu/social/main.jsp?catId=1550&langId=en>

⁸ CA15218 *Measuring homelessness in Europe* (MEHO)

... housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal.⁹

Evictions and spiralling energy costs

A core risk is that the energy crisis will increase rates of eviction because every aspect of life using energy will become harder to afford, leaving less money for housing costs (Bradshaw and Keung, 2022; NEA, 2022). However, the rate at which homelessness occurs does depend on who is being evicted under what circumstances (Kenna et al., 2018). Precariously housed people with very limited incomes might well be at heightened risk of not securing another private rented sector tenancy at an affordable rent in overheated housing markets (Pleace and Hunter, 2018). Up until now, people with higher incomes who get evicted can usually find somewhere else, or, as can often be the case with owner occupiers who can no longer afford the mortgage, still have sufficient funds to at least find somewhere to live. The energy crisis might mean that more people who get evicted will be unable to avoid or self-exit from homelessness because they cannot afford (already) high housing costs and significantly higher energy costs.

Research also shows that women, on losing housing or having to abandon it because of domestic abuse, are more likely to fall back on informal solutions, i.e., enter hidden homelessness by staying with family, friends, and acquaintances (Bretherton and Mayock, 2021). Differing pathways through homelessness exist, and some of them mean that the evictions may not lead to 'visible' homelessness for some time, not least because services have tended to be designed on the false assumption that most people experiencing homelessness were lone men. It is difficult to estimate how many Europeans are experiencing hidden homelessness, but the numbers appear to be high. The often very limited options that women face when entering hidden homelessness may be further restricted because of the energy crisis, both because budgets for services will come under pressure, which might restrict development of innovations like Housing First for women, and because both rent and energy costs will need to be manageable if a new home is to be found (Pleace and Hermans, 2020; Bretherton and Mayock, 2021).

Once energy costs, house prices, and rents reach sufficient extremes, the idea that only certain populations will be at risk of homelessness following eviction starts to break down. Ireland, the UK, and USA have experienced superheated housing markets in their major cities, linked to spikes in economic causation of homelessness (O'Sullivan, 2020; Wilde, 2022; Colburn and Aldern, 2022). UK data on home-

⁹ https://www.ohchr.org/sites/default/files/Documents/Publications/FS21_rev_1_Housing_en.pdf (p.3).

lessness show clear associations between eviction from the lower end of the private rented sector and homelessness (the link was temporarily broken by COVID-19 eviction bans), while owner occupiers whose homes are repossessed by banks remain unlikely to enter homelessness (MHCLG, 2020), but that pattern could now start to change.

Not everyone experiencing homelessness has been evicted (O’Sullivan, 2020; O’Sullivan et al., 2020). People experiencing long term and recurrent homelessness associated with multiple and complex needs have often never had a settled home, but have instead lived in institutions, homelessness services, and (to a lesser extent) on the street their whole lives. The breakthrough successes of Housing First, showcased by the *Housing First Europe Hub*¹⁰, have often enabled people experiencing homelessness with multiple and complex needs to enter their first ever settled home (Pleace, 2018). The danger here, discussed below, is not eviction, but that finding suitable, affordable housing with *manageable energy costs* for Housing First will become still more difficult.

Preventing Homelessness in the Context of the Energy Crisis

The essential component of effective prevention lies in being able to secure enough adequate, secure, and affordable homes. If there is not enough housing at an affordable price, the risk of homelessness increases and the pressure on homelessness prevention systems increases. Rapid rehousing, i.e., preventing homelessness when an eviction cannot be stopped, or a risk like domestic abuse cannot be resolved, becomes much more difficult. Alongside this, housing with manageable rents and energy costs may not be nearby, so that prevention becomes disruptive, severing familial and social networks, i.e. ending homelessness might increasingly mean leaving one’s community, already a longstanding issue in rural areas (Milbourne and Cloke, 2013). Preventative systems cannot address inadequate housing supply by being more efficient or better targeted, if there are not enough affordable, adequate homes, all the evidence is that prevention, however well organised, will have inherently limited effects (Browne Gott et al., 2021; Fitzpatrick et al., 2021; Mackie et al., 2017). When prevention and wider homelessness systems are reliant on private rented sector housing, for temporary accommodation and as a source of settled housing, European evidence suggests that many private rented sector landlords will often increase rents as much as they can (Rugg and Rhodes, 2018; Pleace et al., 2022).

¹⁰ <https://housingfirsteurope.eu/>

Reducing Homelessness and the Energy Crisis

Energy costs may force fixed-site homelessness services, ranging from emergency shelters through to short and medium length stay supported housing, aka ‘staircase’/‘housing ready’ services to close their doors. If each room or bed in an emergency shelter or supported housing service suddenly costs three, four, or five times as much because of energy costs, there are questions about the future of such services, especially when their costs and outcomes are already being challenged by evidence around better results from housing-led and Housing First services (Pleace, 2018). Another risk is that the energy crisis will compound the challenges that these services already often face in finding suitable, affordable, adequate homes to allow people to move on into their own homes, again because both energy costs and the rent will need to be manageable (Pleace et al., 2018).

Another issue is the cost of ‘overflow’ emergency and temporary accommodation which is used in some European countries when formal homelessness services become overwhelmed (Pleace et al., 2021a). The hotels and short-term private sector lets that are used for this overflow accommodation may go bankrupt or start to charge higher rates as a result of the energy crisis.

In much of North Western Europe, there is a formal, publicly funded homelessness sector and the question there is how much those budgets may or may not be allowed to expand (Pleace et al., 2021). In some Eastern EU Member States, certain homelessness services for people with multiple and complex needs are within the responsibility of social services (social work/social care) and again are state funded. Management of the energy crisis could have major effects on the public funding of these services, i.e., how far, given that homelessness is often not a central public policy concern and other concerns like keeping Europe’s pensioners warm, might lead to cuts in these budgets.

The stability of funding for homelessness services can be variable. Legacy systems still exist that are out of sync with prevention, Housing First, and integrated strategies. While these systems *might* remain relatively stable for emergency shelters and housing-ready services, funding can be much more variable and precarious for services like Housing First (Pleace et al., 2021). The risks that effective cuts will occur throughout much of the European homelessness sector may be compounded by some of most innovative and effective services, like Housing First, being especially vulnerable because of their ‘pilot’ status, or because they are still in the process of being integrated into homelessness strategy.

In England, the equivalent of over one billion euro has been taken out of local authority funding that was used to commission homelessness services (fixed site supported housing, outreach, housing-led, Housing First) since 2010. Budgets are

ever shrinking, unpredictable, and precarious, making planning extremely challenging for both commissioners and service providers (Blood et al., 2020). It is not difficult to imagine what sudden, huge increases to the energy costs of homelessness services and to the energy costs involved in rehousing someone with support needs will do to this picture.

Significant parts of the homelessness sector across Europe are provided by the voluntary and charitable sectors and faith-based organisations (Pleace et al., 2018). In some areas, such as Central, Southern, and Eastern Europe, charitable and faith-based services form the backbone of whatever homelessness services are available. These services can often have low and precarious incomes, existing on a hand to mouth basis, i.e., they consume whatever financial support they can get as soon as they get it just to keep working, they often cannot build up reserves, and thus lack any contingency funding. The potential impact of the energy crisis is obvious, in that the more energy costs escalate the more likely it may be that these services cease operation without government intervention.

A wider point here is that there is not a single budget, or even a coherently organised group of nationally orientated budgets, that is used to prevent and reduce homelessness in most EU Member States (Pleace et al., 2021). Even relatively orchestrated commissioning and strategic systems are often highly devolved and there is also marked variation at local level around the nature and extent of funding for homelessness services. The governance and administration of funding for the EU and other European homelessness sectors is often *highly* fragmented (Pleace et al., 2021). Dealing with whatever spikes in energy costs emerge, for however long the problems persist, will represent a significant logistical challenge for homelessness services across Europe. This is because dealing with the energy crisis will often mean adapting fragmented policies, practices, and systems working at multiple levels. Administering an effective response to the crisis in what are often inconsistently managed, designed, funded, and only partially coordinated European homelessness sectors, will be a challenge in itself.

The Platform and Integrated Strategy in the Context of the Energy Crisis

The 2021 Lisbon Declaration of *European Platform to Combat Homelessness*¹¹ is designed as the beginning of a process that will create more consistent, stable, and effective responses to homelessness across the EU-27.

¹¹ <https://ec.europa.eu/social/main.jsp?catId=1550&langId=en>

Members of the Platform are committed to work together towards the ending of homelessness by 2030, by promoting policies based on a person-centred, housing-led, and integrated approach, so that:

- *No one sleeps on the street for lack of accessible, safe, and appropriate emergency accommodation;*
- *No one lives in emergency or transitional accommodation longer than is required for successful move-on to a permanent housing solution;*
- *No one is discharged from any institution (e.g., prison, hospital, care facility) without an offer of appropriate housing;*
- *Evictions should be prevented whenever possible and no one is evicted without assistance for an appropriate housing solution, when needed; and*
- *No one is discriminated against due to their homelessness status.*¹²

The energy crisis could present multiple, unanticipated challenges to achieving these goals. The viability of some homelessness services may be undermined by spiralling energy costs. Moving on from emergency and transitional ‘housing ready’ services, already a challenge because of the shortfalls in affordable and social housing supply across most Member States, could now be even more difficult because of having to also find housing with manageable energy costs. In some Member States and other European countries, the relatively greater thermal efficiency of the housing stock will mitigate these risks, in countries with poor thermal efficiency, like the UK, the risk that homelessness will occur or reoccur because of unmanageable energy costs may be greater. Equally, the risks that housing-led/ Housing First services will be undermined by further insufficiencies in affordable housing supply will also be linked to wider energy cost management and how thermally efficient the housing stock is, as well as levels of rent.

The goal to avoid discrimination also links to how people with experience of homelessness will be allowed to pay for energy. The issue of the kinds of credit checks run by more expensive private rented sector housing and banks offering mortgages, operating as potential barriers to housing for people experiencing homelessness, have not often arisen. People experiencing homelessness are not barred from entering the more expensive parts of the private rented sector by failing credit checks, because the rent is unaffordable anyway, so the attempt to access that housing is never made.

¹² European Commission Governance, *Work Programme and Way Forward for the European Platform on Combating Homelessness 2022-2024* https://ec.europa.eu/commission/press-corner/detail/en/IP_21_3044

However, everyone needs an energy provider and the basis on which that provider sells you energy may be determined by credit checks and other data. Some people experiencing homelessness or who are at risk of homelessness may be barred from having certain types of energy accounts, or switching supplier, because they have no credit history, a history of debt (indeed they may increasingly owe an energy provider money as part of that debt), or, sometimes, any history of being responsible for the energy bills in their own home for any length of time. Card and coin-fed options may offer energy only at a premium, with fixed price deals and offers for lower rates being confined to owner occupiers who are deemed to be a good credit risk. If the typical annual bill is going to be €4000-€6000+ in some European countries, there is a serious incentive for energy companies to check whether or not someone can pay and minimising the risks around non-payment, more so than if the bill is €1000 or less.

The Depth and Extent of Permanent Change

COVID-19 has illustrated the dangers of prediction. The use of hotels to end most street sleeping, along with eviction bans, was sometimes interpreted as reflecting a new COVID-driven civic energy, a renewed social contract, that would end homelessness as part of the change the pandemic would bring to European society.

In practice, such interventions were mainly short term and focused on containing a population with relatively poor underlying health¹³, who could not self-isolate, and who were likely to be hospitalised if they got infected, placing still higher pressures on public health systems that were already cracking under the strain of the pandemic (Parsell et al., 2020; Pleace et al., 2021b).

The reality is that several of the possibilities discussed here may not come to pass and that energy costs will, eventually, fall back significantly. However, even if that is the case, fuel poverty as a driver of homelessness and as an impediment to the effective operation of homelessness prevention, reduction, and to the creation of integrated strategies was already here and was already a serious problem. Even if the energy crisis that has thrown these issues into sharp relief comes to rapid end, or fades over time, there will still be an energy crisis within Europe's homelessness crisis.

¹³ Very poor underlying health in the case of the small populations of long-term and recurrent people experiencing homelessness with multiple and complex needs, who were present among the populations living on the street and in 'shared air' shelters.

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