

Headline Report from:

# Plugging the Gaps: How can we support communities through the cost-of-living crisis?

19<sup>th</sup>-20<sup>th</sup> October 2022 at Trafford Hall, Chester

On the 19<sup>th</sup>-20<sup>th</sup> October, the Housing Plus Academy organised a knowledge-exchange Think Tank, attended by 26 participants from community groups and charities, and including social housing tenants and staff, to address the key challenges created by the rising cost of living. The Think Tank explored what support is on offer to communities struggling with the crisis, and how community groups, charities and social landlords can work together to help vulnerable groups survive and cope. This headline report summarises the findings and key learning points from that event.

**The UK is facing an unprecedented cost of living crisis**, including a fall in real incomes caused by inflation rising faster than wage and benefit increases. The cost of energy and basic goods has risen sharply, meaning people are increasingly struggling to meet everyday costs. However, for many families, poverty pre-dates the cost of living crisis after years of austerity and benefit cuts and the cost-of-living crisis means a deepening of already entrenched poverty. Organisations including community groups, charities, and social landlords have been supporting low-income households before this crisis, including through Covid-19, and this Think Tank draws on their experience and expertise to uncover innovative ideas and best practice for supporting people in crisis.

## 1. Support to People in Crisis

**People are in need of immediate emergency help.** Many people need assistance with basics such as food, clothes, and fuel vouchers. Often, this support is provided by local community groups using volunteers, but many social landlords also provide direct support. Due to rising energy costs, keeping warm is becoming an increasing problem, which has significant impacts on health, wellbeing, and people's finances. Bolton at Home have started handing out "Warm Boxes" which include woolly socks and thick blankets so people can keep warm, even when they have to reduce their heating. This form of support helps the emergency need, but does not address the root cause of the problem, which is poverty, nor does it provide a long-term solution.

**When offering support, it is important to talk to people about their needs and think carefully about how they can best be met.** For example, do they have special dietary requirements, are there any children in the household, or any disabilities that require specific support? This ensures that help is targeted, and effort is not wasted. Clarion have an emergency household support fund used to help families in serious need. To use this most effectively, staff ask people what they need, for example a housing manager may conclude that a tenant needs an oven, but a single person wanting to keep their bills down, may actually find a toaster and microwave more useful. Alternatively, providing monetary vouchers, rather than specific items, increases a person's ability to choose and decide what is most suitable to their needs. Monetary vouchers can also be used for items that may be less obvious, such as internet access, which make it easier to access services, job applications, and can reduce isolation.

## 2. Long Term Solutions: Addressing the root cause of the problem

**As well as providing emergency help, it is crucial people are offered longer-term support in order to change their situation.** Bolton at Home run a community pantry where people pay £2.50 for a weeks' worth of food. In order to access this, they need to engage with other support services such as money management, debt advice, or job search support. After six weeks, each case is reviewed. People can continue to access the pantry until their situation changes, as long as they can prove they are working positively with the support services. This model is used in order to prevent over-reliance on the pantry system. Bolton at Home liaise directly with the support teams to ensure residents are being supported in the best way possible. They find that food provision is a useful way to engage with residents and to uncover problems, and allows staff to work with people that would never normally come forward for support. The Trussell Trust network requires all service users to have a referral from another organisation to access their food banks. They do this, not to restrict food access, but to ensure the users are engaged with, and getting support from, an organisation which can help change their situation. Clarion Futures carried out a review of the residents they have supported through their money advice team. They found that smoking was a major long-term cost that many households struggle with, as well as having serious impacts on health. For residents who want to quit smoking, they have set up a counselling service, and provide electronic cigarettes as part of this process.

**In-work poverty, people with good money management skills, and people who have previously been 'managing' are increasingly struggling to meet basic costs because of the increase in prices.** Short term support will not change this situation in the longer term, especially as energy costs become more erratic due to the climate crisis. There was a strong consensus that we need a radical redistribution of wealth so that everyone has enough to meet their essential needs. This means fair wages, and a tax and benefit system that properly supports people at the bottom end of the income distribution.

## 3. Climate Change and the Cost of Living Crisis

Alongside the cost of living crisis, we are simultaneously facing another serious challenge – climate change. We must act quickly in order to mitigate climate change. It is possible to tackle both climate change and the cost of living crisis at the same time. Retrofitting people's homes will not only reduce their environmental impact and energy use; it will reduce residents' energy bills, and improve health outcomes by giving people warmer, dryer homes. This is a long-term solution that requires significant investment, but early action will reduce future burdens on people's budgets and health.

It is important to think about the long-term impact of decisions being taken now. Some interesting examples were explored during the event, including Clarion's Fuel Poverty Strategy which had some radical ideas such as replacing concrete floors in new build homes, which make the homes difficult and expensive to heat, particularly if a family moves in that is unable to afford carpets. They also plan to reduce the size of new windows, as some people are unable to afford large curtains, which means that uncovered windows are cold and draughty. Cobalt Housing have taken a similar approach: the Asset Management Team now sits on the Cost of Living Strategy Group to ensure homes are fuel efficient and cheap to run. Mayor of Greater Manchester Andy Burnham has introduced a £2 bus fare to travel anywhere in the city, in order to offer a cheaper alternative to the car, and reduce the amount of emissions being produced through traffic.

## 4. The Role of Community Groups

Community groups play a critical role in providing support. They are often able to set up quickly and adapt to local need. They are predominately volunteer-led and provide a range of support including food, clothing, and advice. Increasingly these community groups are being relied on to meet people’s basic needs, and they report a big increase in demand for their help over the last few months.

As well as bringing huge benefits to community residents, being involved in a group brings benefits to volunteers. It can help people unable to work have a sense of purpose and allows them to meet new people. Volunteering can also help people gain new skills and confidence. The groups at the Think Tank talked about people going on to full time employment after volunteering, following years of not working.

In order for the groups to be sustainable, it is important to avoid volunteer burnout. Volunteers need to feel valued and well supported, and able to take time off when they need. Kids Bank, a community group in Chester, organise for a local mental health worker to come in and run sessions with the volunteers in between shifts. They also offer one-to-one support for any volunteer who feels they need some extra help. Another group runs regular “Volunteer Get Togethers” with food and drink to check in with volunteers and thank them for their work. It is helpful to have an active volunteer recruitment programme, to keep up volunteer numbers and to ensure too much pressure is not placed on a small group of volunteers. Social media is a good way to attract younger volunteers.

### Case Studies

#### Kids Bank Chester

Kids Bank was formed eight months before the pandemic by a local resident with no professional experience in working with community needs. She simply saw a TV programme where a mother was forced to make the decision between eating and heating and wanted to help. The group started off working from a church and have now grown to have their own storage space. They provide anything a child aged 0 to 12 could need, and run a special maternity bank. They allow families to pick what they want, and only accept donations of the highest quality. They say being small allows them to be flexible and adapt to people’s needs. They only accept volunteers who fit with the ethos of the organisation and who would not pass judgement on the families, rather they provide the support that is needed. The group accepts self-referrals and also receive referrals from services such as schools, GPs and midwives.

#### Leighton Linslade Helpers

Leighton Linslade Helpers was formed in the early weeks of the pandemic as an emergency response to deliver food to people in need. They never imagined they would still be running now, but when lockdown started to ease they realised there was still a big need for their services. They now run a weekly Food Bank and Food Pantry. The Food Bank requires a referral from a local agency while the Food Pantry is open to anyone. As well as providing free food, the Food Pantry also aims to tackle food waste. Their supply comes from food that would otherwise be thrown away. They have seen a big increase in demand over recent months, and are increasingly seeing people who are in work but need help, and people asking for food that can be cooked in the microwave as they can’t afford to use their oven.

## 5. Funding Community Groups

Funding is a big challenge for community groups as they are heavily reliant on one-off grants and donations. This makes it hard to plan for the future as it's difficult to predict how much money will be available. Applying for grants is time consuming and often volunteers don't have the time or the grant-writing skills needed. Grant funding often doesn't cover core costs such as rent, bills or running a van. Funders often want a "new and exciting project" which can be undermining when the group knows that they are doing something that works and when the support they provide meets a demonstrable, ongoing need.

In Bolton, all the key local funders, including Bolton at Home, came together to form the Bolton Fund so that there was one central place for groups to apply for funding, simplifying the process and saving groups a lot of time. The fund is managed by the local Charity and Voluntary Service (CVS) who also provide training on IT and grant writing.

## 6. How can anchor organisations such as social landlords and grassroots community groups work together?

In order to support people most in need, social landlords and community groups must work together. Social landlords will often refer people to community groups for support, and it is important for community groups to have good links with landlords as people may present to them first for emergency support, but the landlord could help with wider issues and services.

Clarion, as a large national organisation, feel it's not best placed to provide emergency support such as food provision, and that it is more effective for them to fund local groups, who have more direct knowledge of their local area, and to also avoid duplication. It is important not to give up responsibility for providing these services, but work closely with the local groups to ensure they are adequately supported.

Housing associations and councils can also help with core costs such rent and bills, often not covered by other grant funders. Manningham Housing Association turned one of their flats into a community hub which now houses three community groups rent free. This support has allowed groups to continue running despite rising costs. It has also had the knock-on effect of dealing with young people who were causing nuisance on the estate, as they have now engaged with one of the groups based in the flat.

Larger organisations can also help groups through providing skills and training. The Tremofora Pantry in Cardiff was supported by Cardiff Community Homes to become constituted, which helped the group to secure funding, and they also provided health and safety and food handling training which helps the group to work safely.

Larger organisations need to have open discussions with community groups about how they can best be supported. Following a consultation with the community groups they support, Clarion Futures concluded that many groups needed money for core costs and support with capacity building. In response to this feedback, they changed the terms of their grants to cover these costs and now offer tailored wraparound support for groups. This support helps the groups become self-sufficient and apply for other, longer term sources of funding.

## 7. Supporting Staff Delivering Services

In order to carry out their work to the best of their ability, staff must be properly trained and supported. Frontline housing staff are increasingly seeing situations that are distressing and difficult to deal with, which can take a toll on staff mental health. Having a trained mental health first aider in every team will help identify people who may be struggling and ensure people have someone they can turn to when they need to talk through issues they are having to address. Organisations need to encourage a culture where people feel comfortable talking about mental health, and not fear being labelled as “lazy” for having time off to deal with challenging problems. Staff need opportunities for one-to-one sessions after experiencing something traumatic. However, managers are often not trained to deal with these issues. Organisations need clear pathways and signposting processes for staff to access help. Regenda have started running lunch time talks across a range of topics such as mental health and money management, to help staff deal with difficult issues.

It is important to remember that staff are also increasingly struggling to meet basic costs and housing associations and other organisations must work to support them. As well as one-off payments for struggling staff, there are other creative ways to support employees; for example cycle to work schemes, car sharing schemes, and allowing people to work flexibly can help cut travel costs, having showers available at work, and importantly, paying people a fair, living wage.

## 8. Conclusion

In conclusion, it is clear that people are increasingly struggling to meet everyday costs. Demands for both social landlords’ and community groups’ services are rising. It is important that they collaborate and support each other to ensure work is being carried out in the most effective way and appropriate help is being given to those who need it most. While this support is crucial, it is not enough on its own to solve the longer-term roots of the crisis. We need an overhaul of how wages, benefits, and the economy work to tackle the wider problems of poverty, low incomes, and rising costs.

### Messages to Government and Key Actors

**At the end of the Think Tank we asked participants to propose key changes government could make to tackle the rising cost of living. The main ideas are below:**

- Work to understand people’s basic needs, and ensure they are being met
- Ensure fair wages for everyone to end in work poverty
- Increase benefits in line with inflation
- Help to meet fuel costs by taxing the fuel company profits