

**Getting By, Getting On Think Tank,
2nd-3rd July 2018
Headlines**

1. **There is increasing in-work poverty** due to low pay, zero hours contracts, temporary contracts, and the gig economy. **Going to work can also cost money**, such as transport and uniform costs for those just starting work. Therefore people are struggling more to meet costs, even when working.
2. **Universal Credit** is leading to major problems. It is difficult to understand the application process with levels of IT literacy too limited to cope with online methods. There are often long waits for payments; there is the threat of eviction, especially for people in insecure private rented housing. Many of the staff running UC have not had consistent training, so advice can be confusing or contradictory. Some things have been put in place to help such as some housing associations having 'trusted status' so the housing element of UC can be paid directly to the landlord. Job Coaches in Job Centres identify vulnerable people before they are placed on UC. But many things can still be improved e.g. training, shortening delays, etc. Staff need to be properly trained to ensure they understand the system and give customers the best advice.
3. **Food poverty and lack of access to healthy, fresh food** is a growing problem, with major health implications. Food banks should not be used as an excuse for cuts to support services. If people learn about cheap healthy cooking, they can save money and enjoy better health.

Example: Port Grocery

*Port Grocery in Ellesmere Port provides food that would otherwise be wasted (e.g. surplus, damaged packaging, past best before dates) from shops (e.g. M&S) or surplus non-food items. This reduces food waste and helps people on low incomes as food is sold very cheaply (£4 for £16-20 of produce on average each week). The main messages are around **food waste not poverty**, so there is no stigma around the scheme. It is now very successful and popular.*

Example: Poverty Premium

*The **poverty premium** affects lowest income communities and contributes to a health premium – e.g. Blacon, one of Chester's poorest areas has the most expensive loaf of bread in Cheshire as there are only corner shops with higher prices in the immediate location, the nearest supermarket is a couple of miles away*

4. **Rising fuel poverty** is also an issue for many low income communities. Clarion have recently set up an Energy Team to help customers struggling to pay energy bills or facing 'heat or eat' situations. Simple solutions help, such as radiator reflectors and draft proofing but this requires some training.

5. People who are struggling on low incomes, without savings, often worry about **what will happen when the next crisis hits?** If they don't have savings for emergencies, they get stuck.

Budgeting is an important tool and is essential with the Universal Credit rollout:

- **'Reality Checks'** of income and expenditure can take time and need a lot of information but are important to understand the reality of finances;
- If expenditure is outrunning income, there are two things that you can do: **make cutbacks; or maximise income;**
- Benefits Checks can identify any **unclaimed benefits** (£12.4b per year);
- Energy and water tariffs often have special schemes such as the Warm Homes Discount for low income customers on certain benefits or for older people.
- Ensuring that residents have the **financial capacity** to follow through on payments schemes, repayment plans, etc. is incredibly important. Plans must be realistic and payments as easy as possible to make

Example: Bolton at Home

*Bolton at Home's Money Advice Service has a motto: "You don't know what you don't know" – people can't be expected to get to grips with all the information if they don't know how or where to start looking – people need support and information, especially in terms of making the information easy to understand and accessible. Residents using Bolton at Home's money advice service were **up to £3400 better off***

6. *"Borrowing money is something that we all do, but the poorer you are, the more you have to pay for it".* Low income communities often borrow money from doorstep lenders, payday loan companies, or loan sharks because they can't access regular bank loans. The Credit Union make it possible for people on low incomes to access **credit without high interest rates**, as well as encouraging saving.
7. **Accepting that you need to ask for financial help can be a big obstacle. Contacting an advice organisation to start the conversation** about debt, finances, benefits, can be the hardest thing to do. But there are ways to get help with controlling and clearing debt. And there are ways to reach tenants who need help. You have to try a variety of methods, including online, leafletting in pubs and GP surgeries, ringing up tenants and going to places like community coffee mornings or foodbanks. But **managing money and debts on a tight budget requires big sacrifices**, which families particularly find difficult. A big priority in helping people with their money is making sure that they are receiving the right benefits. There is £12.4 billion in unclaimed benefits each year.
8. It can be **difficult to reach the most isolated and desperate people**. One suggestion is to partner with local doctors' surgeries, so doctors can signpost to organisations that can help, as well as having information and documents available at the GP about welfare changes or other useful information. Newsletters are one of the best ways to reach those without internet access. There are **generational issues** at play - older people often struggle and become isolated because they are too proud to ask for help, so organisations have to think differently about how to engage with older people, such as bringing money advisers in to regular, established coffee mornings or activities and gaining trust over time. Older people also have the largest amount of unclaimed benefits



9. **Community programmes, activities and projects bring major benefits** if you are struggling on a low income. The main messages for any community group hoping to set up a project to help their local community is that **persistence is key**: respond to residents' ideas and needs; make things free if possible; ensure that there are as few barriers as possible to people participating. Community projects help communities to be cohesive and help themselves.

Examples of community programmes and activities at the Think Tank included:

- *Parent and toddler sessions on how to make household objects into toys*
- *Walkers and Talkers groups – helping people get out, exercise, and talk to each other – “it’s about wellbeing, but they don’t realise!”*
- *Toy Banks*
- *Lunch clubs*
- *Pay as you feel markets*
- *Food cooperatives*
- *Community gardens*
- *School holiday clubs – day trips, movie nights, activities for older teenagers, advice and help with form filling for parents*

10. It's important for landlords to support tenants in setting projects up and ensuring their success. Resources need to be in place to encourage sharing between groups, such as rooms and laptops. There are lots of brilliant community projects around the country which can make a big difference to peoples' health and wellbeing.