



WHEN THE SAFETY NET FAILS:

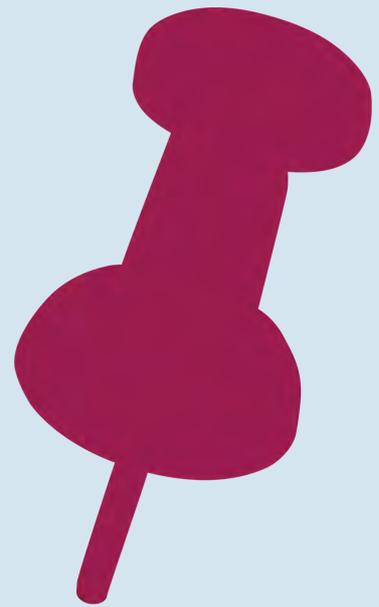
Experiences of navigating local support services during the cost of living crisis

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About this project

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Who we are?

Citizens Advice Shropshire (CAS) has been part of the local community since 1939. We're an independent charity and part of the national Citizens Advice network. We provide free, independent, confidential and impartial advice whoever you are. We help people overcome their problems and campaign on big issues when their voices need to be heard. We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

The Shropshire Food Poverty Alliance (SFPA) works on local policy issues, research projects and supports a network of food banks across the county. The SFPA's membership includes various Shropshire-based organisations and many of the county's food banks. The SFPA is currently hosted by Citizens Advice Shropshire.



[@CABshropshire](#)

cabshropshire.org.uk

[@Shropfoodpov](#)

shropshirefoodpoverty.org.uk

Executive Summary

Over Winter 2022/23 we surveyed people in Shropshire to find out how they were coping with the cost of living crisis. The people we spoke to told us they have to make tough choices with their money all day, every day, with no room for errors. For those we spoke to, this balancing act was often impossible. It was common for people to have gone without essentials¹ such as adequate shelter and food.

When we talk about the 'safety net' we are referring to systems of government programs designed to provide a basic level of support to those facing financial hardship. This includes welfare benefits, for example, Universal Credit, and Personal Independence Payment. The safety net also covers benefits administered on a local level. An example of this is Council Tax Support and Discretionary Housing Payments. Increasingly, the voluntary sector is playing a big role in catching people when this official safety net fails.

This report will explore learnings from our research on the local support system in Shropshire, along with recommendations for how we can work together to best support residents facing financial crises.

1. The safety net system is difficult to navigate

Navigating the social support system is not an easy task for people in Shropshire. Not knowing where to start, the complexity of the system and the sheer amount of time it takes were all big challenges for the people we spoke to. This often leads to people giving up or falling through the gaps in the safety net.

48%

of individuals that
took our survey
found it difficult or
very difficult to find
support

“You've no idea whether they're going to ask you for a certain number or if you need to find some information or anything else, and you won't get onto page 2 until you've filled in page 1, by which time you're already giving out a load of information which may or may not be applicable.”

For many it would have been very difficult, if not impossible, to navigate the system without the support of an advocate.

“I just dread to think. What would have happened if I hadn't had family and friends to help me.”

2. Stigma is huge, but positive experiences of support can help to alleviate it

If there is one single message that came through strongly in our research, it is that the stigma of struggling financially is huge. It prevents people from coming forward for support and has massive implications on a person's mental health and sense of self-worth.

"I was mostly embarrassed and a bit ashamed because you think you should be able to look after your child and his needs."

Despite these challenges, it was also clear that positive experiences of support can help to mitigate these feelings and bring some relief to people. In many cases, there was often one exceptional person, such as a social prescriber, who had gone above and beyond the remit of their role, pulling together disparate bits of local support to ensure the person received all the help they were entitled to.

"The first man I spoke to {LSPF} he was just lovely and chatty and he was making jokes with me and you know chatting with me as we were friends and that really helped a lot to put me at ease. He was fab."

3. Not having access to enough support has far reaching implications for people's lives

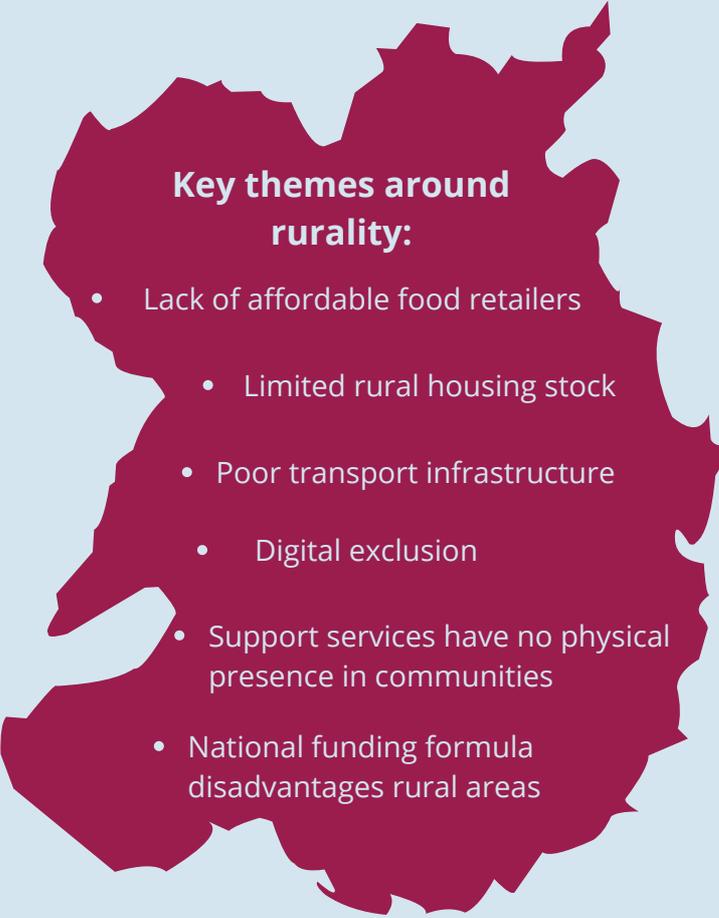
Our research highlighted how not having enough income has far-reaching implications for people's lives. An adverse life event often marked the start of people's difficulties. Once people fell on hard times, things often escalated fast, highlighting the importance of early intervention.

"I had a business years ago when I was OK, but I've got a knee operation and I've got a problem. I've got plates, pins, you name it, in my right leg and left leg. I used to transport horses all over Europe, you know. It was a great job, but my health deteriorated, and it's just gone downhill a little bit. I got into debt."



Experiencing financial hardship is not only about a person's ability to afford essentials. Lack of adequate income and support limits our ability to take part in society, reducing life to concerns about how to survive from one day to the next. This had a huge impact on the mental and physical health of the people we spoke to. Doing activities that bring enjoyment and meaning to life is an important factor in all of our wellbeing.

"I probably wouldn't have had my heart attack because that is a direct consequence of all the things that happened. Falling through safety nets, having no money, no support and worrying about how you're going to even eat at the end of the week."



Key themes around rurality:

- Lack of affordable food retailers
- Limited rural housing stock
- Poor transport infrastructure
- Digital exclusion
- Support services have no physical presence in communities
- National funding formula disadvantages rural areas

4. The cost of living crisis is hitting Shropshire harder because of its rurality

People we spoke to felt that the rurality of Shropshire played a part in what support was available to them. Shropshire is the largest inland county in England. It's also one of the most sparsely populated local authorities in the country.² Almost half of the Shropshire population lives in rural areas. Because of this, the county faces inherent challenges that contribute to a higher cost of living and social isolation.

5. The national safety net sets the context for local support

Local support organisations have a unique understanding of the needs of their communities. When well-designed and resourced, they are well-placed to support local residents through short-term crisis and adverse life events. However, our research has shown that local support systems are currently being stretched to far beyond this remit.

"We're using Universal Credit to support us. We have had so many problems {with universal credit} that have caused me so much anxiety"

Recommendations overview

Partnership working

Shropshire needs a coordinated approach if we are to support our residents effectively.

- Our local system needs to **effectively triage those seeking support**.
- Shropshire's key forum for partnership working, **the Social Taskforce, must continue and be adequately resourced**.
- **Ongoing training for staff and volunteers** to ensure they feel confident in helping people to navigate the system.
- **Data sharing between organisations** to help proactively identify local residents who may be in need of support.

Support system design

Local services should be designed to protect people's dignity and help individuals to come forward for support.

- There should be **multiple points of entry to access support**. There must be alternatives to digital, and some face-to-face support available in each town.
- **Services should be trauma-informed** and raise awareness of the challenges and stigma caused by financial difficulty.
- **Review and improve the design of application systems** for local support to ensure it is distributed fairly. **Clear and transparent criteria** for local support schemes and simple and **accessible forms** are particularly important.
- There should be **a preference for a 'cash first'** approach when delivering local crisis support.

Recognition of the value of the local voluntary sector

The voluntary sector plays a vital role in local support systems, but resources are needed to be able to do this.

- **Invest in building trusted relationships across sectors.** Clear communication and recognition of the expertise, professionalism and reach of the sector will help to make sure that all players in the local support system feel like equal partners.
- **Identify funding for local advice services.** Local advice services bring more money to the local economy by encouraging uptake of underclaimed benefits. They also save other services money by preventing people from falling into crisis and costing the local system more in the long-term.
- **Funding for the voluntary sector needs to be future proofed,** to ensure the sector is able to recruit and retain the skilled staff it needs.

Advocating for 'big picture' change

While there is much change that can be effected at a local level, it is important to make sure the wider context of the challenges we face is not forgotten.

- Local leaders and decision-makers should **advocate for changes in the funding formula for rural areas** to ensure it accurately reflects the needs of a rural population and the additional costs of delivering services in rural counties.

Introduction

In the latest Office of National Statistics Opinion and Lifestyle survey, 93% of adults reported the cost of living as an important issue. Around 9 in 10 (94%) said their cost of living had increased compared with a year ago. ²

Low-income households are more vulnerable to those price rises. They spend a greater proportion of their money on essentials ¹ compared with high-income households. Consumer Prices Index (CPI) annual inflation is thus higher for low-income households. ⁶ While media coverage on the increasing cost of living may have reduced, the crisis is far from over.

In Winter 2022/23 we surveyed people in Shropshire to find out how they were coping with the cost of living crisis. People we spoke to told us they have to make tough choices with their money all day, every day with no room for errors:

 **19.1%**
Rise in cost of essentials ⁴

 **66.7%**
Rise in electricity prices ⁵

 **129.4%**
Rise in gas prices ⁵



"We're in a position where the income coming into the house is way less than the bills going out. We have been in an immensely difficult position for a very long period."

"I never miss a bill. I pay everything but we're really struggling"

"I'm keeping everything up to date. But we haven't got penny over. I've got to sort of say 'Oh well, we'll pay that bill but we won't put petrol in the car'"

The cost-of-living crisis in a rural county

Rurality plays a significant role in pushing Shropshire residents further into the cost of living crisis. Those living or working in the county are subject to Rural Premium. A study conducted by BoilerJuice suggests that on average, it is £3,300 in extra costs for rural residents.⁷

Poverty is commonly associated with urban areas. This may be because it is often more hidden in a rural setting. People living in Shropshire face similar economic vulnerabilities to those living in cities, as well as some which are unique to a more rural county. A sparse population makes access to employment opportunities, goods and services challenging. The cost of delivering services is higher in rural communities. This often means there is a lack of provision and thus availability of support.

This was a key theme that emerged in our research and we will explore it in more depth in the report.

Shropshire's network of local support

The local support network isn't what it once was. In comparison to 2010, public services are far more vulnerable now. Brexit, the austerity measures and more recently, the pandemic all played a part in this.⁸

More individuals are turning to charities and community organisations for support. Citizens Advice Shropshire has seen an 18% increase in people needing charitable support. Many charities are struggling to keep up with the demand because they are having trouble recruiting the staff they need.



36%

of charities and
community groups
struggle to meet
demand⁹

This research explores people's experience of accessing local support. This includes advice services, local authority and charitable support. A common theme in the interviews was the experiences of the national safety net. While this was outside of the scope of this research, the national safety net interconnects with local support and we will explore this connection.

All support systems are currently operating in a very challenging environment. This local-level research gives us a unique insight into our Shropshire-specific context.

Our findings mirror bigger national studies. Joseph Rowntree Foundation highlighted the impact of austerity. Cuts to local authority budgets have a profound effect on the services people receive.¹⁰ APPG on Ending the Need for Food Banks recommended a long-term strategy for local crisis support. Their report highlighted the importance of funding. This would help to develop and coordinate strong local support systems.¹¹

The cost-of-living crisis is 'another nail in the coffin'

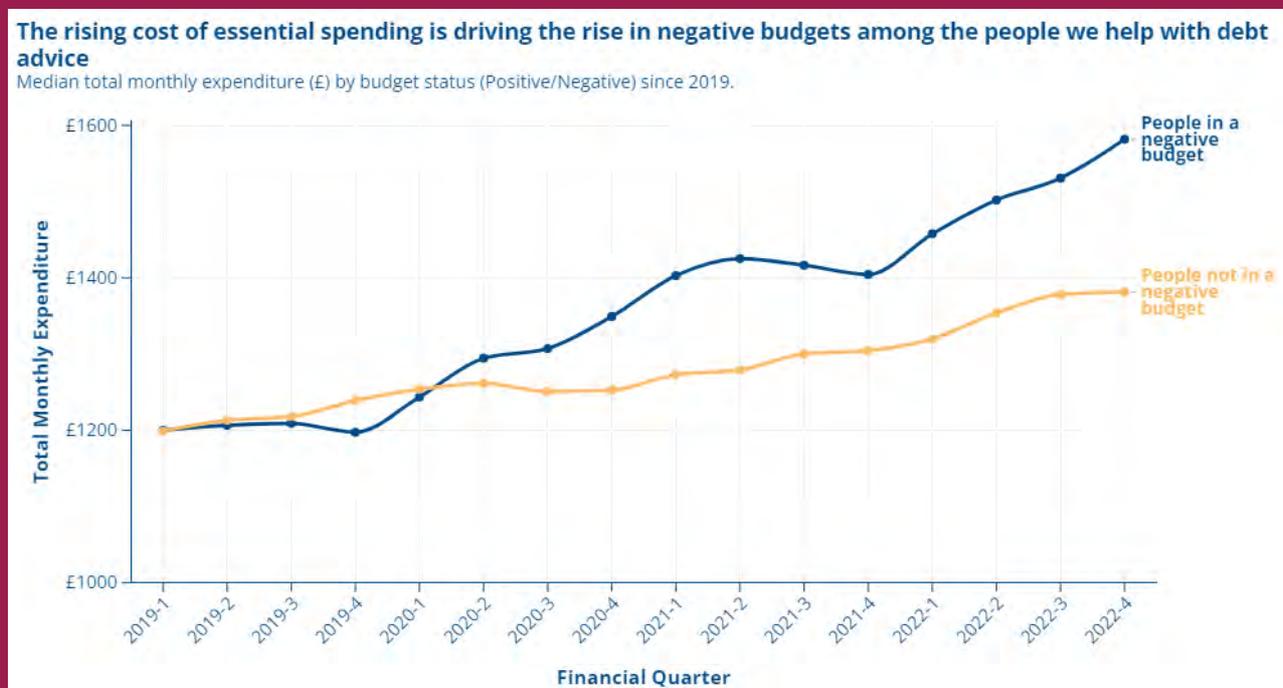
The cost of living is a relatively new issue. People interviewed for this report told us they have been struggling to make ends meet for some time. The cost-of-living crisis has made things very difficult for low-income families. Things were far from easy before:

"The cost-of-living thing is just another nail in the coffin to being able to get by. But we are on a kind of continual treadmill with this sort of stuff."

"We lost our house and our business in the subprime crisis and the global economic crash 2008. And I just felt fell apart completely. So, I've been having a really bad time since then."

At Citizens Advice we have seen an increase in people we help with crisis support each year. Household incomes are not keeping up with living costs. This is despite financial support and policy changes the government has put in place.

We are helping more people who don't have enough money to meet their key living costs. They are in what is known as 'negative budgets'. This often leaves little to no room for unexpected expenses or emergencies.



By sharing lived experiences, we want to raise awareness of the stigma people face when accessing support. This report includes recommendations for policymakers, service providers and community organizations in Shropshire. With this report, we want to encourage the development of effective policies to address these issues.

The safety net system is difficult to navigate

It is clear from our research that navigating the social support system is not an easy task for people in Shropshire. This often leads to people giving up or falling through the gaps in the safety net. 48% of individuals that took our survey found it difficult or very difficult to find support.



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Interviews we conducted drew out a few key themes:

For many people, there was no obvious first point of contact

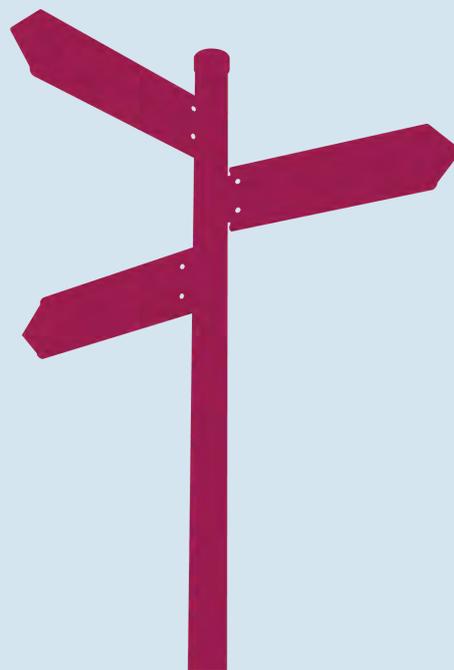
"Everything went wrong. And I didn't know which way to turn."

"I don't really know where we found out about stuff from when we first came here. We found out about NILS and a couple of other things from literally from notices pinned on the notice board in the local community centre"

"{Peron who runs community group} is very kindly passed me on quite a few things that have come through the VCSA and various other sources. So that's probably one of the biggest signposting things that's happened, plus talking to a few people who are, you know, living on the breadline and on Universal Credit who attend the various sessions, who were very helpful. There is no way in my little insular world that this gets through to me unless somebody actually mentions it. "

"It was my debt from HSBC. They actually put the {Citizens Advice} name forward and someone else did as well."

"Probably a couple of places. I'd look on the Internet. But I also know quite well that one of our local councillors and she works with it my son's school and the other school close by. I'd have probably spoke to her and see if there was anything she knew of because she's very much involved in the local community and helping and she knows if there's something that can help she usually knows what it is."



This was reflected in survey taken by organisations. Only 12.5% of respondents said finding out about support was easy or very easy

Johns' story*:

John is a young man in his early 20's. We met him at a cost-of-living information session in the local library.

He told us he has recently become homeless. He was staying at temporary accommodation provided by the council. He didn't feel safe there but had no other choice.

He was on Universal Credit and was looking for work. This was very difficult as he was housed in the middle of nowhere with no access to the Internet. The mobile connectivity was also poor so he often had to travel to a nearby town to make calls. He often had to walk long distances to get to town as there was no public transport available. This created more hardship for John. If he did not keep up with the requirements set by his job coach he risked sanction. This meant he would lose his only income.

He had some debt he wanted to deal with. This would allow him to look for a private rental home. He tried looking for a solution by himself. He did a lot of research online. He had very good knowledge of various support organisations in the area.

Despite this, he struggled to navigate the support system by himself. He contacted various organisations and services. None of them gave him a straight answer. He was at his wit's end. He wanted to turn his life around but a rigid support system kept him in the poverty cycle.

He felt lost and let down. He tried his hardest but was often met with prejudice and judgment. This had a huge impact on his confidence and mental health. He was anxious about the future. John lost all hope he will ever be able to live a safe and stable life.

*name changed to protect person's identity



Even when people are aware of the support available to them, they were apprehensive and reluctant to apply for it:

"My councillor has told me I might be better off not going for Personal Independence Payment because of the distress it will cause."

"I didn't think I'd get any help, I'll be honest. I've applied to help it was many years ago, and was told no. So yeah, I just didn't think I'd get any help, which probably didn't help. So I wasn't very confident."



There was a lack of trust in services, especially those delivered by organisations that were seen to be in a position of authority:

"Because we don't really trust anyone else. You need to get the facts and you need to know what you're dealing with. And there's nowadays there's so many scammers out there, we you've got to just deal with who you can trust."

"I wouldn't feel comfortable going to the Council."

Negative experiences of seeking support left people feeling reluctant to persist or to explore other potential avenues:

"I tried several times and every time they said: 'Ohh we are getting the support in place, we are getting support place.' So I didn't see the point in having to ring them because they told me several times, they were going to put it in place. It was quite evident that was never going to come."

"It made me feel like I was begging for money I didn't need. Yeah. And then he sort of taught me round to say, well, I don't really need it, you know, and I not to wanted to go through that again because phone and they broke my heart and I thought I shouldn't have rung them."

"You know you slide once bitten, twice shy, and I don't think I'd ring him even if I was in arrears with everything because they made you feel so belittled."

Many people talked about trouble getting in touch with services, how time consuming it was and additional capacity it required to search for help:

"Not everyone has a degree in how to deal with all the that."

"It was just the sheer amount of having to again get this evidence on, to answer small questions. That probably was the most difficult."

"I was on the phone for an hour just trying to get through to them {Shropshire Council Revenues and Benefits team} and it's been quite similar with a lot of these support things as well trying to catch them because the lady only works 10 till 4 and I didn't realise, and I kept missing her. And then it wasn't until I think the third call and they said, oh, she's only just left. She finishes at 4:00."

Complex application processes posed a real barrier to accessing support. Needing support with paperwork and forms was one of the most common themes:

"We had a form through for council tax relief. I don't do forms. I really, really, really struggle with forms. I just can't do them. I've spent a lifetime getting somebody else performing and signed it. And that was even that was applicable to car insurance, it was applicable to mortgages. I just cannot handle forms for some reason. So many pages, so many pages on the damn thing that I just, I couldn't get through it."

"Mainly I need help with the paperwork and it's just like the reassurance."

"Well, he did it all. He just did all the paperwork. He just asked me the questions, filled all in and did it for me."

"There was a lot I had to sort of get together. I had a issue with bank statements because I get them online and I only get them every three months. So I sort of had to go into branch a couple of times and yeah, they were short and then I had to go again. So it was a bit of fun trying to get that sorted, but and there was a few more emails after I've filled the form in and answered the original questions where they wanted additional sort of information."

"You've no idea whether they're going to ask you that you need a certain number or you need to find some information or anything else, and you won't get onto page 2 until you've filled in page 1, by which time you're already giving out a load of information which may or may not be applicable." in context of online forms.

This was common problem also for organisations who provide support.

41%

of organisations who took our survey said they found it difficult or very difficult to support clients with forms and applications.

Everyone we interviewed was thankful for the support they received. They spoke about how the system itself felt very rigid and punitive:

"Because I did what was necessary to keep my kids safe, I got shoved to one side. But if I stayed in the situation where they were in danger, they had carried on trying to help me, but because I used my brain and got my kids away from that I got penalised."

"I feel like I'm being penalised for doing the right thing instead of just letting everything get bad around me."

Many people we spoke to talked about the importance of advocates.

Advocates came in many forms. Amongst the ones mentioned most often were advisers, support workers and social prescribers. Others included volunteers and staff at their local food bank or community group. They were able to connect the dots between different forms of support. Advocates also gave reassurance that people were on the right path. They spoke up for clients when they felt they couldn't do so themselves. Often those individuals went above and beyond the scope of their role:

"{Social prescriber} had answers. If she spoke to me one day and I was really at a low at the time, the end of the call, I was feeling much better and a bit more brighter and she made such an impact to my life."

"{Adviser} helped me write things down. I can email her now, she explained how to email. I couldn't email {before} I couldn't even turn the bloody computer on!"

"Although I'm quite capable of doing {things} myself, he said: "Just let me do it for you. Because you're going to have something else taken off your {to do} list."

"They have just been so good. I didn't expect what they could do for me, I just I didn't know. I wasn't expecting that. They're fighting my corner for me."

These advocates also often came in the form of friends and family, highlighting the importance of a person's informal support network:

"I just dread to think. What would have happened if I hadn't had family and friends to help me."

"My mum dealt with all that for me. My mum did it all. My mum feeds me. My mum put clothes on my and my kids back. No one helped me. There was no help. My mum is by no means wealthy. They live paycheque to paycheque but she sorted it all. She stepped in. In the way that mums often do."

"My parents. It's my parents that did it. Because they've been there for the whole lot. They're the ones who have kept me going. "

"I had to rely on family and friends for thousands, and I mean thousands of pounds."

"My brother literally just went 'I've spoken to the army. I'm moving back into barracks. I will move my all of my furniture down to you. So you've got it. So you've got everything you need.'"

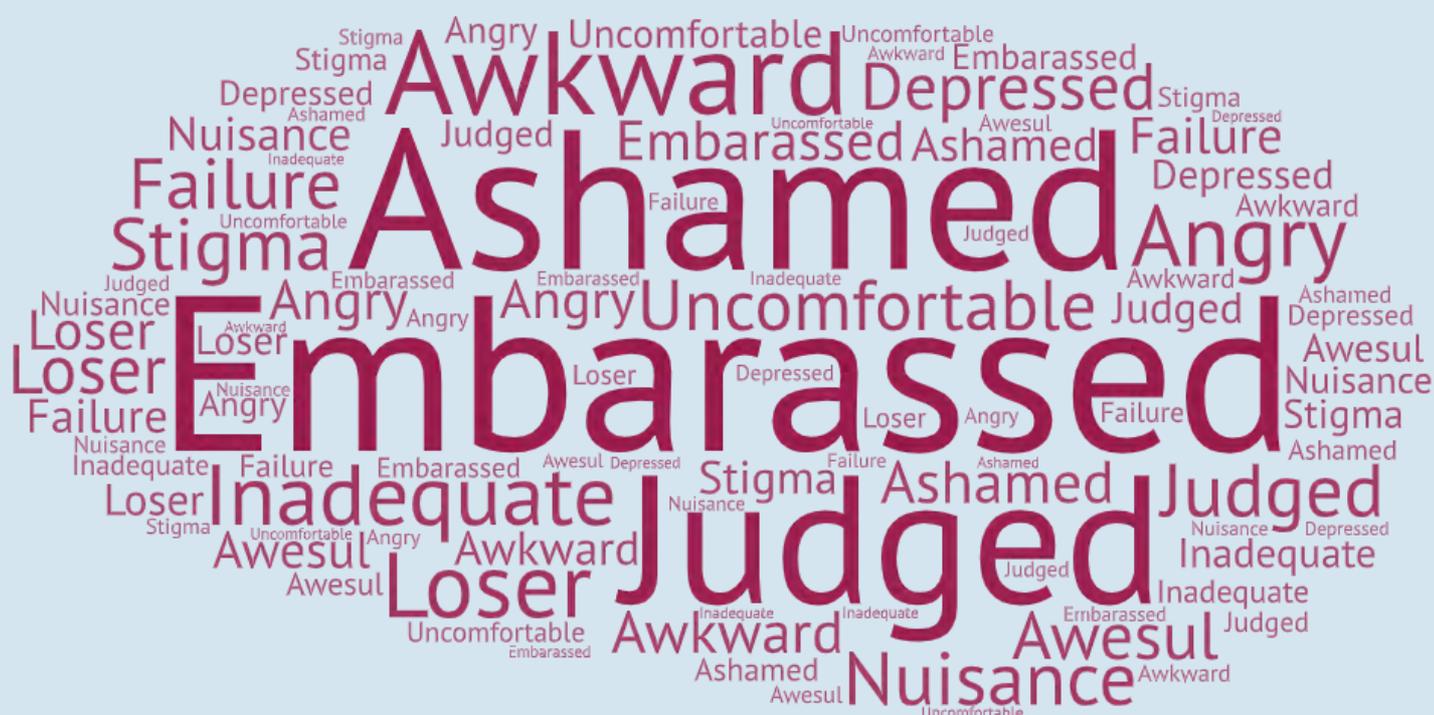


Having people who share your life, that you can turn to for encouragement and support is a vital tool in maintaining a good quality of life. It can improve mental health, wellbeing and increase the sense of security.

The difficulties people face when navigating support systems are significant and wide-ranging. Addressing these challenges must be a coordinated effort. This needs to involve the local council, community organisations and other stakeholders. This will ensure that everyone in Shropshire has access to the support they need to thrive.

Stigma is huge, but positive experiences of support can help to alleviate it

If there is one single message that came through strongly in our research it is that the stigma of struggling financially is huge. It prevents people from coming forward for support and has massive implications on a person's mental health and sense of self-worth. Across the 7 lived-experience interviews we conducted the word 'embarrassed' was said 35 times.



Word cloud generated from the survey responses to the question 'How did seeking support make you feel?'

The theme of reluctance and shame is echoed in national research.¹²

Those struggling financially experience deep feelings of stigma, shame and isolation:

"Individually you feel very alone with this"

"I felt ashamed, but I was doing what I had to do for my kids"

These feelings seemed to be particularly strong for those who had used a food bank

People told us that receiving a food parcel and relying on charity to meet a basic need is an inherently undignified experience. We are not criticising the work of food aid providers. We want to acknowledge their tireless work and support for their communities.

Food banks are not a solution to poverty. They are a sticking plaster that does not address the root causes of poverty. They should not be a part of the 'new normal' as we need to work to find more sustainable, fair and dignified solutions.

"I just find it degrading {going to a food bank}."

"I find it embarrassing going to the butchers with some vouchers {from the food bank}."

"It's embarrassing having to ask for help for these things, especially simple things like food."

"I'm a very proud man. I felt very embarrassed and demoralised. I have met people at the food bank that have full-time jobs and they're at the food bank because they can't cope. I don't like getting out for queuing so I just get out they do the trolley for me and they give me a shout and I come in and go. I find it very embarrassing, demoralising."

"I do it for my kids really.... I just find it degrading... every time I go to the foodbank I'm ashamed. It's very difficult and embarrassing. but it's the only way nowadays."



These feelings make people reluctant to reach out for help, which often sees their situation further deteriorate:

"I don't reach out for help and I don't talk to people about stuff."

"When you're lonely and depressed you're not always in state of mind to take the first steps. There is a bit of embarrassment and a 'I should be able to cope by myself' sort of attitude."

There was a common fear expressed around being undeserving of help, of being told that you aren't eligible or criticised for coming forwards:

"You're just a bit scared to ask questions because if you're asking for something you feel like you're begging sometimes."

"I was worried that that I wouldn't be eligible and I was worried about getting criticised."

"I was mostly embarrassed and a bit ashamed because you think you should be able to look after your child and his needs."

"You can be made to feel like you're cheating people and you're trying to get money that you're don't deserve. They should be a bit more understanding when people ring them."

There was often a feeling of being at the whim of other people's decisions and lacking urgency which leads to a great sense of insecurity:

"It can be exhausting saying thank you to people. You're just continually aware that if you don't say thank you that support could be withdrawn at any point. You're beholden to other people."

"Having to continually seeks advice, having to continually seek help, having to continually be on the somebody says no, you've had it, somebody says no about something you've already had and says no you can't have anymore."

Despite these challenges, it was also clear that positive experiences of support can help to mitigate these feelings and bring some relief to people:

"The first man I spoke to {LSPF} he was just lovely and chatty and he was making jokes with me and you know chatting with me as we were friends and that really helped a lot to sort of put me at ease. He was fab."

"The foodbank was very good to me. Lovely people. They've been absolutely fantastic you know."

"If I hadn't done that {gone to Citizens Advice Shropshire} I'd be in a big mess now."

"I didn't expect what they could do for me... fighting my corner for me."

It was also clear that exceptional front line staff and volunteers are often going way beyond the remit of their role. They make a huge difference for people:

"Social prescribing was brilliant. We're way beyond the remit of what she was told she needed to be doing and gave me what I actually needed to help get back on my feet in a number of different ways at what was a very difficult time."

"Without a shadow of a doubt, I think if I have spoken to someone else it would be {different}. She cares."

"The lady at Caritas been helping me has been just amazing, and she can't do enough."

"She just had a way of settling you down and guiding me and she was clear, she'd reminded me. When I phoned, I thought this is going to take me months but I'm glad I made that phone call. I really am."

"It's just she made such an amazing difference to my life. Without our social prescriber, I really don't think I would have coped. I'm so grateful for that."



Most people were very keen to express how grateful they were for the support they had received, and had a desire to 'give back' in some way:



"I'm so grateful for help that I received and for people that have come into my life for the last 12 months to make that difference."

"I'm just almost overwhelmed with gratitude."

"I don't cry easily but something like that is just so emotionally almost overwhelming. That people will actually, you know, come together to help."

"I'd like to be actively giving back because it's so nice that people have been there to help."

Understanding the shame and stigma that still surrounds poverty and living on a low income will be fundamental. It will allow us to change the systems and structures which support people. This includes both national and local support networks. It has been a privilege to work with and hear the stories of those with lived experience of these issues. We hope that this report marks the start of further work with experts by experience. We need to ensure that these voices are at the centre and heard in these discussions. The meaningful co-design and production must be a priority.

Below is what people have told us they would like to see changed to ensure support is as effective, dignified and as inclusive as possible.

"I'm very grateful to be given a forum to express things that might be taken into account in the way policy gets put in practise."

If you could change one thing about local support system what would it be?

"We need to have people who know what forms to fill in, where to go, what websites to go to access the help. We need more Andys!" {In reference to a food bank coordinator who informally helps people to navigate the different support available}

"Find coordinated ways of getting the information out there...there is no simple one-size-fits-all solution to any of this stuff."

"I think it's easier if somebody like contacts me. When I read stuff on the Internet, I don't always understand the way it's written and it can come across as a bit misleading."

"Work together. It's about communication, you know, making people feel like they can go for the help because, sometimes, they're not as respectful as they could be."

"Be clearer on what they're actually offering and the course of action they're going to take."

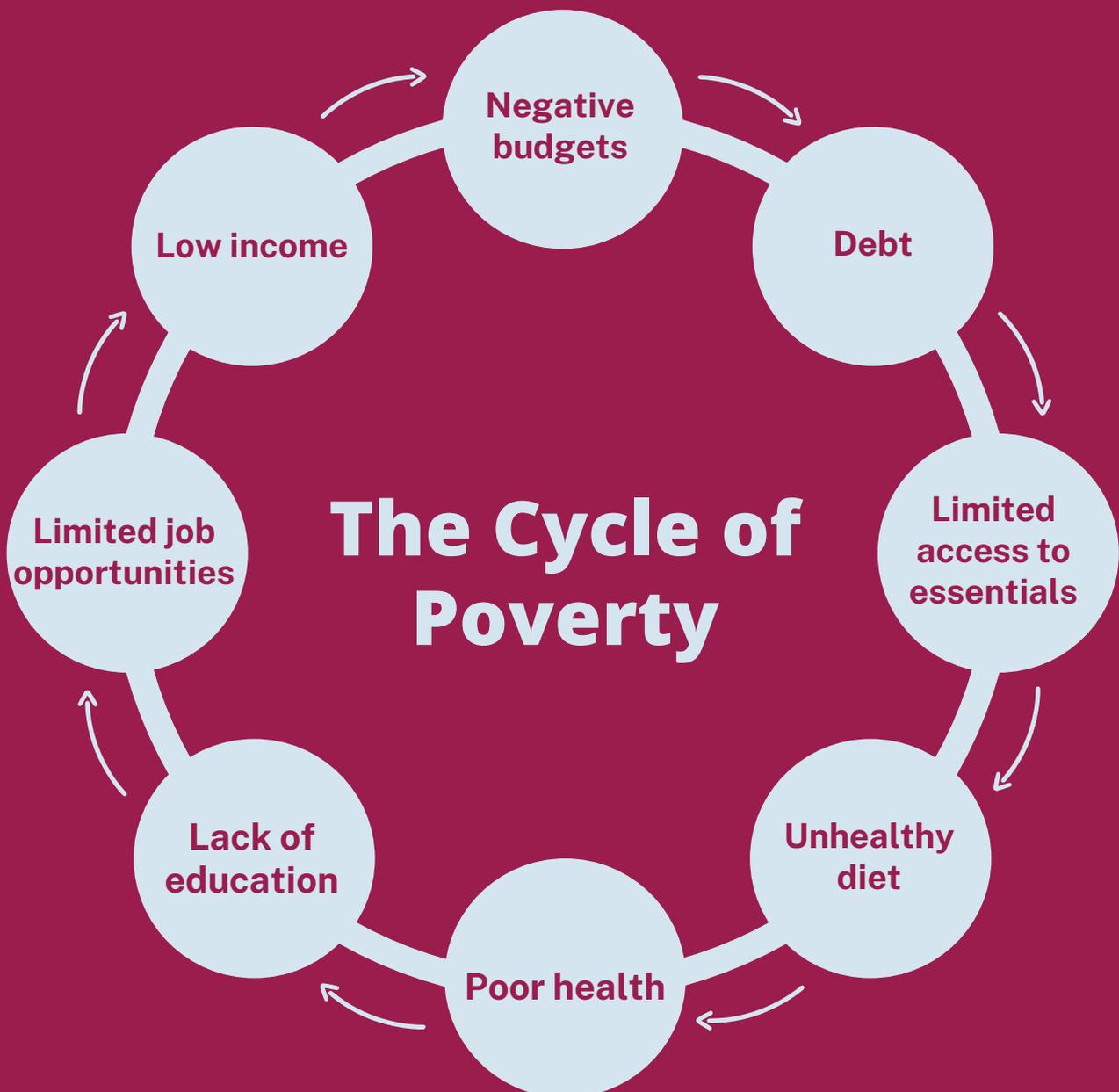
"Just try really hard to get the word out there, whether it be the Internet or talking to local people, and just thank you really."

"I personally don't think that the support has enough funding because they need more people on the ground... there just aren't enough physical people on the ground to actually get the work done."

Not having access to enough support has far-reaching implications for people's lives

It is clear from our research that not having enough income has far-reaching implications for people's lives. Once people fell on hard times, things often escalated fast, highlighting the importance of early intervention.

Experiencing financial hardship is not only about a person's ability to afford essentials. Not being able to take part in society can also have an impact on mental and physical health. Doing activities which bring enjoyment and meaning to life is an important factor in all of our wellbeing.



Many of the people we spoke to were not experiencing a short-term crisis, they have chronic insecurity embedded into their lives. This is brought on by insufficient wages and a welfare system which has often failed to catch them. Their problems often compound into complex issues that need a more intensive and longer period of support. Our systems are not designed to understand and accommodate this. Once people fall into the trap of low incomes and poverty, it can be very hard to break the cycle.

Some key themes and trends emerged from the interviews we conducted:

There is often a very difficult, sometimes traumatic, event that marks the start of people needing extra support:



"I escaped a bad relationship with two kids and came here with nothing."

"I went through a divorce, a messy divorce."

"I came into Shropshire with £10 in my pocket."

"I need an operation on my back."

"I had a business years ago when I was OK, but I've got a knee operation and I've got a problem. I've got plates, pins, you name it, in my right leg and left leg. I used to do transporting horses all over Europe, you know. It was a great job, but my health deteriorated, and it's just gone downhill a little bit. I got into debt."

These events often caused significant barriers to accessing support. They leave people feeling trapped:

"It's a never-ending circle!"

"I can't remember things and I have trouble reading and writing and I had a lot of head injuries in the accident."

"I have to be close to support. I've got various illnesses that mean I've got to have 24-hour support in case I have a bad turn my kids need looking after."

"I have mental health issues, I'm a chronic pain sufferer."

"I suffer with so many things, I mean I've got heart disease, I'm pacemaker dependent. And then I've got kidney disease. And now I've got lymphoma that can't be properly diagnosed because I'm on morphine and you'd have to dig really deep to find it. So, with that and then the anxiety added on we've just we're just not, you're just not dealing with it very well. I'm on antidepressants... My {partner} has now become my carer. We have had so many problems that have caused me so much anxiety. I had gone from caring for people and entertaining people and, you know, being useful and working in an office. And then suddenly it was just me and four walls. I just feel like everywhere I turn, there's a problem. My mental health, I can't cope with it. So it's like why do I wake up in the morning?"

"The lower you fall, the lower your mental state becomes."

"Some days I don't want to get out of bed. I just sometimes don't see the point. So that's all down to the anxiety and they've doubled up on my antidepressants since last week, so I am feeling a little bit better than I was but I've just got to admit to them that I can't cope. Yeah, you know, it's just a lot to take on at the moment."

Being stuck in a cycle of low-income impacts a person's ability to afford a decent standard of living. They often fall prey to 'poverty premium'¹³ and services such as pre-payment metres which exacerbate the issue:

"It limits our choices. We have to go for cheapest of everything."

"We're not on a prepayment meter and I would move heaven and earth to make sure we don't end up on one. It's one of the reasons why we cut our usage back so heavily. A) You pay out and B) the moment that cuts off, you've had it. I would be absolutely terrified of being put on one of those things because I know what we've been through in the last few years and I know it would actually potentially put my life at risk."



"I ended up moving into a house that was actually classed as uninhabitable at the time."

"I'll sit in the cold, I don't put it {heating} on until my son's at home."

"And the place where I was at was freaking freezing. Because it was the wind, it was January and it was so cold because the heating didn't work there."

"The meter now has only got about £8 or £7 left and you know, we don't know where we're going to fill it up. The electricity we're going through is about £15 a day. I'm turning the lights off. But we're on a prepaid meter, you know, we're on a card and that's very, very expensive."

It's not just the lack of essentials that takes its toll, but the inability to build in enjoyable, meaningful activities, the quality of people's lives and relationships suffers further:

"Everything that I went through put a lot of strain between me and my mum's relationship. Because we were both constantly trying to figure out how we're going to get this money together for this, how we going to get this money together for that. She was calling in favours and I was calling in favours. It was stressful for both of us."

"There's no spare money for leisure."

"{We aren't} able to enjoy life. Feel like we are just constantly working to only just cover the bills. The thought of a day trip is out of the window for the foreseeable future."

"Life is about getting by but not enjoying it anymore!"

The cost of living crisis is hitting Shropshire harder because of its rurality

People we spoke to felt that the rurality played a part in what support was available to them. Shropshire is the largest inland county in England. It's also one of the most sparsely populated local authorities in the country.² Almost half of the Shropshire population lives in rural areas. Because of this, the county faces inherent challenges that contribute to a higher cost of living and social isolation.

Over the course of our research, a few key themes around rurality emerged.

Lack of affordable food retailers

"We have to go for the cheapest of everything. I have to pick and pick and choose whether I want chicken or whether I want pork. I can't have both."

"{Food shopping at supermarket} We'll go to the aisles where we need stuff ... I have to do it because I know how much money we can afford"



The cost of food and essential items is higher for those living in remote rural locations. **Shaping Places for Healthier Lives project, found that essential items that cost £18.51 in a supermarket in Ludlow will cost £43.69 in a shop¹⁴ in Clun.**

Limited rural housing stock

The housing crisis in England gets a lot of attention in urban areas but for rural communities like Shropshire, it is often a hidden issue. The average property price in Shropshire in January 2023 was £291,015.52. This is a 38% increase from 2019 when the average property price was £211,431.17.¹⁵ This means young people and families are priced out of their local area. They are forced to move away from their family and friends.

Options for those on low incomes are also limited. Only 12% of rural housing stock in England is social housing compared with 19% in urban areas.¹⁶

People we interviewed told us about the struggle to find a safe place to live. This often leads to difficult choices between putting a roof over their heads and being safe:



"We need two bed {property} and we are bidding on places if they come up as supporting housing. But there's not much supporting housing comes up really."

"We had a rogue landlord when we moved up here and we had an awful lot of problems, including the fact I'd had a heart attack a few months before we went to minus ten through the winter and she wouldn't repair the central heating. So we had a very difficult time and a dangerous time for my health point of view."

"So it ended up me and my kids being separated. Because they couldn't home me close to where I have the support that I'd need if I have a bad turn."

"It's only through sheer luck that I found out that a house in the area that I needed to be in, belonged to someone I knew, and was empty. However, I was warned is currently classed as uninhabitable. And it's like I don't really care about that, I've just got to prove that I've got somewhere to live. I ended up moving into a house that was actually classed as uninhabitable at the time."

"I've said {to landlord}, if you want me to leave, you need to give me a section 21 because otherwise I get no help. If I leave with my own accord, no one will help me. I'm basically in a catch 22. I can't get somewhere near my mum that's within my price range privately. "

Poor transport infrastructure

"It was literally in the middle of nowhere. You were just a building next to a road about 3 miles-4 miles from the nearest bus or train"

For most people we spoke to, transport was a big issue. We know from Census 2021 data in Shropshire that 28.5% of people aged 16 years and over in employment travel 10km and over to work. Of those 54.8% travel to work by driving a car or van.¹⁹ Public transport connectivity is also worse in rural areas. This restricts access to employment opportunities. It also forces people to postpone or cancel healthcare appointments. This can have serious long-term consequences:

"The NHS might be free at the point of delivery, but if we can't get there, we can't get there. So I've had to postpone numerous appointments about things that potentially would be serious and cost a lot more money long-term."

"I was getting up at ridiculous hour to get over here for 6:00 o'clock so that I was here for when they {kids} woke up and then I would leave here once they were fully settled."

"Getting into Shrewsbury is a nightmare for parking and then having to walk banks and hills. We avoid Shrewsbury for everything."

Digital exclusion

Mobile and broadband access are less available in rural areas of England.²⁰ This makes access to online services, jobs and healthcare appointments challenging. Digital exclusion subject came up often during in the interviews:

"They put me somewhere where they expect you to do housing searches and things and it's like, well, where I am, you've got no Internet."

"They'd walk, but then you see to get in and back again in a day it's a lot of time spent travelling just to go and get Internet."



Support services have no physical presence in communities

"They're barely open now (the furniture scheme). There seems to be a kind of deficit in terms of social help. The community centre being closed and the meals that went along with that have also disappeared."

"I got in touch with the Shrewsbury branch, I think the Ludlow office is closed now."

The lack of physical presence of services was another issue for the people we spoke to. This supports the fact that services are more expensive to deliver in rural areas. There are extra costs associated with the sparse population. This means there is often no physical presence of services in rural areas. This includes services of the local authorities, support organisations, and health services. Rural services like post offices¹⁷ and banks¹⁸ are closing down in huge numbers.

This further limits access to support and resources.

National funding formula's disadvantage rural councils

Rural councils like Shropshire are receiving less in grants than urban areas. This puts a strain on the services they provide. Analysis of the local government finance settlement for 2023-24 by the Rural Services Network has revealed that rural authorities are set to receive 59.4% (£111) per head less than their urban counterparts but on average, will pay 20.6% (£109.73) per head more in council tax.²¹ Rural authorities are more reliant on income through council tax. The formula which distributes funding to different local authorities often disadvantages rural areas. It does not take into account the extra costs of delivering services to sparse communities. This puts pressure on Shropshire Council to raise council tax rates to maintain service provision. This further exacerbates the cost of living for residents.

Most people we spoke to were aware of those pressures:

"I personally don't think that the support {services} have enough funding because they need more people on the ground. And unless {government} are willing to fund a bit more support, actual people support, so that they've got the people there to be able to answer the phones and talk to people and help people fill in the forms."

"There's so much pressure and strain {on the services}. I mean, I'm sure they'd like to and would like to do more."

All the above factors support growing voices that people who live in rural areas pay what is called the 'rurality penalty'.⁷ Because of this, Shropshire residents are at greater risk of slipping further behind in the cost-of-living crisis.



The national safety net sets context for local support

Local support organisations have a unique understanding of the needs of their communities. When well-designed and resourced, they are well-placed to support local residents through short-term crisis and adverse life events. However, our research has shown that local support systems are currently being stretched to far beyond this remit.

A comprehensive national welfare system reduces the demand for local support services

National welfare can reduce the pressure on local support. A good example of this was a £20 Universal Credit uplift. It was introduced by the government at the beginning of the pandemic. After it was scrapped in October 2021, food banks experienced a worrying increase in demand.²² Cost of living Payments and £400 energy bills reduced the demand for local support schemes. This is because people were able to access support through those national programs.

Assessing the adequacy of national support is beyond the remit of this project.

However, everyone we interviewed talked about their experience with the national welfare system. They told us about the impact it had on their lives:

"On Universal Credit you don't deal with just one office. They have various offices and so we get messages from Wrexham, from Shrewsbury, from Chester, all over the place. We are speaking to different people when we send our journal reports. It's causing confusion."

"We're using Universal Credit to support us. We have had so many problems {with universal credit} that have caused me so much anxiety"

"{At Department for Work and Pensions} nobody seems to talk to anybody. And we let them know if there's a change and then they'll say adamantly that we didn't let them know."

"Employment Support Allowance was taking money off me. Thinking I had savings, but I didn't"

People we spoke to told us they felt let down by the national safety net system. This finding is reflected in national research.¹²

Local support performs a vital role but is often limited by the national rules

It is important to note that the relationship between national and local welfare support is complex and multifaceted. National programs can provide guidance and best practices for local governments to follow. But those can be rigid and have sharp cut-off points. This often makes tailoring support to individual circumstances impossible. More flexible guidelines would support aid going to those in need.

Schemes like the Household Support fund are often a lifeline for those who are not eligible for other forms of support. This fund had several reiterations and only the most recent one is to last 12 months. This is a positive step as previous versions of the fund were for 6 months only. This did not allow local authorities enough time to plan, target and distribute this fund effectively.

Shropshire Council is currently under a huge strain. They are disadvantaged by the national funding formula. Funds like the Household Support Fund often don't account for extra staff hours and the resources it takes to administer it. This means councils often face having to get the funds out fast in order not to have to return money and risk having future aid cut.

Local aid can often be well-positioned to respond to sudden financial shocks. But it is unable to address long-term financial instability. Without investment in local services, they will only be able to battle the symptoms of poverty rather than address the causes. These findings are reflected in national studies.¹¹



Underclaimed benefits and importance of cash first approach

Many eligible individuals are missing out on welfare benefits they're entitled to. Many people who are eligible for support are failing to access it.

Universal Credit is the most underclaimed means-tested benefit, with an estimated £7.5 billion in unclaimed by 1.2 million eligible households.²³



£7.5 B

**Unclaimed
Universal
Credit**²³

£8 M

**Uncalimed
Pension Credit
in Shropshire**²⁴

£161 K

**Unclaimed
Healthy Start
Vouchers in
Shropshire**²⁵

There are various reasons why people who qualify for welfare aren't getting benefits. They don't know about the available programs or find the application process confusing.

Addressing this issue will need a coordinated approach. Partnership working between national and local agencies will be essential.

The shame people feel to seek help is also a big factor. If there is only one thing we could do to help people with stigma, it is the cash-first approach. This type of aid is respecting people's independence and empowers them to make decisions based on their own situations. Cash transfers provide flexibility, allowing recipients to meet their immediate needs: buying essentials, paying bills, or investing in education and training. Unlike giving specific items, this approach gives individuals dignity by letting them choose what's best for them.

Moreover, a cash-first approach reduces administrative costs and simplifies processes. It is important that financial aid, like Household Support Fund, include cash first provision.

We want to recognise that in Shropshire we do have this provision in place. It's a positive step that our Local Support and Prevention Fund is taking cash first approach where possible.

Recommendations

1 Partnership working

Shropshire needs a coordinated approach if we are to support our residents effectively.

Shropshire already has a strong track record of partnership working. Since the outbreak of the Covid 19 pandemic, Shropshire's Social Taskforce has brought together a cross-section of statutory and voluntary organisations to make sure the needs of our most vulnerable residents were central to the response to the pandemic and the subsequent cost-of-living crisis. This forum has developed joint signposting, a cost of living webpage, worked on joint communications training including leaflets and videos, as well as delivered training to over 500 frontline staff and volunteers across the county.

Our research has highlighted 4 key areas of partnership work that are of value to Shropshire:

- **Our local system needs to effectively triage those seeking support**

Local organisations which offer support to Shropshire residents need to understand the referral pathways and support available to make sure people receive the most appropriate support possible. The local support system should take a 'making every contact count' approach, no matter which door a person comes through, they should be linked with the correct support and information. Local agreement on designated pathways for those facing financial crisis would prevent certain organisations, such as food aid providers, from becoming overwhelmed and the first port of call where other more dignified and sustainable support may be available. There is a shortage of specialist advice and services (such as debt and welfare benefits advice), but there will be people who are happy and capable to work through good quality resources available independently and this will mean freeing up the resource of specialist advice for those who need it most.

We need to continue and build on the work started by Shropshire's Social Taskforce to develop self-help resources and equip those who are willing and visible in their communities (such as local councillors) to feel comfortable to have a first conversation with people about their money worries and signpost to relevant resources.

Resources have already been developed in Shropshire which can help this workstream:

- Shropshire's 'Worrying About Money?' leaflets
- Shropshire Council's Cost of Living webpage and cost of living checklist
- Shropshire Larder

- **Shropshire’s key forum for partnership working, the Social Taskforce must continue and be adequately resourced.**

The Social Taskforce focuses on how local stakeholders respond to challenges emerging in Shropshire. Examples of this work include consulting on Household Support Fund allocations. This helped to target the fund to those most in need.

There is scope to expand the membership of this forum in particular to achieve greater representation from health colleagues. Up until the Spring of 2023, the forum had paid recourse to coordinate and project manage the work, for this group to be effective it will continue to need dedicated staff time. Thought must be given to how we can continue to work with people who have lived experience of low-incomes and financial crisis, to ensure that their voices are amplified and centred in these discussions.

For this group to be effective it will continue to need dedicated staff time and resources.

- **Ongoing training for staff and volunteers to ensure they feel confident in helping people to navigate the system**

Training sessions run by the Social Taskforce reached a large number of frontline staff and volunteers. Attendees reported increased confidence in supporting people with cost-of-living crisis concerns. Unfortunately, the cost of living crisis is far from over and the support available keeps changing. Staff and volunteers in Shropshire will need continuous development. This would ensure they can support people to navigate this ever-changing landscape.

This training needs to be trauma-informed. It must raise awareness of the stigma felt by people experiencing hardship. Trauma informed training will allow the frontline workforce across Shropshire to advocate for those experiencing financial hardship. The importance of advocates was an issue often raised in our research. When people have a positive experience of accessing support it had wide-ranging implications. It improves current circumstances and empowers people to act. It also had an impact on how likely they are to reach out for help in the future.

- **Data sharing between organisations to help proactively identify local residents who may be in need of support**

Across the statutory and voluntary sectors in Shropshire, there is a wealth of data. Sharing this data between partners would enable a more proactive and preventative approach to supporting residents.

Using data can be an effective way to identify and target those who are most in need of help or resources. Work on this has already started. For example, Shropshire Council is currently using available data to target the Household Support Fund to those most in need.

By establishing ways in which data is gathered and shared we can paint a fuller picture of households who need support. This would bring more money to the local economy by identifying households who are eligible for unclaimed benefits. This would also save Shropshire Council and other local services money.

There are tools available for local authorities such as the Low Income Family Tracker analytics platform. This can provide data to help launch projects such as benefits take-up campaigns.

2 Support system design

Local services should be designed to protect people's dignity and help individuals to come forward for support.

Services should be empathetic to the stigma and embarrassment faced by those needing support. We recognise that organisations have a responsibility to carry out financial due diligence. Certain checks have to be in place to ensure the support goes to those most in need. But we must not allow concerns about fraud to colour all aspects of the conversations we are having with people when they are in crisis. This is an important aspect that needs further attention in Shropshire.

We know from our conversations with food banks and other frontline agencies that asking for support is the last resort. Often when people do come forward for support, they have already exhausted every other option available to them. It takes courage to ask for help when you are in a vulnerable position.

We must ensure that the design of our local support system does not add to the stigma of living on a low income and it does not deter people from coming forward for support.

*In a recent APPG on ending the need for food banks, the inquiry heard that:*¹¹

"The support provider's control over expenditure must be balanced with enabling households to choose the support they need when they face financial crisis so that they do not feel unduly stigmatised about having to turn to support and can meet their family's needs most effectively. People in crisis may not feel in a position to engage with support if there are certain conditions attached to its use."

"In our last emergency grant fund, the Covid-19 Response Fund, we removed the strict eligibility criteria and detailed checks on whether applicants were in the situation they said they were. The number of fraudulent claims (that we were aware of) were negligible. We would argue the positive impacts of an approach led by trust and dignity far outweigh the small chances of fraud." Turn2us

Our research has highlighted the following key aspects of local support system design:

- **There should be multiple points of entry to access support. There must be alternatives to digital, and some face-to-face support available in each town**

The direction of travel for many organisations is to online, with digital application processes as default. Whilst we shift to this way of working we cannot ignore the fact that rural areas lack the infrastructure to enable people to get online, and access digital tools, nor the fact that there will always be individuals who need alternative ways to access services. These individuals are often some of the most vulnerable.

As the recent APPG on ending the need for food banks found:¹¹

"For support to be effective it must be accessible so people in crisis are able to receive the support easily when and where they need it. It must be fully inclusive of everyone who needs it, ensuring no one is excluded due to their background or situation, and help prevent the crisis from recurring in the future."

In Shropshire, we recommend that the local authority, NHS trusts and other organisations carry out an equality impact assessment. They must ensure that alternative ways to engage with services are always available.

Shropshire's residents would benefit from some form of face-to-face provision being available in every town. This is especially important given the poor public transport infrastructure within the county. There is scope to explore the role of town and parish councils in providing support. This could expand the availability of in-person support and signposting.

- **Services should be trauma-informed and raise awareness of the challenges and stigma caused by financial difficulty**

Our research has shown that stigma and feelings of shame associated with having to access support still exist. They are huge barriers to people coming forwards for support. All organisations supporting people in crisis have a responsibility to review and be mindful of the language they use. They need to be prepared to examine any unconscious bias. In Shropshire, work is already underway to embed a trauma-informed approach across the workforce. It is vital that this work continues. We must recognise that poverty is a traumatising experience.

- **Review and improve the design of application systems for local support to ensure support is distributed fairly. Clear and transparent criteria for local support schemes as well as simple and accessible forms are particularly important**

The organisations, we have spoken to throughout this piece of research, have stressed the need for clear and transparent criteria. Those must be provided by organisations that hold crisis support funds. Having clear guidance would make it easier for frontline workers to make referrals. They would also be more confident in helping individuals complete applications. This would result in a more positive experience for people. It would also reduce the workload for the organisations that are responsible for administering the funds.

Lengthy and time-consuming forms are a burden to both people and organisations alike. Our recommendation is that forms should be short and clear on why information is required. They should be written in simple English to get the message across in the shortest time possible. Forms need to be accessible to assistive technologies and available in different formats (digital, paper). They need to be easy to navigate and downloadable or have the possibility to be saved. Where possible, they should be available in different languages.

“Getting things automatically and having somebody explain to you what the situation was if you wanted to opt out. The opt-out would actually be much easier to explain without a whole load of paperwork because presumably there'd just be a little tick box of a few things you'd have to say “Actually, I don't need this.”

- **There should be a preference for a ‘cash first’ approach when delivering local crisis support. This gives individuals greater flexibility to navigate their situation and is a more dignified form of support**

In the words of the APPG on Ending the Need for Food Banks:¹¹

“For crisis support to be dignified, it must reduce stigma, provide choice and flexibility so people have the agency to determine the best way to resolve their crisis for themselves and prioritise meeting the specific needs of the individual e.g. dietary needs and preferences.”

One of the most effective ways to safeguard people's dignity is to offer cash-first support. Offering cash-first support gives households the ability to buy items that are appropriate for them. The cash-first approach restores some agency and choice at a time when people often feel stripped of this. When we talk about cash-first solutions, we need to also consider different ways to deliver this. Examples would be bank transfers, prepaid cards and vouchers. This is particularly important in a rural setting. We recommend that cash-first be the default option for those facing a financial crisis. We also want to recognise that the provision of suitable alternatives is still needed. This would ensure support is responsive to people's needs and circumstances.

“Cash help is immensely useful because you can then choose exactly where it goes. We are incredibly frugal with what we do because we have to be.”

Cash transfers alone cannot be the ‘silver bullet’ to supporting people through a crisis. But a growing UK evidence base does show that they are the most effective and dignified way of administering crisis support. The evidence suggests it has both economic and health and wellbeing benefits to those who receive them.²⁶ While how, and the context in which cash grants are distributed will have implications for their effectiveness as crisis interventions, it is important to note that there is no evidence that suggests cash grants lead to misuse.²⁶ In an analysis of 44 estimates from 19 studies on 3 continents, researchers have found that almost universally, there is no significant increase of expenditure on alcohol or tobacco as a result of cash grants.²⁷



3 Recognition of the value of the local voluntary sector

The voluntary sector plays a vital role in local support systems, but resources are needed to be able to do this.

Our research has shown that local support does, and will continue to play, a vital role in supporting residents in financial crisis. It cannot address wider, systemic issues of the falling rate of benefits or rising in-work poverty, but it is a vital lifeline to many.

Our research has drawn out 3 key aspects of where and how investment in the voluntary sector can be done:

- **Invest in building trusted relationships across sectors. Clear communication and recognition of the expertise, professionalism and reach of the sector will help to make sure that all players in the local support system feel like equal partners**

The voluntary sector is grounded in communities and understands the nuances of the local context. It acts as an indispensable ally and advocate for local residents. Voluntary organisations and community groups help people to navigate support systems. They piece together information and entitlement from different sources. The voluntary sector does complex work. This needs to be communicated and understood across the local system. Voluntary sector partners will be crucial to meet the challenges we are all currently facing.

- **Identify funding for local advice services. Local advice services bring more money to the local economy by encouraging uptake of underclaimed benefits. They also save other services money by preventing people from falling into crisis and costing the local system more in the long-term**

Local advice services employ and train highly skilled advisors, a resource which is precious and scarce in many cases. They help people to emerge from crisis but also play a huge role in preventing people from finding themselves in these situations in the first place.

Shropshire is operating against a backdrop of spending reductions within the local authority, but investment in these vital services saves money further down the line by preventing people from falling into situations which are expensive to local government such as homelessness. They can also help to stop people from presenting at health services because their basic needs are not being met.

In 2022/23 Citizens Advice Shropshire has saved:



Data from Citizens Advice Financial modelling tool 2022-23

- **Funding for the voluntary sector needs to be future-proofed, to ensure the sector is able to recruit and retain the skilled staff it needs**

Local support services are under a lot of strain. Voluntary and Community Sector Assembly (VCSA) study showed 80% of local voluntary organisations have struggled to recruit in recent months. 68% have concerns about staff leaving their organisations because of low pay.²⁸ Their demand is growing, and they cannot do what they do without investment. Many VCS contracts do not have equal status when compared to other sectors. The value of the funding can remain unchanged for several years whilst other budgets have inflationary increases.

The voluntary sector is often asked for input on local strategies, consultations and boards. This collaborative working is welcomed by the sector but resource is needed to help organisations back fill time. This will ensure they can continue to focus on their core operation whilst doing this work.

4 Advocating for 'big picture' change

While there is much change that needs to happen at a local level, we can't forget the wider context of the challenges we face.

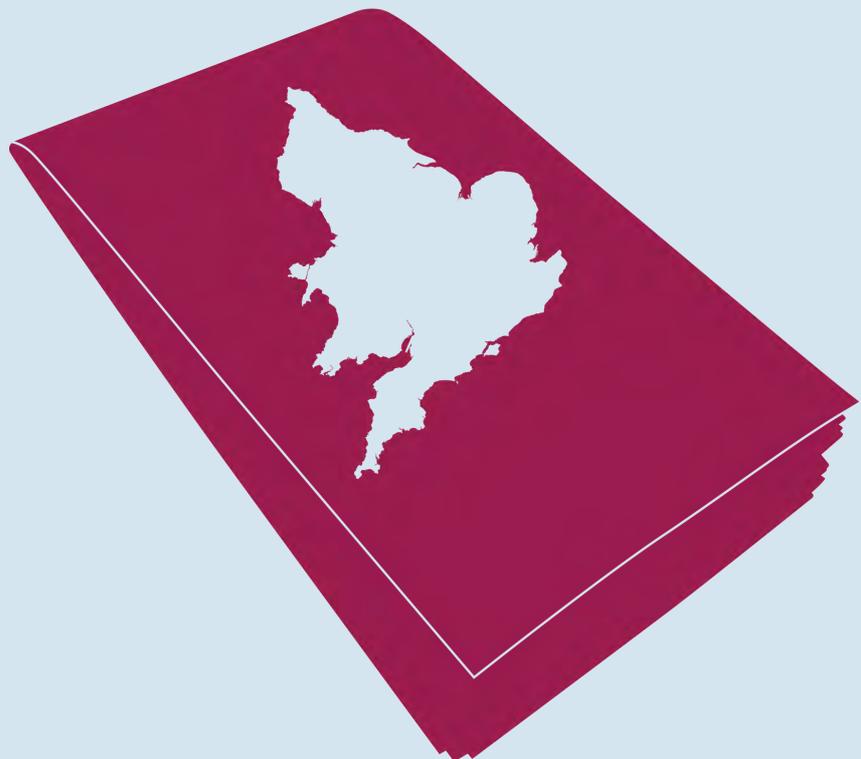
Our research drew out lots of concerns surrounding the national social security system. The most relevant piece of the national picture to Shropshire is the way funding formulas disadvantage rural areas. The lack of face-to-face provision and services was repeatedly raised throughout our research. Those have a profound impact on access to support in the rural part of Shropshire.

This is why the report recommends:

- **Local leaders and decision-makers should advocate for changes in the funding formula. This would ensure it accurately reflects the needs and the extra costs of delivering services in rural counties**

Ruralality and sparse population have big implications. People who live in remote locations face a 'rurality penalty'.⁷ For local organisations, this means they often face higher costs to deliver services. These extra cost pressures are compounded by the fact that national funding formulas do not accurately capture and account for the needs of rural residents.

There is a need to build awareness of the challenges rural areas face. Funding formulas need to be rebalanced so that the needs of those in more remote communities are not overlooked.



Conclusion

Our report highlights the importance of meeting people where they are at. We need to better understand the circumstances that led them there. We have to recognize people face unique challenges that need a tailored approach.

We should continue advocating for changes at the national level. The adequacy of the welfare system and funding formula both need addressing. This would ensure that the system is fair and doesn't trap people in the cycle of poverty. This would take the pressure off the local support network. They would gain time to address the underlying causes of poverty.

We need to put the lived experience at the centre of designing support systems. This would ensure the safety net empowers people and gives them their dignity back. This would improve the mental and physical health of those living in Shropshire.

We want to acknowledge the support provided by frontline staff and volunteers. Despite a challenging past few years, their remarkable efforts and unwavering dedication are invaluable. They go above and beyond their roles. They dedicate their time, energy, and resources to helping those in need. Their contributions have uplifted the lives of many. They are inspiring others to do their best in creating a better future. Their efforts are invaluable but we know they are not sustainable at current rates.

Thus, it is crucial to look at the system as a whole. We must explore ways to make the support more accessible and long-term. We recognize that the work on unconscious bias is ongoing. It will need the participation of everyone.

Finally, we need to keep the human being at the centre of all our conversations and actions. This will ensure that the people of Shropshire receive the care and support they need to thrive.



Methodology

This report pulls together data from several different sources:

1. In-depth interviews: analysis of 7 qualitative interviews carried out by Citizens Advice Shropshire and Shropshire Food Poverty Alliance. The interviews have been conducted between 6 December 2022 and 13 February 2023. The interviews were conducted over the phone and in person. All participants were living in England, and all had lived experience of accessing support in Shropshire
2. Polling of people who had experience of accessing support with cost of living in Shropshire: A survey conducted by Citizens Advice Shropshire via SurveyMonkey and in person, 25 individuals and 14 organisations. The survey was completed between September 2022 and November 2022.
3. Content analysis of feedback from 31 frontline workers and volunteers from Cost-of-living briefing session that took place online on 14th February 2023: Polling of opinions done by Shropshire Food Poverty Alliance online via Slido.
4. Review of minutes of 11 Social Task Force and 19 Hardship and Poverty Group meetings that took place between June 2020 and February 2023.

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