Submission to the Parliamentary Work and Pensions Committee
in relation to the Welfare Safety Net Inquiry
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SECTION 1. Introduction

The Equality Trust is a registered charity that works to improve the quality of life in the UK by reducing economic and social inequality.

In this submission we bring together various pieces of evidence, either directly from The Equality Trust or from people we have worked with who are directly affected by the increasingly frayed and inadequate social safety net that exists in the UK today.

A key part of our mission is bringing the voices and stories of those most impacted by the UK’s very high levels of inequality and poverty to those in power. This submission is made as part of that work.

Dr. Wanda Wyporska
Executive Director
The Equality Trust
December 2018
SECTION 2. The Equality Trust’s submission to the UN Special Rapporteur (September 2018)

Introduction

The Equality Trust is a registered charity that works to improve the quality of life in the UK by reducing economic and social inequality. We approach this consultation from the perspective of inequality and its effects and, in particular, how they are manifesting themselves in the UK at this time with regard to poverty and human rights.

Inequality in the UK – a snapshot

The UK has one of the highest levels of income inequality in the developed world. The UK’s wealth inequality is around the EU average but has been increasing in recent years, largely due to our unevenly shared property wealth. It is worth noting that the two forms of inequality are linked as we know that the excessively high incomes of the richest people in the UK are quickly translated into asset wealth such as property, pensions and other investments.

Research by The Equality Trust confirms the vast extent of our material inequality in terms of both incomes and wealth. Our Wealth Tracker 2018 report shows that the 1,000 richest people in the UK now have total wealth of £724bn, which is an increase of £274bn in the past five years and an increase of £66bn in the past year alone. It is comfortably more wealth than that held by the poorest 40% of households combined. With regard to income inequality, our analysis of the latest CEO pay in the FTSE 100 (the UK’s largest publicly traded companies) shows that, on average, they take home 265 times more than a minimum wage worker each year and 137 times more than an average wage worker.

Income inequality in the UK – trends and projections

What has happened and what is going to happen to inequality in the UK is regularly debated and is complicated by different sets of data and methodologies generating slightly different results. It is safe to say that income inequality in the UK is high and apparently entrenched. It surged in the 1980s to levels far higher than we had in the 1960s and 1970s and has remained high ever since, oscillating slightly but pretty much flatlining since around 1990.

UK Government Ministers and certain supportive commentators invariably quote the statistics from the Office for National Statistic (ONS) which show a very slight decline in income inequality since around 1990 but as leading inequality expert, Professor Richard Wilkinson, notes:

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1 OECD inequality data: http://www.oecd.org/social/inequality.htm
7 Professor Richard Wilkinson, co-founder and Trustee of The Equality Trust and co-author (with Professor Kate Pickett) of The Spirit Level (2009) and The Inner Level (2018) both about inequality and its effects.
"When members of the government claim that inequality is declining, they are clutching at straws. They use measures that ignore the rapid rise in the incomes of the top 1% and take no account of increased housing costs. But even their preferred figures show only tiny reductions in inequality and a complete failure to undo the mountainous rise in inequality during the 1980s which has made Britain a more anti-social society. The most recent complete figures show a slight rise in inequality which is forecast to accelerate over the coming years as a direct result of government policies."

The ONS figures have been criticised for failing to capture the true picture on top incomes and the Resolution Foundation has made detailed recommendations for improving the situation.8

Both the Institute for Fiscal Studies (IFS)9 and the Resolution Foundation,10 the UK’s two foremost and respected think-tanks in this area, are now predicting a rise in UK inequality in the coming years. Away from the statistics, this prediction appears to be unfolding before our eyes. We now have increasing and very visible signs of both excessive incomes and wealth in the UK alongside very clear evidence of rising poverty and destitution. We expect that the official statistics will catch up with the reality “on the ground” in due course. We now turn to examine poverty in the UK in more depth.

Poverty in the UK

There is a clear link between inequality and poverty in the UK. A comprehensive report from the London School of Economics and Political Science11 in November 2017 found that:

“... on average, during the last 50 years a one-point increase in income inequality - as measured using the Gini coefficient - was associated with an increase in relative poverty of 0.6 percentage points.”

Looked at more broadly, it is fanciful in the current UK situation to separate the issue of poverty from the issue of inequality. If poverty has nothing to do with inequality then we are, in effect, saying it has nothing to do with the overall distribution of resources (or the income and wealth that lays claim to those resources) within our economy. We are being asked to believe that our levels of poverty - and also our great wealth - arise almost mysteriously, in a vacuum, divorced from the underlying economic processes that go on around us all the time, every day. This is simply not credible.

Sadly, in the UK, we have daily evidence of the worsening of poverty for an increasing number of our citizens. The word “destitution” has even come back into regular use in our vocabulary – a word perhaps more associated in the UK with the Victorian era or the inter-war period.12 The three most obvious features of our increasing poverty are: homelessness, food poverty and a failing social security system, the latter being a key driver of the first two problems.

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Looking first at homelessness, this has surged in recent years in the UK. A major report by Shelter in November 2017 found that 300,000 people were now homeless in the UK with evictions from private rented accommodation being a major factor.\(^{13}\) The UK has also seen a surge in food poverty with the biggest charitable operator of food banks, The Trussell Trust, reporting record high usage in 2017/18 and calling for social security to keep pace with the cost of essentials.\(^{14}\) Unfortunately, however, social security provision has been cut back overall and particularly in regard to the new Universal Credit system (a simplification of multiple benefits into a single benefit) which is being rolled out across the country - and which, according to the End Hunger UK coalition, is fuelling food bank use.\(^{15}\)

There is also increasing evidence that our deepening poverty is having a severe effect on children. The media now carries regular stories regarding “holiday hunger” when children from poorer households do not receive their free school meals.\(^{16}\) There is also evidence that “period poverty” is increasing as girls from poorer families are increasingly finding it difficult to afford sanitary products.\(^{17}\) And there have also been media reports of poorer families struggling to afford uniforms and other essentials as they head back to school for the start of the academic year.\(^{18}\)

It should also be noted that for all the media coverage about the effects of poverty on children, there is also evidence that an increasing number of pensioners are also now falling into poverty.\(^{19}\) The increasing problem of poverty in the UK goes right across the age range.

The impact on human rights

Inequality adversely affects the human rights of a great number of people in the UK. One of the starkest examples is our vast health inequality that means poorer people have many fewer years of life than richer people.\(^{20}\) It is hard to think of a more serious abuse of your human rights than being condemned to fewer years of life (and healthy life at that) simply because you are poor.

Life expectancy is generally recognised to be a good proxy for the overall health of the population. It appears that the rising poverty we are now witnessing in the UK (see previous section) is beginning to feed through to our life expectancy figures where the long-established increases are now stalling.\(^{21}\) Research published in the British Medical Journal (BMJ) suggests that public spending cuts have caused 120,000 excess deaths in the 2010-2017 period.\(^{22}\) Moving into 2018, researchers have pointed to a spike in mortality rates in England & Wales in the first seven weeks of the year.\(^{23}\) The

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\(^{13}\) Shelter: *Far from alone: Homelessness in Britain in 2017* [http://media.shelter.org.uk/press_releases/articles/more_than_300_000_people_in_britain_homeless_today](http://media.shelter.org.uk/press_releases/articles/more_than_300_000_people_in_britain_homeless_today)


\(^{15}\) End Hunger UK: [http://endhungeruk.org/](http://endhungeruk.org/)


\(^{22}\) Reported in the BMJ (16 November 2017): [https://www.bmj.com/content/359/bmj.j5332](https://www.bmj.com/content/359/bmj.j5332)

\(^{23}\) Reported in the BMJ (14 March 2018): [https://www.bmj.com/content/360/bmj.k1090](https://www.bmj.com/content/360/bmj.k1090)
Government has now responded by commissioning a review into this spike in death rates.\textsuperscript{24} It is also worth noting that there has been a small increase in infant mortality rates in England & Wales which, according to official statistics, is closely linked to socio-economic status with poorer families suffering more than richer families.\textsuperscript{25}

In addition to losing years of life, there is also increasing evidence that the quality of life for many people in the UK is poor and, for some, getting worse. In particular, the UK population seems to be suffering a great deal of mental health problems.\textsuperscript{26} A recent report showed a shockingly high level of self-harm by teenage girls\textsuperscript{27} while suicide remains the leading killer for younger men (those under 50).\textsuperscript{28} There have been cuts to mental health services as part of the overall savings targets imposed on the National Health Service (NHS) but the extent of those cuts is disputed by NHS management and the Government.\textsuperscript{29}

Inequality and poverty also impact in other related areas. For example, it is known that children from poorer backgrounds and black and minority ethnic (BAME) communities have less access to green spaces than their richer counterparts. This has direct impacts on physical and mental health.\textsuperscript{30}

At the other end of the age spectrum, we have a growing social care crisis for elderly people who are unable to live independently in their own homes any more. Local council finances are under severe strain as funding from the Government is reduced while the demands for support increase.\textsuperscript{31} This has created a perfect storm where some local councils are either teetering on the edge of bankruptcy\textsuperscript{32} or have cut their service provision to the absolute legally required minimum.\textsuperscript{33}

We also know that as a result of tax and benefit changes and lost services since 2010, Black and Asian households within the lowest fifth of incomes will experience the biggest average drop in living standards of 19.2\% and 20.1\%, respectively, by 2020.\textsuperscript{34}

And across the age spectrum, those affected by disability have found life increasingly hard as social security budgets have been cut and tougher requirements to work have been imposed. The Guardian reported\textsuperscript{35} on a 2017 study by the Equality and Human Rights Commission (EHRC) as follows:

\begin{itemize}
  \item \textsuperscript{24} Reported in the BMJ (26 June 2018): [https://www.bmj.com/content/361/bmj.k2795](https://www.bmj.com/content/361/bmj.k2795)
  \item \textsuperscript{25} ONS data release: [https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths/bulletins/childhoodinfantandperinatalmortalityinenglandandwales/2016](https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths/bulletins/childhoodinfantandperinatalmortalityinenglandandwales/2016)
  \item \textsuperscript{26} BBC: [Mental health: 10 charts on the scale of the problem](https://www.bbc.co.uk/news/health-41125009)
  \item \textsuperscript{28} Campaign Against Living Miserably: [https://www.thecalmzone.net/help/get-help/suicide/](https://www.thecalmzone.net/help/get-help/suicide/)
  \item \textsuperscript{29} The Independent: [https://www.independent.co.uk/news/uk/home-news/menthal-health-trusts-uk-funding-government-cuts-royal-college-psychiatrists-a8219486.html](https://www.independent.co.uk/news/uk/home-news/menthal-health-trusts-uk-funding-government-cuts-royal-college-psychiatrists-a8219486.html)
  \item \textsuperscript{32} BBC: [https://www.bbc.co.uk/news/uk-england-northamptonshire-45044923](https://www.bbc.co.uk/news/uk-england-northamptonshire-45044923)
  \item \textsuperscript{34} Women’s Budget Group and Runnymede Trust report: [https://wbg.org.uk/main-feature/intersecting-inequalities-impact-austerity-bame-women-uk/](https://wbg.org.uk/main-feature/intersecting-inequalities-impact-austerity-bame-women-uk/)
\end{itemize}
“The study found that households with the most serious disabilities – measured across a range of specific functional difficulties, including mobility and mental health – stand to lose most as a result of tax and benefit reforms, most notably as a result of cuts introduced under universal credit.”

Conclusions

The UK is a deeply divided society. We have a very high and entrenched level of inequality that was established during the 1980s and has not been reduced in any material way since then. Accordingly, we have a high level of poverty which is also seemingly intractable. The spending cuts pursued by UK governments since 2010 have exacerbated poverty and now looks set to increase our level of inequality in coming years. It is hard to see how this will not have further dire consequences for human rights in the UK.

The focus in repairing the UK’s finances after the Global Financial Crash has been on reducing public expenditure rather than raising taxes. This has adversely affected those on middle and lower incomes far more than it has richer people. In this paper we have highlighted some of these impacts but there are many others, for example the strains on frontline services ranging across our health, education and criminal justice systems, all of which have suffered deep financial cuts.

As a consequence, the UK’s economic and social model is showing severe signs of strain as those on average and lower incomes attempt to keep afloat by going into debt or working longer hours or even taking on multiple jobs. The impacts on family and wider social life are, in turn, adverse. Meanwhile, a small elite continues to enrich itself and exert excessive economic and political power over all our lives.

All this has been expertly documented by the Institute for Public Policy Research (IPPR) in their recently released landmark report Prosperity and Justice36 which convincingly argues that the UK economy needs a fundamental overhaul in the direction of much greater fairness such that it works for all.

Recommendations

We strongly agree with the IPPR that we need a much fairer society and we firmly believe that inequality and poverty are not inevitable. These are problems of our own making and we can fix them.

To this end, we campaign for policies to make our economy and society fairer, from our national, local and individual manifestos37 through to our Ownership Charter38 calling for greater ownership of the economy by working people. We are also calling for the Government to implement the Socio-Economic Duty39 (Section 1 of The Equality Act 2010) which will place a powerful lever in the hands of public bodies to tackle inequality in all that they do.

We also campaign for a wider understanding of the effects of inequality on how people act and think. We draw on the work of Professors Wilkinson, Pickett and others that show how material differences create social distances and, therefore, how we need to narrow those material differences if we are to build a truly cohesive and civilised society.40 We feed this perspective into all

38 Equality Trust: https://equalitytrust.eaction.org.uk/petition/ownershipcharter
39 Equality Trust: https://equalitytrust.eaction.org.uk/lobby/10
40 The Inner Level (published June 2018): https://www.equalitytrust.org.uk/inner-level
our work, for example in our role as co-secretariat (together with the Child Poverty Action Group) of the All-Party Parliamentary Group on Poverty.\footnote{APPG on Poverty: \url{http://www.appgpoverty.org.uk/}}

The Equality Trust would also highlight the following key approaches and policies to make an immediate impact in reducing economic and social inequality and thereby improve the quality of life in the UK:

- **Overall inequality**: The adoption of a comprehensive Inequality Reduction Strategy embedded across all Government departments with the explicit aim of improving the quality of life in the UK;

- **Income inequality**: The reintroduction of the 50% top rate of tax on the highest earners in the UK and a review of whether this should go higher than 50%;

- **Wealth inequality**: The commissioning of an independent Commission on Wealth to look at all aspects of wealth accumulation and distribution in the UK with a view to making it radically fairer than it is now;

- **Child poverty**: Reinstate child poverty targets, commit to eliminating child poverty and introduce universal free school meals for all children of school-age (from 4 to 18 years old);

- **Housing**: Establish a large-scale house building programme, prioritising social housing and truly affordable housing; in the private rented sector ensure that Local Housing Allowance rates keep pace with rent rises and that no-fault evictions are outlawed;

- **Social Security**: Ensure that social security levels keep pace with inflation and that the Universal Credit taper rate is reduced to 55% to let working families keep more of the money they earn; and

- **The workplace**: In addition to pay ratio reporting (which we campaigned for and is imminent) put workers on the boards of medium-to-large companies and on their remuneration committees; restore the rights of trade unions to organise and bargain collectively.

**Appendix**

The Equality Trust is committed to letting people tell their stories about how inequality impacts their lives so we publish guest blogs such as the following one:

**How The Inner Level Explained My Mental Distress (Guest Blog)**

*The following is a poignant and insightful blog from one of our supporters, Georgina, about the strong resonances she found when reading *The Inner Level*, the new book from Professors Richard Wilkinson and Kate Pickett. We are very grateful to Georgina for giving us permission to publish this.*

When I read the Inner Level I was struck in a way I haven’t felt before when reading a book. I felt that the authors had articulated something I’d been struggling with my whole life. They’d put words to my experiences and the causes of my experiences that no one else had managed to do before.

I’d always been an anxious person and I’ve experienced several of what the current research and the authors call Adverse Childhood Experiences (ACEs). But therapists (and I’ve had eight of them - I’m 33 now) could, or would, only focus on my inner experiencing, my feelings and my close relationships. The impact of my culture, my society’s values and its economy and the impacts of these on me as an individual were never looked at. I guess it’s presumed that this is the realm of sociology and economics,
not psychology. What my therapists lacked in understanding of my socio-economic context (and therefore couldn’t help me to understand it) meant that I could only make sense of half my own picture.

I came to the book launch of The Inner Level because I wanted to thank Dr. Pickett and Dr. Wilkinson for making sense of the missing pieces of my picture for me - for making my feelings, responses and fears understandable in a way that no therapist has. Reading that a society that is more unequal will lead to people internalising the society’s evaluation of them made complete sense to me and I could think of many, many instances of this happening in me.

Understanding this new concept freed me from feelings of blame that I’d put on myself, for example, by feeling like a failure for not keeping up with my successful older siblings. It made me see that I couldn’t expect to be fully well, flourishing and fully functioning if the society I live in has an illness - an illness it isn’t even aware of. I felt like I’d woken up to what was going on around me in the same way I’d started to wake up when I first started training as a therapist.

We aren’t encouraged to look up from ourselves and to understand, query or contrast our socio-economic situations with other cultures - and the impact that this is having on us is an epidemic of as yet unprecedented proportions. Our society’s mental distress is at an exceptional level and no one other theory can explain and encompass the cause of it like the conclusions in this book and in The Spirit Level.

The Inner Level helped me to realise the importance of psychology and sociology being more combined and shared across disciplines. This is to ensure that therapists (myself included) do not end up tacitly colluding with the inequality inherent in our society by being unaware of it on a macro and micro level. Anyone involved in supporting people in health and social care should read it to ensure a broader and deeper understanding of people and their patients/clients. I now work in the Equality Improvement Department for a national mental health charity and hope that I can bring some of this new understanding with me into my own work.

For additional material on the lived experience of poverty in the UK, please see:


SECTION 3. Young people’s submission to the UN Special Rapporteur on Extreme Poverty & Human Rights 12th (November 2018)

These are the stories and experiences of over 40 young people from around London about poverty and inequality. They chose the issues they wanted to raise, the stories they wanted to tell and the quotes they wanted to share. This project was delivered by The Equality Trust as part of their ‘Young Equality Campaigners’ project, supported by Dr Rys Farthing.

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  Thoughts on housing costs
  Thoughts on consumerism

The impact of benefit reforms on young people

These are the stories of three young people from inner London about their experience of disability benefit reforms, and one mother from outer London about the impact of benefit reforms and the introduction of Universal Credit on her family. Names have been changed. The highlight the difficulties of living on ever shrinking incomes, and the worry that comes with the insecurity of welfare reforms. They are in their own words.

“Benefits for young people with disabilities have been shrinking, like a woollen jumper in a washing machine, since 2010. We are a group of young adults with disabilities who have suffered a lot from this. Benefit cuts have affected the activities that we do, for example, there is no longer enough money for us to go on trips, and it’s harder for us to buy food. We eat cheaper food now as a result, which is worse and less healthy, and everything is getting more expensive in the supermarkets. Soon we won’t be able to go food markets, we will have to go to free food banks.

We don’t think this is fair. Young people with disabilities should not have their benefits cut. Because how else are we going to do things, or go to places, or do courses? We are writing this letter, so that everyone knows that we’re hurting from the cuts.

There are too many changes happening too quickly. We are nervous and a bit jumpy about the situation. Things could change really quick without us realising, we don’t know about the all changes. You never know what’s going to happen. The changes to benefits are worrying.

When I did my income support (re-assessment) they told me I had to go for an interview, but it was really scary. I was scared and nervous and it made me a bit sick. I didn’t know what to expect. This is what they do now. They may force any of us to go to work, but we’re not able to work. Some young people can’t be able to. I was worried that they’d stop my money
We shouldn’t have our benefits cuts, we should be able to go out and do things instead of all these cuts. We’re only young once.”

- M & J & MM

“At the moment I’m living with my ex-husband, because he’s got oesophageal cancer, and also diabetes. He had no other family and nowhere to go, so he came to live with us. He’s the father of my children. He was working but stopped in last November because of the cancer. When he applied for benefits, they didn’t pay him straight away because it’s universal credit. He applied for universal credit when he was finally diagnosed in July this year. He didn’t get any payments it July, August, or September. He got nothing. If he wasn’t living with me he would have suffered? What was he meant to do?

My husband when he went to see GPs in November when he was sick. He’d say something wasn’t right with him, and they’d say it was stomach flu or gas. He’d say it’s not right and was asking to go to hospital from November, he’s been begging for the scan. In July they finally scanned him. They found it. It’s stage 4. They didn’t listen. To him for eight months. He was diagnosed in July.

And only now, as of this month (October), he gets £300 only. How could he do that? He has to eat special foods. What about transport food, what would he do if he couldn’t live here? They don’t support anything. He has lost so much weight. They told him he has to eat yoghurt, full cream foods and eat organic foods because of the cancer. He has to get to his chemotherapy, so there’s bus fees every day as well. How could he afford it? It’s really painful for us.

He applied for disability benefits as well. We phoned them today again. They won’t give him back payments and in 13 weeks, they’ll only give him £300 more only. But no back payments! He’s been sick since November, and diagnosed in July.

He stopped work in November, and even though he was diagnosed had no money from July to October. And even in October it was only £300. He had to borrow money from friends to survive, and now he has to try pay that back with his £300!

My daughter is paying her loan to support her dad. But that’s only a loan, and she has to pay it back eventually too. She gets £2000 every three months and that’s meant to be for her. Her bus pass is £100 a month, she has to buy books, to buy food, where does she find it? Where is she meant to find the money to support her dad? If they would support her dad, she could cover herself. My daughter spends her university loan to give her dad. That’s really painful for her. It’s really painful. It’s not good psychology for my daughter. It’s really painful.

I live on benefits too. I’ve had epilepsy for 28 years. Every 2 years they review my benefits and assessment. They know I have epilepsy. It doesn’t go away. But every two years they have to review. I don’t get much money, and I have to pay the water, the electricity, buy my food, and now I’m trying to help look after my ex-husband.

But they’re trying to cut my benefits too. I declared that he was living with me when he moved in, and they wanted to cut my housing benefits. Because I declared it and it was a change in circumstance, it opened the gates. They told me they’re looking to cut my housing benefit because of his £300 benefits. You get punished for telling them the truth. I told them that instead of cutting my benefits, to find him a house, to find him a hostel, but they wouldn’t. So because I took in my sick ex-husband they’re trying to punish me. He’s the father of my children, what was I meant to do? He had nowhere else to go. I’m helping him because they won’t, and now they’re trying to punish me. I said give us 5 months. He has 2 months of chemo, one month of operations, and then two more months of chemo, so wait 5 months before you change our circumstances but we don’t know if they will. What do they expect us to do?
They also told me that because he was living with me, we have to live as husband and wife and that changes our circumstances. He’s sick with cancer. It’s stage 4. We can’t talk about relationship, he was in hospital for one week last month vomiting up blood. How am I meant to talk to him about our relationship so I can tell them about our circumstances. The government are the ones that stress. You get hassle and punishment for telling the truth.

Universal credit, I don’t know if it works. And this is the life we’re living. It’s very hard. This government doesn’t listen.”

**Young people with irregular immigration status**

These are the thoughts of some young people who have experience of living in the UK with irregular immigration status. They wanted to raise two key issues; what it’s like to live on £37 a week asylum support, and; if/once you get your papers, what it’s like living on ‘no recourse to public funds’.

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**Asylum seeker support is £37 a week**

- **This is not enough money to live on**

The support asylum seekers get is not enough. We get an average of £37.60 a week, that’s £5.30 a day for 3 meals a day, that’s not nearly enough. How are we supposed to survive? We are human, after all. If I have to travel, I’d like to buy clothes, I wish to get (phone) data to not get lost.

“You cannot survive on £37 a week. It makes you starve, and sometimes you sleep without. And in that time you can think I wish I had something else. I had that part, it’s the worst stage. Sleeping without eating, you can’t sleep properly, you get sick, it causes a lot of problems. It leads to a lot of serious problems. You can’t make decisions. I behaved like a different person, but it’s not like me. I remember that. £37 a week is nothing.”

- **Being constantly broke affects our mental health**

Having £37.60 a week can affect a young person mentally. You feel demotivated to engage with their friends, and low self esteem, due to being in a poor situation. Not able to socialise and develop their abilities further.

- **We can’t work to earn more, so we’re stuck.**

If we could work, we would. Some days we don’t eat anything. We don’t do anything.

‘People ask me, what are you doing today? On a Friday night. Nothing I’m broke. I’m always broke. Nothing. Everyone’s always broke, I’m always broke.’

- **What we want**

We want enough to live a standard life on, because this is not a standard life. Our support should be increased at least to cover a day bus pass (£4.50) a meal deal for all our meals (£11.00) – that’s £15.50 a day. That would be nice, even though we still couldn’t buy clothes, go out or hang with friends for that. £108.50 a week.

**No recourse to public funds**

Sometimes when you get your papers, you get ‘no recourse to public funds’, which means you can’t claim any benefits. This causes 3 key problems.
1. It makes working hard

- **You’re forced to work**: If you have status, but you have no recourse to public funds, you’re forced to work to be able to pay for rent and food also because of that. You have to take time out of your education that you can’t afford.

- **You’re forced to take bad job**: It makes it difficult for people to access any funds. For example, when you get (work) visas without experience in the UK, it is difficult to find any good paid jobs. Also when you don’t choose the jobs that are available you find yourself at risk of becoming homeless.

- **You’re taken advantage of.** Because you cannot claim benefits, and have to pay the rent, you can end up in jobs that take advantage of you. For example, we knew someone who worked as a waitress from 7am to 10pm and she got £40. She had to travel to get there. You can be forced to take cash in hand jobs, and they’re really bad. They don’t care about you then.

It makes us feel:

“You can’t go out, you have to afford, just for the food and rent. That’s where your money goes. You don’t have anything else. You just go to food banks, or community centres to help find urgent accommodation. It’s really stressful, really, really stressful as you sacrifice something to get another thing. You sacrifice your studies to get rent, to survive, to feed yourself, so it’s too much sacrifice out there. It’s more stressful as well because when you see the people who are going to college or have a good position, you wish I would be there like that. You feel something else, it make you different. Every day you have to calculate how you spend your money, so you don’t go over budget.”

“As a young person, you shouldn’t be in this position when you’re young. Sometimes you think if I have parents they should do this for me, but I’m not living like other young persons with parent. You have to think like others think, not like you. You have so many responsibilities to sort out your problems, there’s no one to support you feel alone.

2. Missed education opportunities

- Because you’re forced to work, you can’t focus on your education. There’s no future in that, there’s no opportunities. We want to study, but we cannot claim the benefits to survive. So we have to work, so we lose the opportunity.

- If you’re over 25 you have to pay for everything if you go to college. But they often make us wait that long to get our papers, so we’re over 25 when we can. But we can’t afford it. Time passes so fast and you pass your age.

“You have to stay in those jobs. Like on Saturday, I worked a 10 hour shift with one 45 min break. I came home and I went straight to bed I didn’t want to eat anything. I don’t want to stay in there (that job) life long. But to do that, to progress, I need to have studies. No studies, no good future.”

“I was doing plumbing, but I was stopped. That blocked everything. That stopped my opportunities. If I had continued 2 years ago, I would have been qualified by now. But no, I’m just stuck. It’s damaging people’s personalities. Too much stress and you can’t focus. I want to do something but I can’t”

3. It makes us feel like something else, different, even though you live there

- When you have status, but no recourse to public fund, it’s like you gave us the right to be here, but we cannot see the equality. You are not treated like others here.

“People who have the rights to claim benefits (recourse), you don’t get any opportunities. You live only on charities or food banks to survive. It’s unfair because we have been in this country for long years, and
we’ve got the papers but we can’t claim benefits. What sort of equality is this? We have rights as others, but we cannot see the rights.”

“You feel disappointed. I waited for long years, for my brighter futures, but when I got it, you cannot see the brighter future there. That makes difference. I didn’t feel part of the community because all I had to do was work to pay the rent and food nothing else. If I could have got the benefits there would have been the breathing room to take opportunities.”

What we want: Access to Benefits

People should be able to get Jobseekers allowance. It takes a longer period to get a job in the UK, and we want to be able to have opportunities. Why are we treated differently?

The huge costs of growing up in London

These are the stories of young people from West London, who wanted to emphasise that the price of living in London causes unique difficulties for low-income young people growing up in the city. Specifically, they identified gentrification and growing housing costs as causing multiple issues, and the rise of consumerism affecting their ability to flourish.

1. Gentrification and housing.

London is becoming really expensive to live in and this means there’s no room for lower income residents. This has multiple knock on consequences.

- Young people are facing a housing crisis right now:

Renee, now 24, tells us “I lived in a house when it was packed. The first house we had was a proper house, my nan’s house, but there were three other families with us. Times were hard. It was mad. We were all crammed in. I went from there to Harlesden, to Ealing Broadway, but my sister and everyone was there moving with us. But then we lost the house. Now I’m in emergency accommodation, it’s like an emergency hostel. It’s got everything you need but the environment. It’s like bruh, shit’s real. I say to myself why can’t we get all these (posh, new build) houses they’re building? Why can’t they wait instead? Back in the day, older people could get a house. I’ve been waiting for too long, in emergency accommodation. This is my second year.”

Max, 21, tells us “I was in shared accommodation for two years cause I was having problems with my little brother’s dad. At the start it was all right, but as people started leaving it got worst. The conditions of the yard got worse and worse. By the last 6 months it wasn’t liveable. It was a low point of my life. Ending up living alone in that house for 6 months, thinking is this living? I started to get stressed, depressed, I couldn’t focus properly I couldn’t focus I was stuck in what I thought was an everlasting cycle. I thought I’d be there for the rest of my life.”

- Some young people can’t focus on their education because of their housing costs:

Ruweyda, now 23, tells us “leading up to university I was working full time to support my family. In my first year of university, I moved out of my family house to study in Cambridge. It was a real struggle for my mum to pay the rent without me working. In the end, I had to leave uni in my first year, to come back to London to start working again so I could help her pay for the house. She was renting, and the prices

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42 These are young people’s stories verbatim, swearing, slang and all, based on interviews in a youth club. Participants chose the themes themselves. Names have been changed.
were too much. It was hard, but to be honest I was used to it. I’ve been working since I was 16, so I’m used to having to work to help out”.

- **Young people who grew up here are leaving:**

Mouriie, 21, tells us how his whole family have, over the years, moved out. “My aunt used to live up the road (from the youth club), but then they redeveloped that estate. When that happened she moved to Feltham, which is 25 min further out on a train. We used to live in Houndslow, but the way things were going there with prices and the crime we moved out too. We’ve moved all moved out. My mum now lives in Kingston an hour out, our council house still costs us £600 a month. We all live out of London now, but not too far”.

- **The young people who stay know they’re going to have to move soon:**

James, 21, tell us “If you’re on big money like £30k you struggle to buy a house. People are getting houses out of London because they can’t afford it. Like Luton and that. It’s mythological to get a house around here, unless you’re on £40k, 50k, you’re not getting a house. It’s not impossible, but you have to make it possible. But from this side of the field, it’s impossible. It’s a mythological."

- **Many communities breaks down:**

Elyas, 17 “There used to be a lot of local cafes and restaurant where we grew up, it was the sort of places where we all got along and the community was together. But as prices went up like Sainsbury’s came in and there were less little shops, and a Pret and a Costa replaced the little cafes. There was no social fabric, it was breaking. There was no more sense of community I’m not going to lie. Hardly anyone knows each other anymore.”

- **Young people feel like they’re playing a zero sum game with rich residents:**

Elijah, 20, says “The price sets you up to fail. It’s like that whole rich poor thing again. It’s like I got money now but I can still only afford to live in a shit house. (Elijah makes video clips for local rap bands). What’s the point? These rich people, they got the nice houses and money. They say mo’ money mo’ problems, but I’m rather be crying in the million dollar house than the shared accommodation. See where I used to live (in emergency accommodation), there was nice houses. I was looking at these lovely houses with double extensions, but when you got in my yard it was like whoa. My neighbours would look at me differently. They’d look at man in a certain way. I knew my neighbours didn’t really like me, but I keep it humble with them. I’m 6 foot, so no ones going to say anything to me, but I get the looks.”

- **Feeling like not being taken seriously as residents:**

Naomi, 17 “Councils don’t take you seriously. There’s are times when I’ve had to miss college, or my mum had to miss work to let (the housing association) in to fix stuff in our flat. They don’t come. They’re rebuilding the block anyhow, so they don’t bother. I don’t think we’ll live there when they rebuild, but we’ve got to live there now. You can’t do anything. It’s switching everything about and they waste our time”.

- **The help available feels like a trap**

Shanit, 18, tells us “since I was very young, I’ve been waiting for council housing and moving for house to house. We were in temporary and private accommodation while we waiting. But in my experience, private accommodation and temporary housing, it can lead to homelessness. I was homeless with my family for a year. I was in hostel accommodation for a year. Different ones. I’ve been in youth hostels where it’s like different rooms and shared houses where people share the same bathroom."
The youth hostel makes it very difficult for people to move up in the world. They have a specific idea of ‘why don’t you save and move up in the world’ but me, being in that hostel, but my rent that I pay isn’t a fixed amount. They look at your payslip from 2 months ago, and they say your earned £500, so they take £350. So you can’t save, you can say this time I’m gonna do overtime and save, because they take it. So people start becoming comfortable and they feel trapped in there. They depend on it. The system makes you dependent. I’m working now, but the more you make, the more they take. They need to help people with young people. They want people in the system, but they trap you there.

Or in shared houses, it’s not very nice either. They don’t care if you’re sharing rooms with a female and a male, they don’t care. And they make it not nice for you. I’ve experienced being in a room, and the guy from the council who came in and did a check of our room, he looked at the box of shoes in the corner. We had all our shoes in a box. And the guy from the council, he said ‘they say they can’t afford things, but look at this whole box of shoes’. But people come from a house and they have shoes, but they don’t care. They want us to look, dress and smell poor. If you don’t, they don’t think you deserve help. And you have to share a kitchen and a bathroom with 6 families that you don’t know. It’s a lot.

The time I was homeless started when I was 16, so I wasn’t a priority for the council. Now I’m 18. When I was 16, they told me that the best option was to give up college and stop my education so I can work to pay for a hostel. They weren’t helpful. Obviously I didn’t do it, I kept doing my A levels, but it didn’t make any sense. I was 12 months between hostels, couch surfing and all sorts.

It de-humanises you. I was screaming at the council for 12 months while I was homeless to help me. I’m not an angry sort of person, but it makes you that way. They were like ‘where did you sleep last night’, I’d say ‘on a friends sofa’, and they’d say ‘well you’ve got somewhere then, go back there’ but you can’t always. They try not to help you, they make you feel very helpless. And then you scream and they say ‘well, you’re just that sort of person’. Tears don’t mean anything either. One time, one of the council housing officers, when he was cancelling my hostel accommodation, he was actually smiling.

Your whole routine changes and it affects your mental health and everything. And all of that moving, you get to the domino affect. Housing is security and stability, once that’s gone for a child or young person it’s fucks with everything, your mental health friendships, your education and work life, a lot of things. It affects all of you. And it’s a long-term effect. I feel like people think instability can be fixed liked that, but it takes a while to get back on track, to find yourself and have everything sorted.

2. Consumerism and the pressures to keep up.

A lot of young people are surrounded by consumerism and there are great expectations to live a certain type of lifestyle. This can lead to issues with self-esteem, mental health and turning to less positive choices if you cannot afford it.

**This affects young people’s mental health**

Ziya, 17 tells us: “This guy I know wears designer for everything. It has to be a label. But his mum is living on a council estate and using a food bank. There’s that sort of expectation that you’re wearing the same things and look a certain way. Like a Nike tracksuit, that’s £150. Like if you’re wearing and old things that’s not on the latest trend, people really do look down on you. You don’t want to be drawn out for the way you’re dressing. It’s almost as if other people’s opinions are more important than anything else, and people want the facade for their lifestyle. It’s about self-esteem. You’ve got to feel like you look the same.”
This can lead to problems with crime

Aiysha, 16 says “The cost about London is that there’s new models of shoe and clothes and brands everywhere, and social media has it’s own trolls. Kids think ‘I need to get to that lifestyle’ and kids will do whatever it takes to get there because they think that have to. Even if you listen to type of music they’re listening to, it’s about violence to get the money. Everyone wants the money. Education is one way to money, but university cost £9k a year, and not everyone has that, so young people are trying to try make their money some other way, whether it’s drugs or whatever. If there wasn’t the constant pressure to keep up, there’d be less crime.”

Ibrahim, 16 told us “The main problem is the gang culture, it’s like a trap. So you have to be consumed in it. I’ve been going to school all my life and I’ve never been condoning it, or trapping or dealing with drugs, but as you get older and you see your family with no money, and you’ve got bailiffs coming to your house and you see your parents stressed, it gets hard. And what’s worse now, is I’ve been trying to move out but they’re not giving us places to live. There’s 8 of us in my flat. So me, I’ve passed exams well and I’ve been offered a place in one of the best state unis in London but if I do that, I’d be in debt for £40K, or should I be an apprentice or do something else? At the same time, while I’m discovering myself the legit way, I see my peers are looking for their ways, but they can’t afford to go to the shops and by a meal. If you’re out looking for your way, you need to buy a meal. That’s how it starts. You need a meal. And it’s just that troublesome barrier, if you’re going to go down the legit lifestyle or a different lifestyle. You still need a meal. It’s a barrier. Talking about it with people gives you a better perspective, but I’ll talk to you for like 5 minutes but the rest of the time the other 18 hours a day, I’m back in it with my friends and those pressures. It’s hard to stay focused”
Jean has Ehlers-Danlos syndrome, which means her joints dislocate easily and she is in a lot of pain. In this blog, she talks about the additional costs of living with a disability, and the impact of this on her life. This blog can be found online at http://www.appgpoverty.org.uk/society/the-disability-price-tag/

The term ‘poverty premium’ refers to the extra costs you have to pay just because you are poor. This could be having to have a key meter for your gas, electric and water if you live in rented accommodation as companies feel you are less reliable at paying a quarterly bill, or because you don’t have a bank account and so cannot pay by direct debit. In my case, it affects the equipment I need to be able to manage my day-to-day life as a disabled adult. Most people would assume (as I did once) that if you become disabled the NHS will provide you with whatever help you need no matter what the cost – after all, that is what we pay our National Insurance contributions for, isn’t it?

Actually it isn’t. Our contributions are not ring-fenced for our needs and, as we see time and time again on the news, the NHS and social care sector do not necessarily provide you with the most appropriate medical treatments and equipment to improve the quality of your life. The focus is, instead, on quantity of life (i.e. how many years you live), and to this end they will provide you with the most basic equipment to achieve this. That could be putting someone who is completely capable of using the toilet in nappies as it is cheaper than providing home visits from a care worker to help them to get to the toilet if they have difficulty walking. It could also be only providing manual wheelchairs to someone who is not able to push themselves due to damage to their arms, as they do not give electric wheelchairs if people can walk around inside the safety of their homes but not on the streets.

In my day-to-day life, I might not be considered within the category of ‘living in poverty’ as I have a reasonable income from the combination of my benefits and the £225ish per month I earn through a part-time position delivering disability training to staff at a local company. However, if anything were to go wrong and I was to not receive my benefits payments, I would not be able to cover both my general outgoings and the extra costs I have crop up due to my disability. These include the MOT, insurance and warranty payments for my electric wheelchair that give me the independence to leave my home without needing to be accompanied (pushed) by another person. Costs relating to my wheelchair alone were just under £380 this year and, as with a car, are expenses that have to be paid every year.

I also had to purchase my own crutches and walking frames, as the ones the NHS gave me could not be collapsed for storage. I didn’t have the room in my home to keep them or they got damaged trying to get in and out of wheelchair transport as they were too tall for the door when on the rear of my wheelchair. I am lucky to be computer-literate and have a stable internet connection, meaning I am able to shop around for end of line stock, second hand equipment or sale reductions. However, if I need something in an emergency even online shopping is not always sufficient and can end up yet more costly. For instance, when I needed a new sling as my shoulder had dislocated, I ended up paying more for the next day postage than it costs for the item itself. Even then, retailers often cannot actually guarantee the next day, or they don’t let you know that the item is out of stock when you order it. Most of the big disability equipment companies will try to help with the costs by exempting the VAT on the goods, but some people are not aware they can apply for this, and the rules for qualifying and the evidence you have to provide puts others off altogether.

The cost of food is something we all struggle with. There are websites and books out there that will tell you [that] you can eat for £1 a day or feed a family of four for £20 per week. Unfortunately, due to my health, eating that cheaply would put me in hospital with severe gastric issues. Cheaper, processed meat and fish, made up of “meat derivatives” like skin, bones, offal and feet, last well on the shelves but lose a lot of volume in the liquid that seeps out during cooking. As a result, these meals they are not large enough for me I need to eat twice as much to get the same amount of nutritional content as a
“normal” person due to my digestive issues. My food bill alone is over £100 per week and I live alone most of the time. Although I try to bulk-buy store cupboard staples like rice and pasta to save money, I am hindered by a lack of storage space.

I have little to no choice over which supermarket I shop at. With only 2.5 hours per week care assistance from social services to allow me to travel to and from the store and complete my shopping, I can only shop at the two supermarkets that are closest to my home and also have an inbuilt car park. Cheaper shops are either too far away or don’t have a car park attached. Online shopping with home delivery is only helpful for non-perishable items, and even still, the cheapest supermarkets do not offer this option. I hope this account gives some perspective of what everyday life is like living with a disability and contending with the poverty premium in the UK today. Jean Eveleigh.

This is a guest blog based on personal lived experience. The views of the author do not necessarily represent those of the APPG on Poverty.
SECTION 5. Shirley’s story: living with the poverty premium (July 2018)

This is an extract from the minutes of the evidence session on the lived experience of the poverty premium Tuesday 10th July 2018, 15:00-16:00, House of Commons CR-19 given to the APPG on Poverty.

Shirley Widdop (on behalf of Gingerbread): Shirley is a single parent with three children, one still of school age, and lives in Keighley, Yorkshire. She has come to speak to the committee to offer an understanding of how quick and easy the transition into poverty can be, and how the poverty premium specifically affects her and her family. Shirley was a registered general nurse and a homeowner, but after her divorce she became homeless then subsequently became disabled and unable to work. Shirley feels that unlike many others in her community she is fortunate to be computer-literate, have access to the internet, a car (which allows her to travel to cheaper supermarkets) and a current account (allowing her to pay using direct debit).

Energy: pre-paid electricity and gas

- Shirley described that she was forced to leave her home due to domestic violence, and was rehomed in a housing association flat with a token pre-payment electricity meter.
- In her flat & the block in general, she & her neighbours were unable change from a pre-payment meter or to shop around for a cheaper tariff.
- Emergency credit was available but she had to budget to avoid using it as it added to the debt spiral, where she would have to pay back what she owed, plus the extra standing charges that accrued. This impacted on her mental health, particularly considering she had only just left a traumatic situation.
- The meters themselves were seldom updated by the energy companies to reflect the current prices, which she didn’t realise until she unexpectedly ended up in around £150 of debt.
- Direct debit payment for gas and electricity is often discounted, however, lots of people in Shirley’s local area do not have access to a current account or are unaware that there are alternative options for this.
- Shirley has now got access to the internet, so has managed to get access to cheaper online discounts, avoid additional costs of paper billing, and is signed up to Money Saving Expert’s Cheap Energy Club which reminds her to switch providers every year for a better deal.
- Closures of local libraries means that low-income families who do not have a computer in their home are unable to take advantage of these discounts.
- Shirley also applies annually to the Warm Home Discount Scheme, but others in her area are not aware of it.

Shopping for food and essentials

- For those on a low and strict budget, buying in bulk is simply not an option, but is often the best way to keep unit price down. Shirley cannot afford to buy in bulk so she has to ration her children’s food because of high rates of inflation and freezes to her benefits.
- Shirley also states that she has to buy cheap food for her pets and ration their food too. She notes that poor people are told that they shouldn’t have pets if they can’t afford them, but she says they are one of the few things that make her life bearable.
- Those in her community who don’t have a car are further impacted as they cannot access cheaper shops, but have to deal with the higher costs of local shops.
- Buses aren’t regular or flexible enough, and often sharing a taxi to a cheaper supermarket with neighbours is the cheapest option, however there is a stigma attached to it (i.e. people assume this is a luxury).
- For Shirley, increases in fuel costs mean driving to the supermarket is also becoming more expensive. Now being disabled, she cannot afford to have her shopping delivered to her house due to minimum basket charges often being £40 or more and the expensive delivery fees.
Shirley noted that even the cheapest, ‘basics’ options in supermarkets have increased in price or are now being sold in smaller quantities for the same cost, meaning that you have to buy food more often.

Moreover, food and essentials from these ranges are often poor quality. Cheaper food tends to be less healthy and cheaper products are often of such poor quality you have to use more of them (e.g. cheapest washing up liquid is not good value for money as it runs out quickly).

Shirley’s budget is approximately £10 per day for food and essentials for her and her children. She has no extra or spare money, as anything additional has to go towards her debt payments.

Shirley and her family eat a ‘carbohydrate-based’ diet as this is the cheapest option. She sometimes just eats toast or porridge for a meal so that her children do not have to go without.

When her children were all school age, she was struggling with feeding them enough. Free school meals were helpful but the children still were hungry when they came home. This was also more of an issue during school holidays.

Shirley’s disability means that often physically she is not able to cook a meal and so has to opt for cheap takeaways. In Keighley you can buy three deep-pan pizzas and a drink for less than £10, which is enough to keep her family full for the night, but is not nutritious.

She has considered using the local food banks, but feels that she wouldn’t want to take the food away from others who need it more, and she also feels a sense of shame around using a food bank.

She said she often feels like a failure, and that the media narratives of the ‘deserving and undeserving’ poor and ‘strivers and skivers’ means she often feels like she deserves to be in poverty.

Making ends meet

When leaving her home following domestic abuse, Shirley lived in a hostel which she had to pay for per night.

Once placed within the flat, it’s still necessary to buy all the necessary white goods for the property as they were not considered essentials so she had to take out a credit card to buy a fridge and cooker. Shirley was told to use the local laundrette, but as she lived on the fourth floor and had three young children this wasn’t possible, so she also had to buy a washing machine.

Overall, Shirley has had to ask her family for help. She tried to go back to work but couldn’t with her disability, and now her debt situation is getting worse.

Shirley has a budget managed through StepChange now. While this has been helpful, her budget is now so tightly controlled that there’s nothing left at the end of the month.

She also reiterated that access to internet gives people the ability to shop around, and she feels that this is central to issues relating to the poverty premium.

Shirley emphasised that the poverty premium compounds poverty and also has an additional emotional and financial impact. People think that this situation could never happen to them, but the reality is that almost anyone can end up in this position through no fault of their own and it’s difficult to get out of it. Being no longer able to work due to ill health, not receiving sufficient maintenance for the children, changes to Legal Aid, having to appeal benefit decisions at tribunals more than once and losing her Motability car entitlement all had a significant impact too.

Shirley’s children live a life with few luxuries; they can’t afford to have anything they want. She did resort to credit at times to bridge the gap in income so her children would not suffer as a consequence. Shirley emphasised that she isn’t lazy, despite the portrayal of benefits claimants that is propagated by the media. While she has tried to do her best under these difficult circumstances, and continues to do so, Shirley states that ‘there is only so much cloth you can cut before it runs out’.
Alicia outlined the ways in which the poverty premium had compounded her experience of poverty. Alicia left an abusive husband at the age of 21, taking her two young children with her. After this experience, it was important for Alicia to feel that she had a safe home for her children and somewhere she could be proud of. Furnishing her new home was only made possible through using doorstep lending and rent-to-own borrowing. The payments had seemed affordable over fifty-five weeks. However, Alicia did not really know what APR was or what this would add up to, and found herself hiding herself and her children from debt collectors when they were unable to meet the payments. Alicia feels that it was irresponsible for them to lend this money, as if she had known what the repayments would have added up to, she would not have said yes. Having the option of borrowing with a low interest rate, without high admin fees, and the opportunity to take a payment break in an emergency scenario would help families from slipping further into debt.

Additionally, Alicia’s new home in her estate had prepayment meters for gas and electricity. The high cost of paying on meters meant that Alicia was constantly living on the emergency credit. Although she knew it was more expensive to use prepayment meters, Alicia had not realised just how unfair this premium was. She suggested that when a tenant moves into a property, there should be options outlined for alternative providers included within a tenancy pack, in addition to financial and benefits advice. She noted that people are often unaware of their entitlement to certain benefits and suggested the introduction of a framework whereby people are identified and information on what they’re entitled to and claims forms are sent out to them. Mental health is a huge barrier when struggling with poverty, and going for in person benefits advice can be alienating when you are not in the best frame of mind.

Alicia described the Social Fund, which was abolished in 2013, as a ‘godsend’, stating that you knew you weren’t going to get ripped off and that it was a safety net for anyone struggling financially. She called for this to be reinstated by the government to alleviate the pressure that has been put on charities carry out this provision.

Once in full-time work, Alicia had to go back to high street lenders. She was forced to take out a loan of £400 for the first month of breakfast club and afterschool childcare. This cost was doubled during school holidays. Alicia was spending two-thirds of her wages just to go back to work, and was left with no choice but to get in contact with her children’s abusive father for extra childcare support. Alicia described the cost of childcare as ‘disgusting’, and questioned how people were supposed to ‘work their way out of poverty’ with these costs. Alicia called for the introduction of a regulatory body on childcare, and for caps on costs to be introduced in order to allow people into work and out of poverty.

Alicia and her family were rehoused in an ‘undesirable’ area, driving up the cost of car and home contents insurance, which she described as a ‘luxury’. She could also not afford the costs of public transport to take her children outside the area. Alicia called for subsidised transport for children, which she stressed was particularly necessary during the school holidays. Parents go without food to cover the costs of term passes or season passes, with an adult day saver costing £4. The effect of poverty and the poverty premium on Alicia’s children meant that they enjoyed no holidays, had no escape from a stressed out parent, and no ability to enjoy museums or libraries that the city had to offer.

Currently, Alicia finds the impact of her disability to be a major issue. Her condition means that she has to use more heating than the average household, which costs a lot on prepayment meters. She said that
business and policymakers have ‘no understanding of disability’. Alicia’s PIP is supposed to be a ‘top-up’ benefit, but is actually her primary source of income.

Alicia called for a framework of multi-agency cooperation and communication to link benefits, debt, poverty and finance support for disabled people. Additionally, consulting with those who live in poverty is central to restructuring the way businesses think, and ensuring that low income families are provided for.