How To Survive The Winter

Gordon Brown

Trussell Trust Foodbanks 2008 v 2022

The Crisis and the Challenge

Poverty is hitting families harder than ever as we approach the end of 2022. Sadly, Christmas is being cancelled for millions of children whose parents cannot afford presents and festivities. Moving from the hardships imposed by energy price rises in October to even more austerity when energy price rises again in April will be very painful for the majority of families and intensify the suffering of the already impoverished.

Already this winter, the number of children growing up in poverty across the UK is rising from 4 million and moving towards 5 million.^{[1][2]} Over 2 million people now rely on the country's network of foodbanks and charities, unable to afford food on the incomes they receive from work or benefits.

40% of parents tell us they cannot afford an unexpected but necessary expense such as repairing broken appliances, replacing much-needed furnishings like carpets, or covering sudden and hefty rises in food and fuel bills.^[3]

As cold weather hits, families are relying on blankets, duvets, and even sleeping bags, and hot water bottles so that they can heat themselves.^[4] The Government's cost of living payments - the so-called energy price guarantee capped this year at £2500 and next year at £3000 - won't by itself touch the sides of what is needed to meet rising fuel bills this winter.^[5]

Prices have been rising since early 2021 and not just for fuel. The Bank of England expects inflation - now over 11% - to peak soon but to remain high for some months.^[6]

Price rises hit poorer families hardest. The Institute for Fiscal Studies estimate that the poorest 20 percent of the population would face an inflation rate of 17.6 percent in October 2022 - almost seven percentage points higher than the inflation rate for the wealthiest 20%.^[7]

So, despite the welcome 10.1% rise in benefits announced for next April, 2023 is sadly already shaping up to be even more difficult and bleak than 2022. The Office for Budget Responsibility is forecasting for lowincome families an all-round 7% drop in living standards that will wipe out the last eight years of growth.^[8]

The evidence from the pioneering work on living costs and their relation to decent standards of

Cover image source: Trussell Trust via BBC living by Donald Hirsch of Loughborough University is that April 2023's benefits rise – and the £900 offered to Universal Credit claimants – will be too little to prevent low-income families from falling deeper into poverty over the next year.^[9]

Already a typical family is £28 a week (£1400 a year) worse off than October last year thanks to a £20 a week cut in Universal Credit and benefits not rising with inflation. All while their energy bills have soared.^[10]

Now energy bills, which averaged £1200 a year before last April and rose above £1900 in April and then rose again to £2500 in October, will increase yet again to average £3000 in April next year. That is an incredibly big rise in only a few months, from £24 a week in January to around £50 a week now. The £10 a week rise still to come will take average bills to just under £60 a week by next April.^[11]

This is devastating for the out-of-work family with children relying on Universal Credit. Until April next year, the maximum cash help on top of benefits is £24 a week to help pay bills averaging £50 a week. After April, that maximum help is reduced to £18 a week and that £18 a week has to be set again the average fuel bill which will soon be around £60 a week. The stark truth is that the flat rate payments which only covered half the heating bill this year, will next year cover even less than one-third of the bill.^[12]

So, families who lose £28 a week this year will be down an additional £16 a week next year: £10 less as a result of the further fuel price rise and £6 less from the lower cost of living payments.^[13]

Taken together, the real value of benefits for a typical family on Universal Credit will be down £44 a week since October last year. That's a loss of 14 per cent of their net income.^[14]

Fuel costs are the principal, although not the only, reason why the picture is so bleak. Dr Antonia Keung and Professor Jonathan Bradshaw of York University have led a study on the impact of fuel costs on family poverty. They use the widely accepted definition of fuel poverty: more than 10% of household income spent on fuel after housing costs. They find fuel poverty will double from just under 9 million households and 24.5 million occupants today to 18 million households and 45.5 million people from April – a rise from one-third to two-thirds of all households.^[15]

What's worse, millions will face unpayable bills. 3 million households currently spend 20% of their income on fuel. After April, this will more than double to 7.5 million households and 19.5 million occupants.

The number of households having to pay out 30% of their income on fuel will soar, yet again from 1.6 million to 3.8 million households and entrap nearly 10 million people. Heating is becoming a luxury only some can afford.^[16]

Pensioners who need heat most are hit hard - with over 70% in fuel poverty - but worst hit of all are children with 96% of lone parent families with two or more children and, over 85% of all couples with 3 or more children, fuel poor.

The percentage of households in fuel poverty will range from the low of 57% fuel-poor in London to 70% or more fuel poor in Scotland, Northern Ireland and Wales as well as in Yorkshire and the North East.

What does it mean for someone who has to meet fuel bills with so little that they cannot even afford the food they need? Especially when nearly half of receipients of Universal Credit are having deductions taken from their benefits, mainly to repay loans they had no alternative but to take out when being moved on to the new benefit . 81,000 have deductions each time they receive a payment amounting to 25% or of their benefits – an onerous burden that should be lowered or suspended during this crisis, as all anti poverty groups are, to their credit, campaigning to achieve.

Level of Deduction	Households with Children		Households without Children		Total UC Households	
	Number	Proportion	Number	Proportion	Number	Proportion
Deductions over 25% SA	61,000	3%	24,000	1%	85,000	2%
Deductions between 21% and 25%	585,000	29%	314,000	12%	899,000	19%
Deductions between 16% and 20%	70,000	3%	105,000	4%	175,000	4%
Deductions between 11% and 15%	177,000	9%	238,000	9%	414,000	9%
Deductions between 6% and 10%	84,000	4%	237,000	9%	321,000	7%
Deductions up to 5%	63,000	3%	143,000	5%	206,000	4%
No deductions	1,013,000	49%	1,594,000	60%	2,607,000	55%
Total	2,053,000	100%	2,656,000	100%	4,708,000	100%

Deduction from Universal Credit Benefit, DWP Figures, 2022

According to the Commons Library, the headline rate of Universal Credit is lower as a proportion of average earnings than Unemployment Benefit was when Lloyd George introduced it in 1911. And it is shocking to me, Marcus Rashford and the brilliant food Foundation that 900,000 school children are being denied the proven nutrition and educational benefits of free school meals. Even when their family is struggling on £7,400 a year they are, officially, not poor enough to qualify.

But still benefits are being kept too low to enable claimants to feed, heat and clothe themselves adequately and still deductions of a high proporiton of benefits are taking place. Take a single person on Universal Credit who receives $\pounds77$ a week or $\pounds11$ a day, after rent, and the top-up this winter of $\pounds3.98$ towards the cost of their heating. She is living on an income of just under $\pounds15$ a day. She has often to pay out as much as $\pounds7.64$ a day in her winter bills for gas and electricity, and $\pounds1.59$ for council tax and water. If she has a 25% deduction – of $\pounds2.75$ – she has only $\pounds3$ for all necessities including food, when the Minimum Income Standards team at Loughborough University estimates she really needs $\pounds9.39$ just for food, and a total of $\pounds34.05$ to cover everything including food, telecoms, travel, furnishings, clothes, laundry, soap, and toothpaste, and toilet rolls.

The daily difficulties of making ends meet

Per day	Single	Couple	
Basic benefits	11	17.29	
Plus cost of living payment (Oct-Mar)	3.98	3.98	
.=income	14.98	21.27	
minus winter fuel cost	-7.64	-6.78	
minus water, council tax	-1.59	-1.76	
(Deduction @25%)	-2.75	-4.32	
Remaining if no deductions	5.75	12.73	
Remaining with 25% deduction	3.00	8.41	
Comparison: all remaining costs	34.05	59.16	
Comparison: food bills only	9.39	16.19	

Lone Parent

Per day	1 child	2 children	3 children
Basic benefits	23.66	33.78	35.84
Plus cost of living payment (Oct-Mar)	3.98	3.98	3.98
.=income	27.64	37.76	39.82
minus winter fuel cost	-£7.05	-£8.36	-£8.84
minus water, council tax	-2.09	-2.18	-2.18
(Deduction @25%)	-5.14	-7.15	-7.15
Remaining if no deductions	£18.49	£27.22	£28.81
Remaining with 25% deduction	£13.36	£20.07	£21.66
Comparison: all remaining costs	45.96	58.92	77.44
Comparison: food bills only	8.99	12.71	17.16
% of remaining income needed for food (after 25% deduction)	67%	63%	79%

Couple Parents

Per day	1 child	2 children	3 children
Basic benefits	29.96	40.07	42.14
Plus cost of living payment (Oct-Mar)	3.98	3.98	3.98
.=income	33.94	44.05	46.11
minus winter fuel cost	-£7.95	-£8.84	-£9.32
minus water, council tax	-2.39	-2.47	-2.47
(Deduction @25%)	-6.71	-8.72	-8.72
Remaining if no deductions	£23.60	£32.75	£34.33
Remaining with 25% deduction	£16.89	£24.02	£25.61
Comparison: all remaining costs	60.29	73.06	95.55
Comparison: food bills only	13.99	17.48	22.51
% of remaining income needed for food (after 25% deduction)	83%	73%	88%

Donald Hirsch and Loughborough University, 2022

Or take a couple with 3 children whose basic benefits and cost of living payments give them £46.11 a day but have to pay out £9.32 on fuel in these winter months and £2.45 on council tax and water. If they are subject to the 25% reduction in Universal Credit, they only have £25.61 left between 5 of them or just £5.10 each for every other essential apart from fuel. According to the Minimum Income Standard, they would require £4.50 a day each for food alone, leaving 60p each to pay for everything from mobiles to travel to clothes to laundry to all other basic essentials. So a family of 5 has just £3.00 a day left over for everything other than food, water, council tax and fuel.

Far from relieving the suffering of the most vulnerable, the Sunak-Hunt Budget has intensified their financial plight and the gap between need and provision is now so wide that voluntary organisations - already stretched to the limit - are being called upon to do even more. A year ago, we talked of the difficult choice families faced between heating and eating. Now many no longer have that choice: they can afford neither.

And so, the estimate is that from April, one million households more than in October 2022, will be living with net incomes less than 60% of the median income (after housing costs).^[17]

And there are some families hit even harder by the inadequacy of the £150 paid to families where there is disability and the hit on families - not just with special needs - but with more children. For the maximum £900 addition which gives £16 a week for a single person, gives only £3.20 a week to a two-parent family with three children.

Middle income families with children - and especially those with childcare needs - are hit hard too. 700,000 will lose child benefit in the year 2028 due to the Government's recent Budget which is freezing the thresholds at which child benefit gets withdrawn. The policy hits single parents hardest as the calculation for eligibility to child benefit is based on a single income rather than the household income combined. And so, a single parent earning £50,000 for example would lose their child benefit whereas a couple who are both earning £49,999 would not. About a third of parents will lose all or part of their child benefit by 2028 as a result of this change.^[18]

Changes in working-age benefits have already taken £14 billion out of the welfare system since 2010/11 according to the New Economic Foundation.^[19] The value of the benefit cap - the maximum payment any ordinary family can receive no matter its needs - is already set too low for many families to make ends meet. On current forecasts by 2023/2024 it will have declined by 26%.^[20] This means that large families in particular are faced with a ceiling on their benefit payments and lose out. They simply don't have enough money to get by. The numbers living in absolute poverty were already forecast to rise by 2.9 million people between April 2021 and April 2024.^[21] But that is now almost certainly an underestimate given the announcements of the last few weeks.

The DWP's own statistics show a fall in household income is the most common factor (21%) associated with entering poverty.^[22]

People in work as well as people out of work are being hit hard. Almost all families, pushed into poverty when benefits and tax credits are not increased sufficiently to meet rising bills, have at least one parent working.^[23] The result is that more and more people in work, including nurses and care workers, need to access charity help to get by.



Where to Get Help

Charity Steps In

In the absence of government support, charities are stepping in and stepping up to help. The foodbank, not Universal Credit, is becoming the safety net for those in need, and charities, not the welfare state, the last line of defence.

Millions of citizens around the country are prepared to volunteer their time and money to help those worse off than themselves. As well as voluntary organisations, dedicated public servants staffing local social services, health centres and schools are making all the difference they can.

It shows Britain at its best. None of us can be at ease when millions are ill at ease, comfortable when so many live without comfort, or content when there is so much discontent.

Most of us believe, that as a society, we are richer when we care for the poor, stronger when we support the weak, and more secure when we come to the aid of the insecure. And millions have and are coming together to help each other driven by the best of instincts: we don't just cooperate out of need; we have a human need to cooperate.

According to a survey by Fareshare over half (52%) the population plans to carry out some form of charitable act this Christmas[vi], rising to 70% of 18-24-year-olds. Nearly one in ten (8%) UK adults plan to donate to charity this Christmas in place of sending gifts to family and friends – a 2% increase on 2021. This rises further to 10% amongst 18-24-year-olds. And whether it's community pantries, kitchens, swap shops, or multi-banks, all of which we describe in more detail below, Britain's 160,000 or so small and large charities are showing how creative and innovative they are – reflecting the breadth of our compassion, the depth of our caring, and the width of our generosity.

We saw the qualities of charities when they responded quickly and inventively during Covid and not only transformed themselves to provide their services online but invented new ways of helping people who were isolated in their own homes.

Now we are seeing the same flexibility of response as with Warm Welcome, Warm Hubs and fuel banks, as well as the pantries, kitchens and swap shops. Charities are responding imaginatively and developing new ways to deliver services to people in need.

We list many of the innovating approaches below, showing charities are at the centre of their communities in every part of the United Kingdom. And in this pamphlet, we highlight the sheer scale and range of projects addressing the basic need for food, fuel, furniture, clothing, bedding as well as friendship and support for those feeling isolated, lacking information about where to access help, or simply where to go to keep warm.

As we update as winter goes by our examples of what's happening around, we will learn even more from each other and the great work so many are doing quietly and without recognition. Businesses are vital to our response as a community. Many companies already give back to their community in a wide range of different ways. We highlight how so many are involved with great charities like Fareshare, InKind Direct and other national organisations that play a vital role in coordinating offers of help.

These national organisations ensure that charities delivering on the ground can do their job by providing them with the items they need and raising awareness of their work. The national profile they have built up over years of campaigning work enables them to campaign on the policy problems that are the root causes of poverty.

InKind Direct, for example, raise awareness of hygiene poverty. Their research shows only 37% of people are aware of the problem. Yet, an estimated 3.15 million adults are living in hygiene poverty, forgoing basics like toothpaste, toilet roll or washing powder.^[24] They service 5000 charities - and aim to reach 7000 in the next year - with the items they need, They estimate that every £1 spent enables £14.05 of social value spending to happen elsewhere in their charitable network.^[25] They are calling on businesses, charities, and public bodies to play their part in protecting the human right to hygiene.

Between them FareShare and the Trussell Trust report they expect to provide food support to more than 1.2 million people this winter. Tesco has launched its first ever 'reverse supermarket' to help boost donations for the charities.

The Trussell Trust runs highly successful foodbanks all across the country with the aim of doing themselves out of business as they campaign for government to step in to make food banks redundant. They report that they gave out more emergency food parcels during the April to September 2022 period than ever before with over 320,000 people using food banks in the Trussell Trust network for the first time over these 6 months. FareShare is the well-established network of charitable food distributors, made up of 18 organisations to redistribute good quality, surplus food from across the food industry to nearly 9,500 frontline charities and community groups. In an innovative project with Tesco, both charities have identified 25 of the most needed items this Christmas and invited members of the public to buy and donate them at an outlet, The Give Back Express in London. Tesco will top up the value of donations made in-stores as part of the Food Collection by a further 20% in cash.

Save the Children UK know that policy change is essential to ending child poverty.^[26] And Womens Aid are campaigning against the benefit 'cap' that places a ceiling on payments to large families as a major barrier to paying decent incomes to mothers and their children fleeing domestic abuse.^[27] ^[28] And while the Scottish Government's child poverty payment has rightly recognised the severity of the finance and debt problems facing families, the level of payment - and some delays in the timetable receiving it - mean we need more help getting through quickly this winter to families in need.

Improving the possibilities in the labour market for low-income families and individuals will make a difference long-term. Homelessness charity, Shelter, know skills are an important part of supporting people to improve their housing situation. Since their GROW traineeship programme began, 66 people have enrolled, 54 of whom have competed their traineeship and gone onto further employment.^[29]

In the absence of government support, charities are stepping in and stepping up to help. The foodbank, not Universal Credit, is becoming the safety net for those in need, and charities, not the welfare state, the last line of defence. There are national organisations that facilitate hyper-local support within the community to prevent crisis before it even happens. Children's charity Barnardo's also uses an army of volunteers to support the work of their 800 partnerships working to improve the lives of children and young people across the country.^[30] HomeStart's unique volunteer support model does just that for families with children under 5 who are struggling. The high demand of HomeStart's model across the country proves that isolation can affect people in all areas of the UK. For example, the work of HomeStart Camden-Islington to support 168 children in what is considered a prosperous area of London demonstrates no area is free from the effects of poverty and cost of living this winter.^[31]

One way to attack both poverty and waste is repurposing surplus goods. With retailers under public pressure to minimise pollution, families across the UK can benefit by securing some relief from the struggle to make ends meet as retailers create a circular economy where unused goods are not destroyed but instead brought into use for the public good.

In this pamphlet, we attempt to show how this can be done. So, whether we are householders, business owners or charity workers, we can all contribute to something good in our communities this winter. Our itemisation of highly effective community actions in this crisis is by no means exhaustive, but it is, we hope, illustrative of the good being done.

In the pages to come, some success stories are set out as a guide to community leaders and activists in different areas of the country who want to learn from what's working and then do more. So we can continue to learn from each other, we want to hear from all involved of the innovative ways at a local level good people are responding to unprecedented levels of need. But fundamental inescapable truths stare us in the face. Charities are being pushed to their limits.

Some multipurpose charities I know, whose primary purpose lies in areas other than the provision of food are having to spend tens of thousands of pounds a month on food alone, so the families they serve can have something to eat.

Some schools who have collected for charity in the past feel that this autumn and winter they had no choice but to use their traditional collections, like fruit and vegetables at the harvest festival, for their own parent communities when, in times past, they donated to local charities beyond the school.

Charities are becoming as stretched as the people they want to help. There are now instances of food banks running out of food and funders running out of funds. And many charities who rely on donations are themselves struggling as people who usually donate to them are themselves struggling to make ends meet.

Many people with little who have been giving to people with nothing now have nothing more to give, and sometimes the very men and women who last year were volunteering at food banks and local charities now have this year had to become recipients of that charity themselves.

This short report itemises charities doing great things in so many different areas. It also sets out information about the new multi-bank set-up in Fife, a bank of banks: a food bank, clothes bank, toiletries bank, bedding bank, baby bank, hygiene bank and furniture bank all rolled into one. After a year piloting this project, we are able to draw on our experience to make some suggestions about the steps others can, if they wish, take to build a multi-bank in their own area. But there's a second truth, we can't afford to forget. Charities know they're not enough. They can never be enough when the gap they are plugging continues to widen due to the wrong national priorities.

Just as food banks state that they want to do themselves out of business with a long-term solution to food poverty, charities are a community safety net for people to access in their time of need, not a permanent solution to gaping poverty.

They cannot bridge the poverty gap on their own. The Fife multi-bank will inject £10 million worth of goods into Fife families this winter to stave off poverty. But the same 30,000 or so Fife families who are in poverty will have cumulatively lost around £60 million in the real value of benefits over recent times – an average loss of around £2000 each. Even a multi-bank cannot make up that difference.^[32]

Britain needs more than charity. Food banks do not seek to and cannot ever replace universal credit as the safety net. Charities do not seek to and cannot ever take over from the welfare state as the last resort for people in need.

So, if the first lesson we learn from our survey of experiences nations-wide is that great charities are doing wonderfully innovative things, the second lesson is that they all know they cannot do enough. Compassion has not run dry - but cash has.

And because this crisis is not the fault of the people struggling to get by, they need a scale of help that charities alone cannot provide. They are not to blame for the Covid crisis, the war in Ukraine or the worldwide rise in energy bills. And they need a government to be as caring as the charities and voluntary organisations in our midst.





Food

When people think of today's charities stepping in to assist in the crisis, their first thought will be the work of foodbanks. In 2009, there were just under 26,000 people using foodbanks. Now there are 2.56 million users, 100 times as many and, in total 3,000 food banks where only a handful existed a decade ago.^[33]

The biggest delivery agent for these banks, The Trussell Trust, says throughout this year alone, demand has rocketed for their banks and other food banks beyond all expectations.^[34] In May, the Independent Food Aid Network (IFAN) representing 550 independent food banks found 93% of their members reported an increase or significant increase in the need for their service since the start of 2022.^[35] In one month alone, August 2022, and before the winter heating bills rose yet again, Citizen's Advice gave out 14,704 vouchers, almost twice as many as in August 2021- despite Government support paid out over this summer.^[36]

From the Salvation Army nationally to the local independent foodbanks, great work is being done. 95% of foodbanks put the steep increase in demand for their services down to the inflationary rises in the cost of living.^[37] The latest data shows food costs jumped 14.6% in the year to September - the biggest rise since 1980.^[38] Prices of bread, cereals, meat and dairy have all risen. And the Office for National Statistics said prices of not some, but most, key items in the average household's food shopping basket went up last month.^[39]

All this is hitting millions who have never had to turn to charity before. Between April and August 2022, over half of food banks surveyed by IFAN found 25% or more of the people they supported hadn't used their services before.^[40] The House of Commons library reported recently that charities should anticipate demand for foodbanks to rise further.^[41]

But, for precisely the same reason -pressure on family budgets - 72% of food banks report a drop in food donations.^[42]

Still, the innovative work of charities continues. Greater Manchester is one area where we are seeing truly creative projects run by charities to tackle food poverty, reduce immense food waste and allow perfectly consumable, surplus goods to reach those who need them.

The Bread and Butter Thing is one such organisation.^[43] Started in Manchester, they have now spread across the North of England. Each week they collect over 100 tonnes of surplus food from businesses and supermarkets and redistribute it to their members, who, in turn, use it to create almost 250,000 meals for themselves and their families.^[44] For £7.50 per week, The Bread and Butter Thing offer around £35 worth of food, including fresh fruit and vegetables, chilled food and cupboard staples such as pasta and cereal. Not only are they reducing hunger by providing families with fresh, affordable food despite rocketing supermarket food bills, but they are also allowing some of the £19 billion of food wasted in the UK each year to be used by people who really need it.

In addition, they work in collaboration with partners offering all-round holistic support to their communities. By providing packages of support such as debt advice, help to access mental health support, help with housing and other practical solutions, they can help their members make sustainable changes in their lives and reduce the cycle of poverty.

Like The Bread and Butter Thing, Emerge 3RS, who run Fare Share, also does great work in Greater Manchester to reduce food waste.^[45] They work with their network of 232 'Community Food Members' - charities, schools and community groups who support a huge variety of people experiencing hardship - to distribute surplus donated food. From 2020-2021, they allowed 8,052,009 meals to be created for people who need them. Touch Wood is a project rescuing unwanted wood and, in their workshop, turning it into bespoke furniture with the help of volunteers and trainees.^[46]

The need for food is so great that organisations beyond charities have seen they have to act. Football supporters' clubs like Rangers and Celtic, Liverpool and Everton, and Dundee and Dundee United are putting old rivalries aside and jointly organising pre-match food collections of supplies for those in need. With their slogan 'If you can, bring a can', these networks of fan-driven food banks are making the most of the generosity of thousands of people who gather each weekend to watch football.

Community kitchens are being opened in low-income communities, from the Big Feed project in Birmingham^[47] to Karen Mattison's project Cook for Good, which helps people prepare nutritious, low-cost meals in London.^[48] Here free cooking classes are being pioneered, from Feed your Family for a Fiver to After School Snack Drop-In and Cooking with Dementia. In just their first year, they have provided 7,800 community meals and hosted 648 attendees at cooking class, helping people to come together as a community and to, learn new skills and feed their families.

Across the country, community kitchens are springing up in villages as well as towns and cities, and in rural as well as urban districts. Lochgelly Lunches is one of many local projects I have visited which provide warm meals and offer companionship to more than 200 families in a local town in Fife and at the same time operates as a food bank.

The Scouse Kitchen is another community kitchen. This is in West Derby, Liverpool. Its pilot project takes place in St Cecilia's Junior School in Tuebrook. It's open to pupils of the school and their families and is an opportunity for them to share a warm meal together. The trial was funded by Liverpool Football Club's, Robbie Fowler, and organised by local MP Ian Byrne, who is the co-founder of Fans Supporting Foodbanks, the initiative between Liverpool and Everton supporters.^[49]

The Felix Project is one of the local spin-offs from the nationally successful FareShare, which collects surplus food from the main retailers in London, repurposes surplus food, and delivers it to people and charities that need it.^[50] The charity provides a link between suppliers with fresh produce that would otherwise go to waste and charities that need nutritious fresh food for their service users. Their logistics network and the regularity of their collections from donors, which take place every day, are key to their success. There are 223,000 tonnes of edible food surplus every year in the UK so this coordination from the Felix Project makes sure third-sector organisations can run their service while ensuring unnecessary waste is prevented.^[51]





Fuel

There are an estimated 7 million households across the UK currently in fuel poverty.^[52] When people are unable to adequately heat or cool their homes, this causes a raft of issues, such as the unthinkable decision about whether to heat their home or cook a hot meal for their family. Low income, high fuel prices, poor quality and unaffordable housing all contribute to fuel poverty. Not only can cold homes cause harm to children - who do worse at school and have poorer mental health - and disabled people, half of whom are planning to not use heating, but it is also the cause of over 11,000 deaths each year.[53]

In response, charities and churches are now creating lifelines for people who are suffering through the cold this winter, helping them to get warm and heat and feed themselves and their families.

Across the UK, 4,500 spaces have been transformed into winter heating hubs thanks to "Warm Welcome, a project created by many groups like Church Works Stewardship and Christians Against Poverty, opening their doors to people unable to afford to heat their homes and keeping them out of the cold.

Any organisation can register itself as a Warm Welcome hub, offering a free, warm and welcoming space for the public over the winter. When many people, including the elderly, are making the decision between heating and eating, a free, warm space can be a lifeline.

Fuel banks are also a recent innovation, which offers overnight emergency help to reconnect gas and electricity meters, and they are springing up around the country. For example, the Fuel Bank Foundation is fighting the fuel crisis - in which 96% of those they supported were choosing between heating their homes and cooking a meal - by giving emergency financial support to topup meters which have been switched off, as well as advice and support to help improve their financial situation in the longer term.^[54]

Not only are warm hubs being set up in organisations' buildings around cities, but, as highlighted by the Warwickshire Rural Community Council (WRCC), rural communities often face amplified challenges of ageing populations, climate change, austerity, and less densely allocated resources of support. WRCC's Warm Hubs project tackles both social isolation and fuel poverty by bringing people together in warm, welcoming places for activities and events. The charity, alongside parish councils, village hall committees and other community groups in Warwickshire and Solihull, puts on energy-themed events, promotes energy efficiency and cost-saving measures, and provides free information on energy and carbon monoxide. Their mobile hubs run free community cafes and support foodbanks and community pantries.^[55]

Wolverhampton is the local authority area with the highest rate of fuel poverty in the country. The council has prepared warm spaces, including community centres, libraries, and councilowned buildings. A dedicated shuttle bus has been put on to transport people for free to the centres. Those using the service are diverse, with both older people suffering health issues and families with young children particularly needing warm spaces and vulnerable to the cold.^[56]

Furniture

Living without the necessary furniture and appliances in your home can have huge mental, physical, and financial effects on a person's life. Everyone deserves a decent home environment, but only 2% of social housing is let out as furnished or partly furnished, often without even a sofa to sit on or a table from which to eat a meal.^[57]

Not having appliances to make a fresh meal can mean relying on unhealthy takeaways. Needing to use a launderette instead of a washing machine at home can add £1000 to annual bills and can mean that people go to work, school and job interviews unwashed.^[58] This is a basic issue of health and dignity. To tackle furniture poverty and give people the tools to make changes to their lives, charities are finding ways to get essential appliances to those who need them.^[59] Not only this, but they are helping to bring pride, hope and self-esteem by making houses into homes. For example, Mustard Tree in Manchester works extremely hard to tackle both the causes and consequences of poverty, starting with tackling furniture poverty.^[60]

Like a high street charity shop, Mustard Tree receives donations of household items and furniture from the public and businesses which are available to buy. However, unlike most charity shops, Mustard Tree gift 40% of these goods to people who were previously homeless and have now moved into a permanent residence.

Those who have recently found their way off the streets deserve just as much as anyone to make their new house their home. With their vouchers, Mustard Tree allows people the dignity of choice to choose any items they might want from the shop - both essentials and finishing touches - to make their space their own.

They also try to break the cycle of poverty through their Freedom Project.^[61] This 6-12 month, in-house training programme supports people gain experience, developing skills, and overcoming barriers that might prevent them from working. Participants help to run the charity by learning customer service skills, warehouse skills, repair and PAT testing of white goods, food hygiene and catering skills, and cleaning and facilities experience.

Bedding

Without a bed to sleep on, it is harder to live, work and study. Children do worse at school, and their mental health and wellbeing suffer. In Leeds, shocked that her pupils were not awake in class because they had to sleep on the floor without mattresses and far fewer beds, a compassionate schoolteacher started Zarach, a charity that is now getting young heads a bed. Thanks to sponsors and donations, a 'Bed Bundle' can now be delivered to a referred child within seven days, giving not only a brand-new bed, mattress, duvet, pillow, sheets, pyjamas and hygiene kit but also a good night's sleep and support for an equal opportunity to learn and succeed at school.^[62] As it begins to spread out across the country, Zarach is now campaigning for a National Sleep Strategy to ends child bed poverty and promise a bed for every child.

Clothing

350,000 tonnes of wearable clothes end up in landfill each year in the UK. This amounts to £140 billion, with an extra £30 billion in clothes estimated to be hanging up in wardrobes, unwanted and unused.^[63] There is a huge environmental impact of the short-lived, quickly discarded items that we buy. WRAP estimate that the annual footprint of an average household's new clothes, including washing and cleaning, produces equivalent carbon emissions to driving 6,000 miles.^[64]

At the same time, others cannot afford clothes for their growing children, trying to stretch baby grows while wet or sending them to school in swimming trunks instead of school shorts. Adults fleeing domestic violence cannot take enough clothes with them, leaving them only with what's on their backs.^[65]

In Nottingham, Shareware provides emergency, free-of-charge clothing and shoes, as well as bedding to people in the area.^[66] Not only, are Shareware giving dignity, opportunity and self-esteem through allowing people to access employment and education from which they may have been held back, but they are also tackling the pollution generated through clothes

and textiles waste: any donations they are not able to use are collected by a local business and sold to textile recyclers, keeping them out of growing landfill sites.

Cardiff Rotary Club have this Autumn started a project called "Wrap Up Cardiff". It is a recycling project which asks for donations of coats and winter clothing that are in good condition and donates them to those in need, including refugees from Ukraine who have received the necessities for settling into their homes in the UK.^[67]

Crisis Support

Available in Scotland for families on Universal Credit is the Scottish Child Poverty Payment which can provide £25 a week starting with the youngest child. Across the UK emergency cold weather payments are also possible - but only if the temperature is consistently freezing - and families can apply to the £1 billion household support fund that could give one off payments of £35 to spend at supermarkets.

Prevention and mitigation of the impacts of poverty is the goal, but sometimes crisis hits. No one plans to be in a crisis. However, for some, combinations of challenges and difficulties in their lives collide, and they find themselves needing urgent help.

Over the last couple of years, Britain has navigated through a pandemic which has put a lasting strain on people's physical and mental health, livelihoods and relationships. A cost-of-living crisis finds many again simply unable to pay their bills, feed themselves and their families adequately, travel to essential appointments and jobs and, as a result, fall into debt.

For those with existing challenges or without a supportive network, the weight of these can mean that they find themselves unable to stay afloat. And so, there are many charities stepping up to the mark to help people in their toughest times.

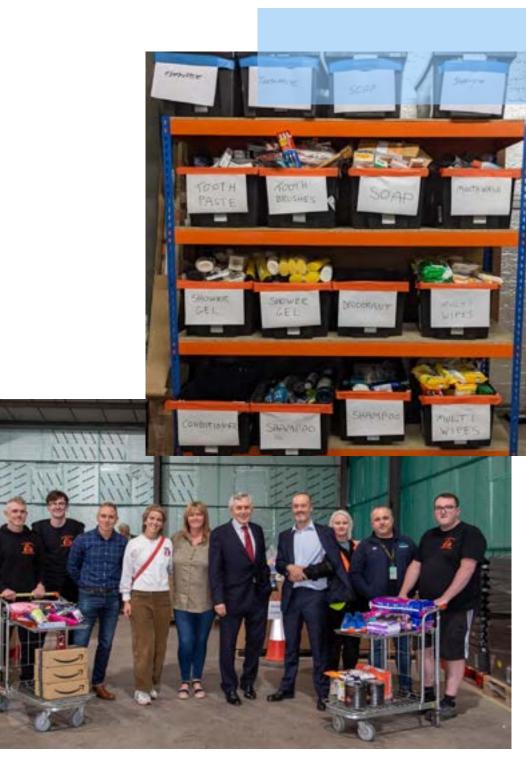
One such charity is The Brick, which, in collaboration with the Greater Manchester Combined Authority, runs the A Bed Every Night Scheme. Over three locations in Wigan and Leigh, The Brick offer crisis support to move people off the streets into one of 20-25 beds with a hot meal and a shower. Their emergency accommodation service is a 24/7 hub offering help, advice, life skills courses, training and other meaningful activities during the day. The employability aspect of their work ensures the impact goes much further than crisis support. Catering, retail, PAT testing and bike mechanics are on offer throughout the year. Proceeds raised from the charity shop support their work.^[68]

Loneliness and Isolation

Charities are not only supporting people in material ways. They are also helping the 25 million people in the UK who feel lonely.^[69] Despite seeming in ways more connected than ever, ways of interacting are changing, and for many, meaningful social connections are being lost. What would have once been done face to face - shopping, working, speaking to family and friends is now conducted online.

While this protected our health during the pandemic in some ways, in other ways, the cost to our health is - and continues to be - immense. Not only is loneliness a painful emotional experience, but it is also linked to early death, dementia and cognitive decline, heart disease and stroke, among other serious health conditions.^[70]

Bringing connection back to their community, The Active Wellbeing Society in Birmingham is a network of over 80 organisations and countless individuals whose mission it is to create happy and healthy communities living active and



connected lives.^[71] During the pandemic lockdowns, they facilitated home delivery of essential supplies, organised phone calls and Zoom calls and, where possible, made home visits to combat isolation.

Their 'Listen and Connect' service continues to give a space for people to talk about what's important to them and be heard, as well as be connected to practical support from the rest of their service. They can provide ten weeks of support, including advice, signposting and linking people into the community, which in turn reduces loneliness, improves mental and physical health and builds self-esteem.

The Cathay's Community Centre in Cardiff is another example of a fantastic charity at the heart of its community, offering a huge number of opportunities for people to come together, meet and be connected to one another. Not only do they offer support to avoid loneliness and isolation in older people - such as social clubs for those living with dementia and their carers - they also run groups for young people, with and without additional needs, groups for LGBTQ+ young people, English language courses for those new to the area, a cafe and a clothes bank.^[72]

Information-sharing

Even if not providing direct support, the resource of information and guidance can be invaluable for people needing help. Charities know that simply helping people to navigate the system of limited government support that is available is vital. Being the first port of call, knowing just what people need to know, and providing clear information about the next steps is immensely helpful when people are submerged in worry and struggling to find a way out.

The Citizens Advice Bureau (CAB) does a great job and is often the first port of call for those trying to navigate the system. According to CAB, two people a minute require crisis support. Foodbank vouchers are given out for specific days and specific foodbanks. People will then receive a parcel with enough food for three days and essential toiletries. A new referral is needed for each foodbank parcel, and some have a limit on the number of times someone can use the service.^[73]

'Locality' provides specialist advice to 1600 community organisations, charities, social enterprises, and local authorities and housing providers. One example of thousands of successful local campaigners is the Hastings Advice and Representation Centre, which has helped people to reclaim nearly £5 million in benefits. And there are so many more working day and night to help people in need.^[74]

In Lewisham, the WeCare Foodbank bought a disused telephone box to create a '24/7 community hub'. The colourful spot on Deptford High Street is filled with essential information about local resources to make sure support can be accessed by anyone who needs it.^[75] As well as a miniature book-swap library and 'free stuff shelf', the hub gives information about local support for fleeing domestic violence, how to find free legal help, local groups and activities to improve mental health, as well as urgent information such as accessing emergency food.

No one plans to be in a crisis, but if and when they are, charities can be the first port of call for advice to navigate the storm.

In the next section, we look at one idea that could be extended across the country.

The story starts in Fife, Scotland, where I live.

The Multi-Bank and How to Create One

The county of Fife has one of the worst child poverty rates in the country. And to fight it, we have had to be more innovative and creative than ever before - and this has given rise to the Big House Project, the multi-link or, bank of banks, that offers goods to families in need from food to bedding, from clothes to home furnishings, from toiletries to electrical goods - and all free of charge.

The arithmetic of local deprivation is shocking. Already, in official figures published for the year before last, 1 in 4 children were found to be living in poverty, and the incidence of child poverty is now much higher here than the national average and rising fast.^[76] Even the published figures, worrying as they are, do not and cannot take account of the mounting pressure this year and in particular, this winter, on family budgets because of the dramatic fuel and food price rises.

The Cottage Family Centre - of which I am proud to be a patron - was established thirty-five years ago in 1987.^[77]

Following significant efforts in fundraising, the Cottage completed the construction of a purpose-built Centre in the Templehall area in 2005, allowing its staff and volunteers to provide the most vulnerable children and families in Kirkcaldy with the range of support services they needed and deserved. In 2020, under the brilliant leadership of Pauline Buchan and her team of thirty support workers and an equally brilliant board led by Marilyn Livingstone MBE and Wilma Brown, the Cottage was refurbished, and as demand for its services escalated before and during Covid, it expanded to open another family Centre in another area, the Gallatown district, of the town. This enabled the family centre to provide high levels of care and support to more of the most vulnerable children and families in the wider community of Kirkcaldy East where there are all too high levels of poverty, poor housing, low pay, unemployment and as a result, relationship breakdowns, sometimes drug and alcohol problems and, health-related issues.

As well as providing children and families services, the Cottage has also innovated to develop a hugely successful Dads Project that helps fathers be better Dads to their children, and a Grandparents and Carers project that helps people become better carers. The Cottage has also vastly expanded its Children's Counselling and Therapeutic Service, its Infant Parenting Project as well as running the Fill a Bag and Cottage Café initiatives to support families experiencing hardship.

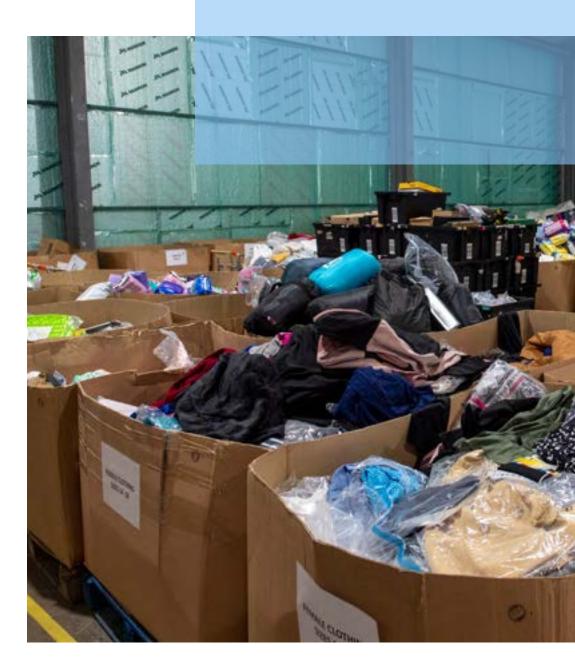
The Cottage's 35-year track record of supporting families in the local community, has been key to it facilitating and leading the network of professionals and charities now engaged in what is a multi-bank.

One of the important building blocks is its experience in delivering goods to families. For the past 11 years, the Cottage has provided a highly successful Christmas appeal distributing during that time tens of thousands of supplies to thousands of families in need.

In 2011 the Christmas Appeal covered presents for 100 children. But such is the rising need that the Christmas Appeal 2016 supported presents for 1000 children. This year we have 2000 children who need us as their Santa Claus. A decade ago, the appeal was for toys at Christmas, In Christmas 2022 our appeal has also to cover food, clothes and heating help.

But beyond the rising numbers and our knowledge of the wider range of goods that families are going without, the even more acute lesson the Family Centre has drawn from recent Christmas distributions, is that people now need all the year-round help. We found that all those who are struggling lack a huge range of basic items at all times - from nappies to carpets, from toilet rolls to bedding - that cannot be afforded week to week when on low wages or benefits. We learned that if we could provide these goods or some of them, we could at least lift parents and children out of the worst of material poverty and help children grow up in more comfortable, safer surroundings.

Knowing who is in need matters. The Family Centre has the benefit of first-hand knowledge of who needs what. Like many other charities, the Cottage Family Centre has decades of experience in assessing families' needs. This enables staff to help provide for their immediate material necessities while, at the same time, devising a comprehensive family support plan to meet ongoing weekly and monthly requirements. Like so many other charities who have developed a referral system, the Cottage is keen to explore opportunities to share this learning and expertise with partner agencies.





When assessing the needs of families, we are clear that the following criteria are what come to the fore on so many occasions

- Family's loss of benefits
- Redundancy
- Awaiting benefit payments
- Debts being deducted from income
- No income at all
- Being in homeless accommodation
- Being victims of domestic violence
- Leaving care or young offender programs (young people under 25 years)

So, seeing the need rising and hitting families all year round, the Cottage Family Centre took one step beyond its Christmas delivery of goods and created The Big House project as an all year round multi-bank or a bank of banks. This was only possible because of the help and support of companies we name below.

The multi-bank is a bank of banks because it is not just providing food in the way food banks do or clothes in the way a clothes banks do. It provides as many of the essentials as we can acquire - from crockery and cooking equipment, to soft furnishings and decorations, to basic foodstuffs, toiletries and hygiene goods. It is also agile to the needs of its users. When the demand is for bedding, we look for bedding. When it is for toilet rolls or nappies, we look for them. When it is for home furnishings we seek them from the companies we know.

The idea is straightforward. The Big House receives surplus goods from companies, and we then deposit them in our warehouse. Businesses who see what we are doing combating poverty while combatting waste are now fully engaged. From the biggest company in the country. Amazon, which has been the lead sponsor of the Big House project to leading British businesses like the Coop, Morrisons, PepsiCo, Fishers Laundry, and Scotmid to some of the smallest companies that operate only locally. Our local partners include the Purvis Group, who have generously gifted the storage warehouse rent-free, Briggs Marine, Bell Group, CMS Window Systems and Unison Fife Health.

In just ten months from starting the local pilot, our multi-bank has provided support to around 40,000 families in Fife and distributed over 350,000 goods (worth around £7m), with the aim of distributing 500,000 goods worth £10m over the course of the year. Serving a population of 375,000, The Big House now provides goods to schools, social work teams, health visitors, and health centres as well as to foodbanks and charities. It also works closely with churches, faith groups, chambers of commerce, and rotary clubs, all of whom have become valuable and enthusiastic partners.

In total, our Fife multi-bank offers goods to more than 550 separate organisations including 66 local charities, every food bank, 150 schools, local health centres, and professional social work teams. Every partner organisation uses established referral systems to make sure goods go to the children and families who need them.

The range of local charities include Autism Rocks, Breathe Easy Fife, Citizens Advice & Rights Fife, Clued Up, DAPL, Kirkcaldy YMCA, Fife Carers Centre, Fife Alcohol Support Services, Fife Children's Clothing Bank DNF, Fife Gingerbread, Fife Migrants Forum, Fife Society for the Blind, Fife Women's Aid, Frontline Fife, Gift of Christmas Appeal, Home-Start, Dunfermline Advice Hub, Linton Lane Centre KDY, Lochgelly Lunches, Lochgelly Community Group, Moorhead Outreach Project, Nourish Support Centre KDY, Respite Fife, and SEAL Dunfermline.

But our aim is not just to provide emergency help. We are showing that these companies' surplus goods are not just being offered as handouts in an emergency but also provide the platform upon which families can build for the future and allow them to make their houses more comfortable for their families and children to live in.

So 'Houses are Homes' is a follow on project which helps families upgrade and improve their physical environment - and

the Big House now draws on volunteer tradesmen and women - painters, decorators, joiners, electricians, and others with skills - to advise on DIY and up-skill our parents and carers to help them undertake home improvements and renovations. DIY classes draw on these volunteers. The aim is to reduce the cost of electrical and other repairs that cannot be afforded by families with little money to spend. Recently, we have also been in discussion with Talk Talk about free/low-cost internet access.

Allied to work on home improvement is a new self-help gardening project buttressed by new allotments on vacant land we are going to rent not just to improve the outward appearance of homes but to grow food, building on the successful gardening work of The Cottages 'Dad's Project' which has been running for over ten years.

Building on the successful gardening work of The Cottages 'Dad's Project' which has been running for over ten years, we have recently set up a new self-help gardening project buttressed by new allotments on vacant land we are going to rent. These allotments will not just improve the outward appearances of homes but be used to grow food. Again, we have offers of help, advice and support from those with gardening expertise as well as the capacity to draw on materials. And borrowing an idea from a successful Dundee project, the plan is to lend out free of charge the tools and equipment needed.

The Cottage Family Centre's personal, hands-on approach helps support local people with a range of tasks such as registering at a GP and dentist, applying for benefits, and signing up for skills sessions covering basic DIY, cooking, numeracy or literacy. This project is, however, not only about providing practical items to support those escaping poverty but also about undoing the long-term damage poverty does to children and families by supporting mothers, fathers and carers to be more secure and self-sufficient in their lives. Ultimately the aim of all we do is to build up stable and safe foundations from which children and families can grow and flourish and improve their overall health and well-being.

An Anti-Pollution As Well As Anti-Poverty Project

The Big House is not only an anti-poverty project, it is also an anti-pollution project. Instead of surplus goods being wasted or destroyed, they are being used or recycled for the benefit of those in greatest need. The long-term aim is to create a circular economy based on repurposing surplus products for the public good.

The circular economy is a model for production and consumption, which involves sharing, leasing, reusing, repairing, refurbishing and recycling existing materials and products as long as possible. In this way, the life cycle of products is extended. In practice, it implies reducing waste to a minimum. The circular economy is based on three principles:

- Eliminate waste and pollution
- Circulate products and materials (at their highest value)
- Regenerate nature

So, the Fife Big House project tackles two of Scotland's biggest challenges at the same time - waste and family poverty. It enables retailers to repurpose waste products by donating them to families in greatest need. By repurposing products, the Fife Big House project is giving surplus, returned goods and still valuable used items a new lease of life and a new purpose. Goods that are surplus to the retailer and destined for waste are beginning to transform lives, from crockery to cots, beds to blinds, and shoes to seating. This enables retailers with significant quantities of excess stock to repurpose it by donating to charities and organisations who in turn deliver these goods alongside their other support to Fife's most disadvantaged households. So in tackling product waste, we are also tackling deprivation and lack of access to material resources experienced by those living in poverty. This is going to be more important in the years to come. Every month millions of new or like-new products become surplus to requirements of retailers across the UK. Retailers are under increasing pressure to do more to deal with waste and they are consistently exploring how to minimise waste, increase recycling and provide options to re-use, repair, and recycle their product range.

The Big House project does not stop with just rescuing goods from destruction. The aim is to also recycle goods even after they have been used by families benefiting from the project. We plan to monitor the longer-term effect on the environment of this new initiative and work with environmental organisations to recycle these donated goods even after they have been used by families and so reduce the amount of needless waste.

How To Create A Multi-Bank

The multi-bank demonstrates one way we can make a significant difference by working together across all sectors to improve the lives of children and families.

In addition to the generosity of locally based companies – from the largest private employer Amazon to the smallest one-man band - we believe that this project is working across Fife because three vital conditions are met:

- A charity coordinating the work
- A central warehouse and logistics service organising the goods.
- A referral system operated by professionals that ensures that they are given out to people who need them.



The multi-bank is a bank of banks because it is not just providing food in the way food banks do or clothes in the way a clothes banks do. It provides as many of the essentials as we can acquire - from crockery and cooking equipment, to soft furnishings and decorations, to basic foodstuffs, toiletries and hygiene goods. It is also agile to the needs of its users.

Our hope is that we can use our experience in Fife to create a National Family Centre to spread information and advice to help create multi-banks in other areas of the country and eventually the whole of Britain. Key to this will be showing how we can work with charities, both national and local, who already do so much good already.

The National Family Centre, supported by the Orchard Foundation, is starting its work by offering help to local organisations outside our base in Fife. Firstly, in the Edinburgh and Central Scotland area and now more recently in Wigan, allowing the project to begin working in and around Manchester, where 620,000 people are already living below the poverty line.^[78]

We hope through the National Family Centre we can assist other organisations doing similar things or even support voluntary organisations who wish to develop their own multi-bank and can benefit from what we have learned while developing the Big House Project in Fife.

The lesson is:

- Start with a charity with grassroots experience and capable of coordinating the project
- Find a warehouse (without one goods cannot be amassed and sifted)
- Have a proper referral system to make sure those who need the goods are those who are receiving them

With all these in place, the local coordinating charity can do as the Fife project does - link up with and offer goods and services to every local charity food bank, school health centre, and social work team so that help can get through to every family in need in the area.

It is important to state that in the Fife project no local charity, local authority nor health agency who work with children and families are excluded. All are invited to join.

The weekly process of delivering goods to partners is easy to follow:

1. The Big House distributes an inventory list along with the referral forms to its network of charities, schools and agencies on a weekly basis.



- 2. Partner charities, in conversation with the families they support, submit a referral form and an accompanying completed inventory list back to the Big House via email.
- 3. The management team, having considered the referral, generates an order for the warehouse to pick/pack.
- 4. The referring charity will be contacted with a collection date/ time.

The Big House warehousing facility measures 6000 square feet and is generously being provided as a donation. The process for collecting surplus goods is also straightforward:

- 1. Retailers identify suitable goods for donation and compile an inventory of donated goods.
- 2. Lorries transport goods to the holding warehouse and the ownership of the goods is passed on to the Cottage Family Centre (the coordinating charity).
- 3. Goods are sorted and stored in the warehouse.
- 4. The inventory of goods is circulated to charity partners weekly.
- 5. The goods that charity partners have requested are picked and packed.
- 6. The warehouse offers a click-and-collect service for charity partners to receive the goods, and they transport them to families in need.
- 7. Local hubs are now being set up- working with the local Council and local churches - as collection and contact points across all localities.

Getting The Goods To The Families In Need

Suppliers who donate to the project must be assured that the goods they donate will get to the people who really need them. They have the goods which people need, and the professionals and charities know the people who need them.

The suppliers will not normally have direct links with individuals who cannot afford to pay for the goods they receive, but the charities do, and we must ensure that the goods get to the people most in need and are best able to benefit from their ownership.

So, we offer suppliers the certainty that the goods are not being wasted, resold, or going to people that don't need them at the expense of people who do. Our referral system is the key to success in this area. The process for applications from charities, social services and families who will benefit is as follows:

- An application is made using the 'referral form' by a social worker, teacher, GP, Health Visitor, charity partner or another agency in conversation with the family (when assessing the family's needs).
- The inventory list is filled out detailing the number of units of each good required.
- Charities who wish to receive bulk orders can submit an 'Organisational Referral Form'
- If and when the order is accepted and processed, the referring charity will collect the items from the warehouse and get them to the family.



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The gap between need and provision is now so wide that voluntary organisations - already stretched to the limit - are being called upon to do even more.

A year ago, we talked of the difficult choice families faced between heating and eating. Now many no longer have that choice: they can afford neither.

Conclusion: Act Now

All around is evidence of growing need. Malnutrition among children has been reported as already doubling in the West of Scotland.^[79] Disabled patients cannot afford to switch on the medical equipment their conditions require them to use at home.^[80] Social prescribing has had to be brought in with pilots taking place around the country. For instance, some patients are now being prescribed help with heating by their GPs due to their worsening health.^[81] Eighty percent of families are already saying they are slashing their Christmas spending and more than 40% expect their homes to be cold during the festive season.^[82]

The Big House project is just one of the most recent innovations, dreamed up by community champions to help us through one of the toughest winters yet. Born out of desperation and dire need, this new provision is being driven forward - as is so much of the new provision being made available – by the ingenuity and resilience of local leaders who have now taken over from where the welfare state has fallen short and have become Britain's front line in the fight against squalor.

Ready for

Collection

But this is the nub of the problem: as impressive as the creativity and innovation of local volunteers are, more needs to be done if we are to successfully guide the hard-pressed through a bleak autumn and hard winter.

Despite the best efforts of charities and good neighbourliness, poverty in Britain is growing on an industrial scale.

Compassion is not running dry but funds are. And soon, if nothing gives, there will be charities which will have to give up feeding the hungry so that they can focus on the starving, stop helping the badly housed because their attention has to be fixed on the growing homeless and turn away the down at heel because they have only enough resources to aid the destitute.



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At their very best voluntary organisations and the third sector not only help people in dire need but expose the need for change. By their very nature, they cannot be comprehensive in their coverage of need nor guarantee there will be no interruption in their continuing support. At their very best voluntary organisations and the third sector not only help people in dire need but expose the need for change. They are usually local volunteers, dependent on generous giving, that can rise and fall depending on the state of the economy. So, by their very nature, they cannot be comprehensive in their coverage of need nor guarantee there will be no interruption in their continuing support.

We could spend time engaging in a debate about the current and future role of charities and the respective responsibilities of families, governments, and the third sector - and that debate must surely happen sometime soon - but there is an urgency this winter about meeting the need.

Of course, we could do more to help charities. When I was Chancellor, one Budget introduced and a later one extended gift aid to help third-sector organisations ranging from local churches and faith groups to our big national charities. To do more for charities this winter, the Government could raise gift aid from 25% of the donations earmarked for charities to 30%, but that assumes people can still afford to give. Just last week, I met someone who had been generously giving to her local food bank but was now dependent on it. And there are many more like her.

Charities know that however hard they try and even when they stretch their creativity to its limits, they cannot do enough for everyone in need. To repeat statistics from the Fife project: this year we can provide £10 million worth of goods to 30,000 low-income families but it cannot compensate for the £60 million these same families have lost through reductions in the real value of benefits.

In my own community, one charity has gone bust after emptying its funds to help the low-incomed. Just as breadwinners are running out of bread, some food banks will run out of food.

Food banks take the right approach: they do not want to exist in perpetuity. They are emergency providers, the last resort for the desperate, not a permanent solution. They want to do themselves out of business.

Britain now needs more than charity and fortunately today's third sector is also a catalyst for change - identifying the scale of the problems that need to be addressed and showing us why. A crisis that is not the fault of the poor cannot be resolved by blaming those who can't make ends meet for their poverty or by turning a blind eye to the despair in the communities Ministers fly over but never visit. We must take the shame out of need. However, for that we require a government that does not just talk about being compassionate as the money runs dry but re-commits to what the welfare state was supposed to deliver: a decent minimum standard below which no one should ever fall.



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