The Impact of the Cost-of-Living Crisis In Blackpool

Exacerbating the Cycle of Persistent Poverty (Full Version)

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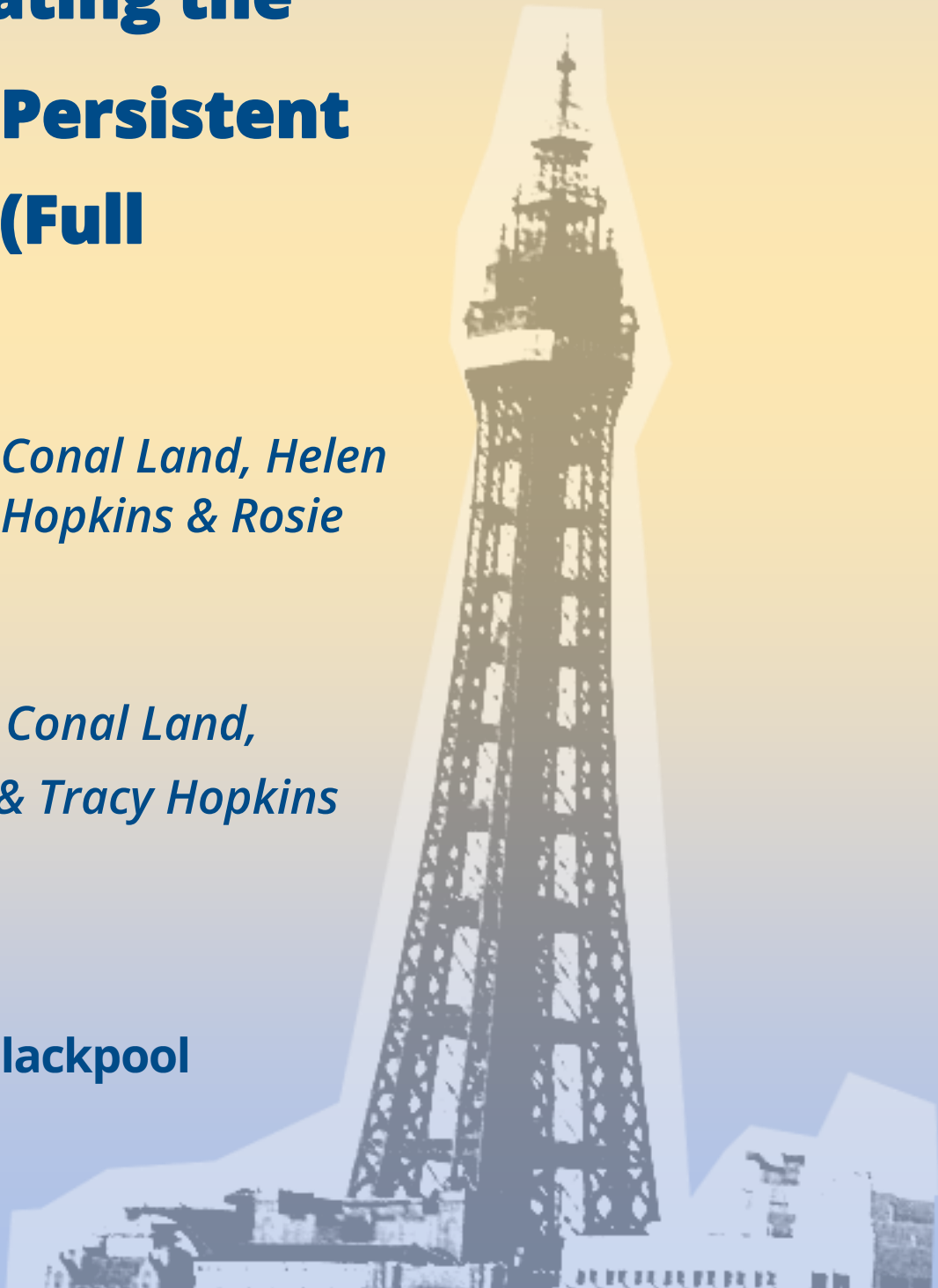


citizens advice Blackpool

Foreword

At Citizens Advice Blackpool we design and deliver research that gives a voice to the people accessing our services and the communities we work with. As a trusted organisation rooted in the local area, that is recognised as independent, impartial, non-judgemental and confidential, we are well-placed to carry out research that draws on the experiences of our clients and raises the issues that matter to them.

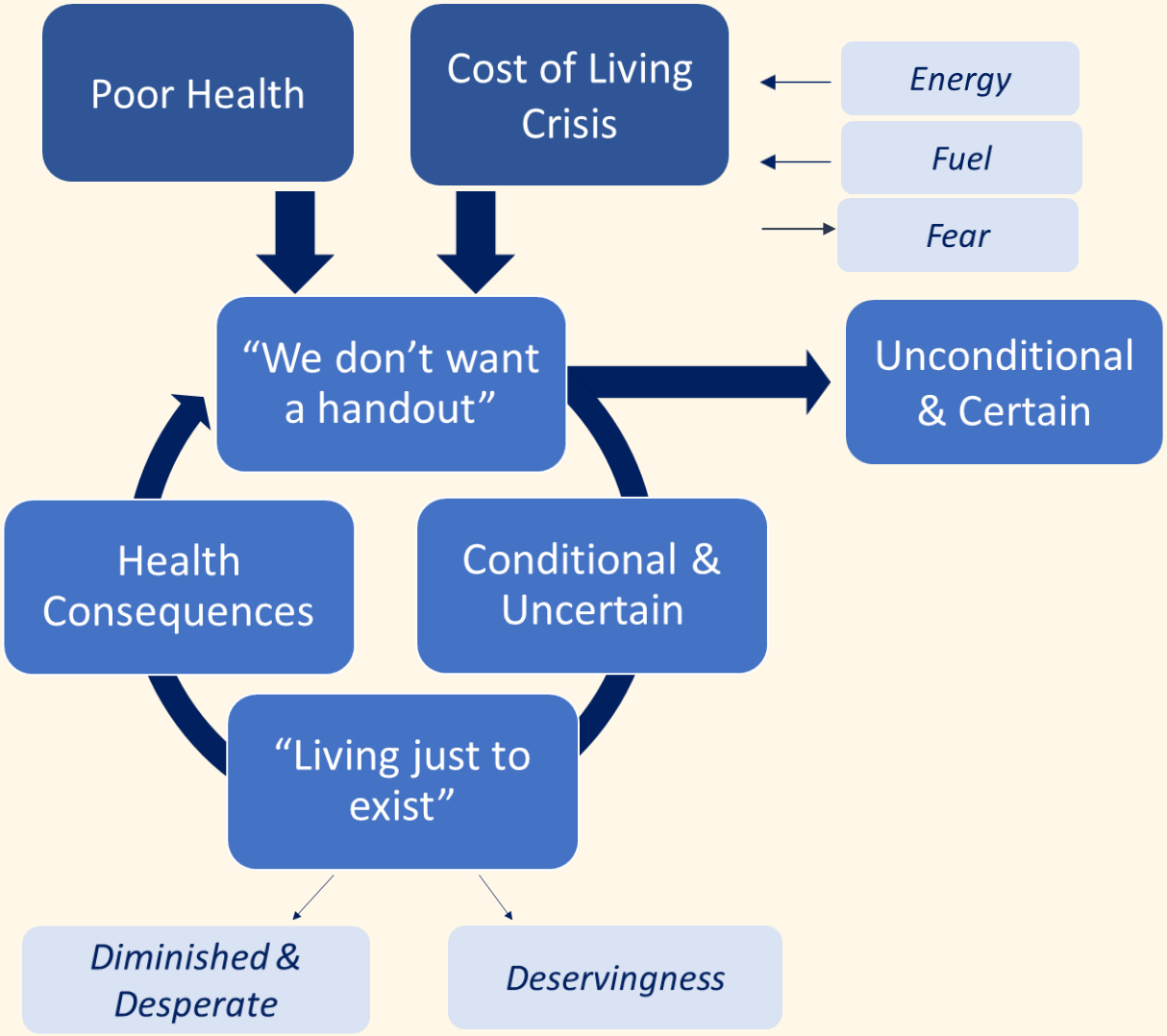
Linking our research function to our work around campaigning for change enables us to provide evidence to demonstrate why changes are needed. These could be changes in legislation, such as regulating pay-day lending, changes to the way private sector companies operate, such as loyalty penalties for insurance, broadband and TV services or policy changes such as those introduced in the private property rental market, with a view to protecting people and their rights.

Our data is at the heart of all our research and campaigns work. Whether this is identifying a trend in the advice people are seeking or generating detailed interview data by asking our clients about their experiences, our data can tell us so much.

I hope you find this report insightful and interesting. We welcome feedback and hope that the voices of our clients are heard. Please pass on our findings to others and we will continue to use our research as a way of giving a voice to people with lived experience, who are seldom heard.

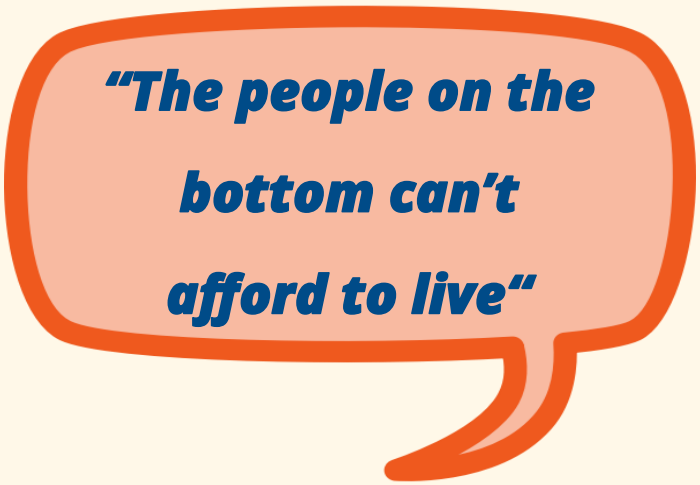
Tracy Hopkins
Chief Executive Officer
Citizens Advice Blackpool

The Cycle of Persistent Poverty



People with lived experience of the cost-of-living crisis in Blackpool overwhelmingly described how the welfare system exacerbated their struggles. Pre-existing poor health and the cost-of-living crisis were described as uncontrollable determinants which led to the need for state support through the welfare system. This support's conditional and uncertain nature perpetuates insecurity, leads people to diminish themselves and forces people to accept their deservingness. These consequences lead to reduced physical and mental health as people go without food, heating and light, that they either deserve their situation, or cannot escape it. This poor health then increases their reliance upon state support, thus perpetuating the cycle.

The possible exception to this rule is unconditional and certain support which increases stability and enables planning and budgeting. However, the Energy Bill Support Scheme (EBSS) demonstrates this type of support is uncommon. People saw stability and security as pathways out of this Cycle of Persistent Poverty, but felt none were currently available to them.



It started with client interactions

This report is a representation of the research carried by Citizens Advice Blackpool during the cost-of-living crisis. It focuses on how things are in Blackpool specifically, but has findings which are relevant to other geographical areas. There are key learnings and recommendations which can be applied nationwide.

The first thing to consider is why we did this work. It started with client interactions. People were accessing our services and telling us about their struggles at advice appointments. These struggles, whilst often exacerbated by the cost-of-living crisis, mostly pre-existed it. We wanted to better understand the experiences of our clients in Blackpool, giving them a platform for their voices to be heard. This project has been very much built by the voices of the people we spoke to.

We also wanted this project to be led by the experiences of our clients. This meant they led on most areas of discussion. However, something we intended to ask was whether government support was helping them and how that support could be improved if it was not helping.

We began this project with the cost-of-living crisis at the forefront of our minds, but the data collected tells us that the issues most people face have deeper roots. We found there is a Cycle of Persistent Poverty, which the cost-of-living crisis feeds in to. This report explains our approach and our findings. It sets out what our clients have told us and focuses on themes including the welfare benefits system, the emergency cost-of-living support offered by the government, the quality of people's lives, and the impact on health. The report makes recommendations, formulated by the people we spoke to.

The Research Process

Surveys

We undertook snapshot surveys with our clients in May, August & November 2022. Each tranche included 35-40 clients, all of whom had sought our advice in the previous 2 years. Clients were drawn at random from those within this criteria. The only sampling we applied was to ensure an equal spread of people across the following age ranges: under 35, 36-65, and 66+. From these surveys we were able to obtain a snapshot of how many people were struggling with the cost-of-living crisis.

Interviews

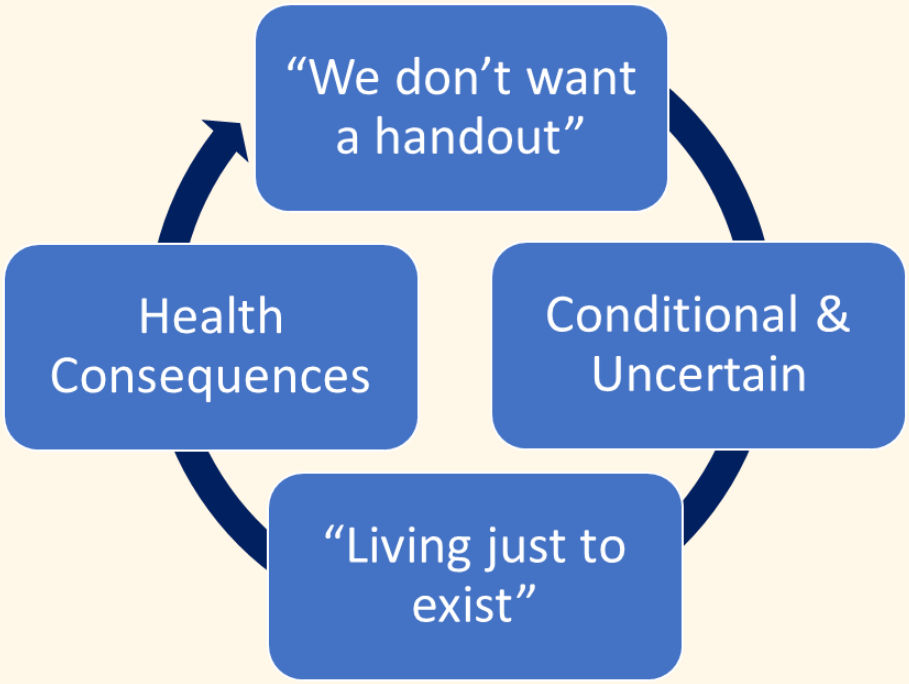
The second stage of the research was detailed interviews, informed by the results of the surveys. Interviews were semi-structured to provide a framework for the questions and enable people to voice their thoughts freely. All interviewees completed at least one survey and some were interviewed 2 or 3 times. Interviewing the same people over the course of 7 months enabled us to track people's experiences, understand how interventions were working for them, and understand if their situations were improving or declining. This longitudinal element enabled us to get a deeper understanding of people's experiences.

Analysis

The survey data was collected and formatted into pie charts to enable us to more easily track changes over time. During the interviews we took detailed notes, capturing as closely as possible the exact words our clients spoke. These transcripts were then compiled into one document and arranged chronologically, enabling a thorough thematic analysis. Two researchers undertook analysis of this data. One read through, generating themes and codes. The second then checked whether we had captured what our clients communicated. Once they were both happy with the themes, they collated the data for each, finalised theme names, and created a thematic map. You will see this throughout the report. During this process, the researchers remained aware of own biases, instead working diligently to only voice what our clients said by reflecting regularly on what was found and whether it captured the experiences of our clients.

Overview of Results

Whilst our research set out to understand how the cost-of-living crisis is affecting the people of Blackpool, those we spoke to had a broader, more important problem they wanted to speak about. This problem is a Cycle of Persistent Poverty, perpetuated by the welfare system, which causes damage to people's physical and mental health. People spoke to us of how the conditionality of the welfare system has drawn them into a Cycle of Persistent Poverty from which they are struggling to escape.



Two uncontrollable determinants of poverty

Two uncontrollable factors were identified as pulling people into this Cycle of Persistent Poverty, the **cost-of-living crisis** and **pre-existing poor health.** The rising costs people are facing, alongside wider economic instability, means people are finding they need state support to survive like never before. People don't have a choice. They haven't chosen to lose their jobs or have their energy and food prices double. Similarly, poor health is an uncontrollable reason people may need state support. We spoke to many people who work, or had worked, but due to health conditions need state support to meet their basic living costs. The cost-of-living crisis is bringing more people into the Cycle of Persistent Poverty.

"It is a cycle where we do not have enough money to live on"

People are brought into this cycle when they have to rely on state support to have enough money to survive. People have told us that they do not want a handout but they are left with no choice.

We have found a potential way out of the Cycle of Persistent Poverty for people relying on state support: unconditional and certain support. This would allow people to budget and be able to manage in some circumstances. However, most state support is conditional and uncertain. This means it is impossible for people to plan for the future.

"The way of the world is that it's all about surviving and nothing else."

We have found that this uncertainty and conditionality leads people to express the feeling of living just to exist. This causes people to diminish themselves and try to cope by comparing themselves to others based on their deservingness for support. This leads to health consequences which take people back through the Cycle of Persistent Poverty. In the next chapter of this report we will outline the two determinants that the people we spoke to described as outside of their control and which lead them into the Cycle of Persistent Poverty.

Two uncontrollable determinants leading into the Cycle of Persistent Poverty

Determinant 1: Cost-of-Living Crisis

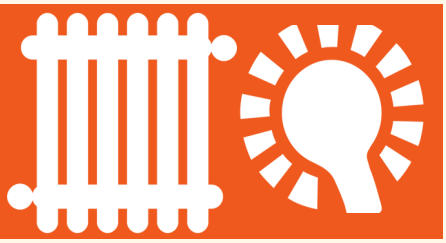
The cost-of-living crisis is impacting food and energy prices for all. This also increases fear of what the future will look like for many. This means more people need state support and are pulled into the Cycle of Persistent Poverty. This section presents what people have told us about their increased outgoings, the impact of which will be discussed later.

100% Felt the cost of food had increased in November 2022 compared to December 2021

"I am getting less than half for the same money as was spent last year"

Throughout our interviews, people spoke of the increasing cost of food, how it had doubled, and how it was an increasing financial worry.

70% Were struggling to pay their gas & electricity bills in November 2022



People told us that their energy bills have increased. This is irrespective of whether people pre-pay for energy, pay by direct debit, or use alternative fuel. In May, people reported smaller but still significant increases. By November 2022, they spoke of large increases.

"My gas and electric bills are now more than my mortgage"

"Electric has gone up by 170%"

"It feels like it's doubled. I used to put £10 on my gas each week. Now I put £10 on, use the emergency credit and I still go two days a week without gas,"

It's important to mention here that people were reluctant to say they were struggling, instead speaking of managing by cutting down in other areas. Therefore, 70% may actually be an underestimation.

"I daren't look, my bills are paid by direct debit. I cannot afford food and energy now. Everything is increased in price, even only in the matter of a few weeks"

These increased costs have led people to fear for the future. These reflections were not about how the impacts of increased costs affect their lives. Rather, people were fearful about further increases and how they would manage with the unpredictability of them.

People are living with this fear everyday.

"The increase has been ridiculous and if it goes up again I will really struggle"

"We are worried for the winter and have to wait to see what comes"

Two uncontrollable determinants leading into the Cycle of Persistent Poverty

Determinant 2: Pre-existing Poor Health

Poor health is also an uncontrollable factor which means people with health conditions, and those who support them, might need support from the state. People do not choose poor health for themselves, or their loved ones. The people we spoke to often talked of the work they did before with pride.

"Really enjoyed that job [tram conductor]...Heart is 3 times bigger than it should be which is the reason I had to stop"

"I used to be a nurse, before that I was a midwife across different parts of the country, Newcastle and worked abroad in India"

The interviews show that poor health operates alongside the cost-of-living crisis as an uncontrollable determinant which pushes people to rely on state support and into the Cycle of Persistent Poverty. People also spoke of the intense nature of caring full-time for loved ones.

"Each person I look after has completely different needs"

"My entire life and day is surrounded by looking after people"

Some people also continue to work, but the amount of work they can do is restricted by their health. People hoped to improve their situation once their needs change.

"My youngest child is autistic, so I look after him full-time. [They] start school in September, [I am] starting University in September for midwifery"

"I work at a supermarket...8 hours over a couple of days" Has arthritis & anxiety

The Cycle of Persistent Poverty

Those two uncontrollable determinants were raised by the people we spoke to as instigating a need for state support. This support is intended to assist people into financial independence by facilitating work, helping those on low incomes meet their basic needs, or offering support for additional costs associated with poor health.

This is not what the people we spoke to experienced. Instead, they relayed how the system pulls them into a Cycle of Persistent Poverty from which escape is difficult.

The following themes taken from the interview data detail how people we spoke to have experienced that process.

"We don't want a handout"

The people we spoke to were primarily in need of support because of the cost-of-living crisis and poor health. They didn't want to ask for help but had no choice. Within the welfare system, most support is conditional and uncertain, including the emergency cost-of-living payments. The Cycle of Persistent Poverty is perpetuated by conditional and uncertain support because it does not allow people to plan, reinforcing the unpredictability and instability of poverty. The Energy Bill Support Scheme was intended to be unconditional and certain. However, it is not achieving its own aims. The possibility that certain and unconditional support could help bring people out of the Cycle of Persistent Poverty will be discussed later in this report.

Conditional & Uncertain

"Last month we only got £31 from UC, and we had to cancel direct debits on gas and electric...[My] partner earned more money and UC got cut. The money he earned had paid the previous months bills but it fell our new assessment period, so we got less than we expected—he's paid every 4 weeks."

The Welfare System

The benefits most of our interviewees spoke about receiving were Universal Credit (UC), Carer's Allowance, Personal Independence Payment (PIP), State Pension and Disability Living Allowance (DLA).

UC supports people who are out of work, tops up low wages, and aims to help people increase their hours or find better work. The other benefits support people in situations which are unavoidable due to ill health or age, recognising that people need consistent and stable support through no fault of their own.

Most of the people we interviewed discussed how they felt the system was conditional and uncertain, thus making it difficult for them to manage through the system.

"My last UC calculation included payment from work so I have gone 3 weeks with just £189"

"I will try again but it was hard when they thought I was lying before, didn't believe me and put on lower rate [PIP], was on it before, the high one, but then they stopped it at a review"

"DLA still going on energy quite often. Payments all arrive at different times so [I] have to carefully manage so that all direct debits are covered. DLA this week is going on mortgage."

"The money I am getting from PIP helps to cover utility bills"

We spoke to people who were using money from disability benefits to cover their bills. This money is intended to support people with health conditions and disabilities manage with the unavoidable extra costs that arise. It is not intended to provide people with the basic costs of living, there are means-tested benefits for that. However, people are using their disability money just to cover the basics.

People being in debt to the state also came out of the conversations that we had. This was adding to the uncertainty that the system was offering, with deductions being taken from people's benefit payments to pay off the debt.

"We don't get any [UC] because we got a crisis loan, and the little UC we got we are paying it back. This happened when I went onto my state pension"

We had one interviewee who was in debt to the DWP (Department for Work and Pensions) because of the DWP's own mistake. They had reported a change in their circumstances as soon as it happened, but the DWP did not update their claim. This is now being deducted at £80 per month.

The welfare system is designed to get people back on their feet. It should act as a safety net, however, it's clear from the people we spoke to that they can't plan to improve their lives because conditionality is always creeping around the corner to punish them unexpectedly.

Conditional & Uncertain Cont'd

Cost-of-Living Payments

The cost-of-living payments are a recognition of the seriousness of the financial strain many are facing and that people receiving state support do not currently receive enough to meet their basic needs. However, uncertainty and conditionality has also been found in the emergency cost of living payments.

"[It] was a godsend for us as it managed to fill our cupboards. Before this we were scrimping and saving and living day to day. However, I was hoping to put this money onto bills"

"Feels like it's keeping the bailiffs away"

The people we spoke to were grateful for the for the extra support they received, but they told us it felt like too little, too late.

A lot of the people who received these emergency payments felt that they were just a short-term fix. They felt the need for more certain and consistent support. The cost-of-living payments were conditional on people being in receipt of means-tested benefits, except for those only receiving housing benefit. It is not clear why these people were excluded, apart from that they were harder to identify.

Consequently payments were missed by many in need, contributing to the uncertainty of the system.

"It did help. Spent it mostly on bills. It's all gone now...feel like I'm back to where I was before"

"It helped massively, but I had not had enough money to buy clothes. All of my clothes were worn down and I'd had them for years...I've not been paid enough to live on for years so I desperately needed the money for clothes. This meant I couldn't put money on my gas or buy extra food. The money is just a short-term fix"

Unconditional & Certain

It's important to mention here that people we spoke to said there may be a way out of the Cycle of Persistent Poverty if support from the state is unconditional and certain.

This doesn't necessarily mean more money. As we'll discuss later, it means predictability that enables budgeting, planning and having goals for the future.

Energy Bill Support Scheme

"That come in really handy that did, got a bit more food, just come in at the right time, couple of days after direct debit goes out."

The only support we came across which was, to an extent, unconditional and certain was the Energy Bill Support Scheme (EBSS). When this works well, it allows people to budget.

However, the system is not actually unconditional in practice.

The scheme has not been applied equally for several groups of people. Those who pay their landlord for energy use have missed support because they do not have a direct relationship with their energy supplier. There is a legal requirement for landlords to pass the payment on, but tenants run the risk of being given a no-fault eviction notice for asking. People on pre-payment meters also struggled with receiving vouchers, and people on alternative fuels have found the options available to them to be limited and confusing.

"No help, we are not covered by the EBSS. It has gone up a lot and we are not getting support. We have to buy the [gas] canisters and the electric from the [caravan] site"

The Energy Bill Support Scheme has demonstrated that support which is unconditional and certain can be a game changer for people.

It can allow them to predict their finances without risk of things changing. However, the scheme itself has been less certain for those who pre-pay, rely on their landlord or use alternative fuel for energy. This means the EBSS has not included all the people it was intended to support.

"Living Just to Exist"

A direct consequence of the conditionality and uncertainty of state support, and thus perpetuating the Cycle of Persistent Poverty, is people *"living just to exist"*.

> ***"The people on the bottom can't afford to live and their lives are going to keep decreasing"***

Diminished & Desperate

For many of the people we spoke to, barely getting by was not a recent development. The cost-of-living crisis has exacerbated an already desperate situation for people who ***"always go cold in the winter", "keep our blinds and windows closed to try and keep the heat in"*** and only use lighting when it's absolutely necessary. The crisis has also brought new people into the cycle who were managing before.

> ***"Everything has been on a decline for the last 5 years...but this is going to be worse"***

> ***"We have used candles for light and heat so that we can afford the bills"***

As a way of coping with the current crisis, people are diminishing themselves further, reducing their use of fuel so much the they ***"kind of live in a cave".*** Cold and dark, they only allow themselves heating and light if absolutely necessary for their children or for their health.

For those with poor health, this level of diminishment is particularly stark, with one person commenting on needing more fuel due to incontinence so they can't use the TV or oven much. More than one person spoke of living with increased arthritic pain because they can't keep warm.

Unfortunately, the experiences of our interviewees were not any better regarding food. Again, this was not relayed as a new experience but one which is now worse. Attempting to cope, people are prioritising their children and loved one's with health conditions, going hungry so others don't have to.

Almost everyone we spoke to admitted skipping meals and going days without food in addition to buying the cheapest food they can and bulk cooking or eating smaller portions to make their food last longer.

"My husband isn't eating properly, he eats vegetables blended in a mug like soup. I have one meal per day because I am trying not to eat too much."

"I managed to scrape enough money together for a loaf of bread yesterday"

"At least one day a week not eating for the entire day. Might have a slice of toast but that would be the limit. Only eating one meal a day on the other days"

The impact of this on physical health is easy to understand, being consistently cold and hungry would negatively impact everyone's health.

What is less tangible, but equally important, is the impact on people's mental health. People must reduce their own needs so far, and so consistently, to survive that they are diminishing themselves, only meeting their basic needs out of true desperation. The following story about trying to access a foodbank highlights the significant impact this diminishment has on people's self-esteem.

"[Accessed a foodbank] only once when we had no money at all. Tried to go...food parcel was £5. Couldn't afford the parcel so whole family went without food. Plucked up the courage to go for a food parcel and couldn't even afford it, near enough crying. I'm a very proud person and didn't want to end up having to try and get a food parcel but that's what it came down to. It made me really embarrassed"

"Living Just to Exist" cont'd

Diminished & Desperate

Living in this state of persistent poverty and survival mode means that planning for the future, or working to improve your situation, is not only tremendously difficult, but simply not an option when meeting your basic needs requires so much effort.

"What other choice do I have? Sometimes ran out of electric and not been able to afford anymore for 2-3 days. Had to use a mobile phone or flashlight. Just try to use as little electric as possible"

What is clear from the stories we heard is that people are trying their best in an impossible situation. There is a lot of rhetoric around that people are to blame for their own situation and their own poverty. That if people could just budget better or stop spending money superfluously then they would be able to afford to live. However, the stories shared show that people are already reducing themselves hugely and doing everything they can to survive. Our compiled data evidences that this rhetoric is misguided. People we spoke to are trying their very best to survive.

Up to 61.1% Have gone at least one day without eating

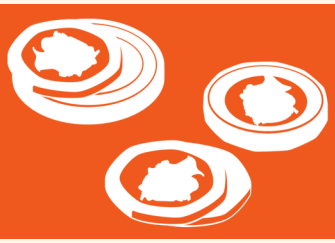
"I feed the kids, 2 meals a day— something quick like a sandwich. Try to cook in bulk and freeze it"

"Costs me money...to ring up Metro to put money on meter. Tried to put more on to cover month so I don't incur the cost of calling them...[but] it leaves me short in other areas such as food"

Deservingness

Deservingness is a term which refers to how the UK benefits system is built on a system of conditionality, that is, you must deserve support to receive it. For example, to receive disability or sickness benefits as an adult, you must prove how poorly you are, and this process must be repeated at regular intervals. To receive in-work benefits, you must not only prove you work but that you are committed to finding more work.

On the face of it, this does not seem unfair, but the extent and frequency at which deservingness must be proven means the system is unrelenting. Deservingness must be proven without doubt and if even the slightest bit of doubt is found, support is withdrawn or reduced at a moment's notice. In the current climate, this means that people in this system can't rely upon their incomings, knowing that support could be withdrawn or reduced at a moment's notice.



Up to 1/3rd Having deductions taken from their benefits due to overpayment

What we heard from people's experiences is that, to cope with this constant uncertainty, they must accept they cannot plan for the future, that the system is right, and that they are not deserving of more. Our interviewees spoke of how they were ***"really not bothered"*** about going 2 or 3 days a week without food and how living to survive has become normal.

"Luckily, I come from a poverty stricken back-ground so I know how to cope"

"Other people round the world survive without gas and electricity so I can too and entire UK is overprivileged and I have learnt my lesson and won't expect any more than I have"

"I'm very worried for the winter. I have no kids about but if I had them I would be terrified. I can rough it and try my best to get through the winter."

"Living Just to Exist" cont'd

Deservingness

People are being pushed by the system to a point where they view themselves as fortunate to have been born into poverty in order to cope. Similarly, many of the people we spoke to had also internalised the message of deservingness so completely that they believed they would only be deserving of help from a food bank if they had gone ***"3 or 4 days without food"***.

"There is only two of us and the people who use foodbanks have children to feed. There are people who need the food more than me."

"They're all out there celebrating a new prime minister with food and drink and we cannot afford the basics"

Alongside this, there were some people who felt they deserved more and were angry at those they felt didn't deserve what they had. These people spoke of how they had ***" paid taxes all of my working life"*** . They felt anger towards the government for not recognising their deservingness.

"I am keeping 3 people out of the system, and I am not the only one. Puts me at a disadvantage when I'm technically helping the government. "

For others though, this anger was directed at those around them who they felt took advantage of the system.

In this way, the system of conditionality not only degrades people but pits them against each other, making them feel those they perceive as not helping themselves, or who they believe receive more support, are to blame for their situation.

"Don't take advantage of foodbanks like some people do"

Consequential Poor Health

These issues within the Cycle of Persistent Poverty around diminishing, desperation and deservingness have been discussed by people as factors which cause, or worsen, poor health. This theme refers to the direct impacts on health of persistent poverty, how this creates further reliance on the system and how this drives health inequalities.

"[We have] both got colds, we are both ill all the time and can't get better because the house is always freezing"

"Can't put oven on because it costs too much money so [I] have microwave meals but they don't give me the vitamins I need...[I am] paying bills before food as that is more important"

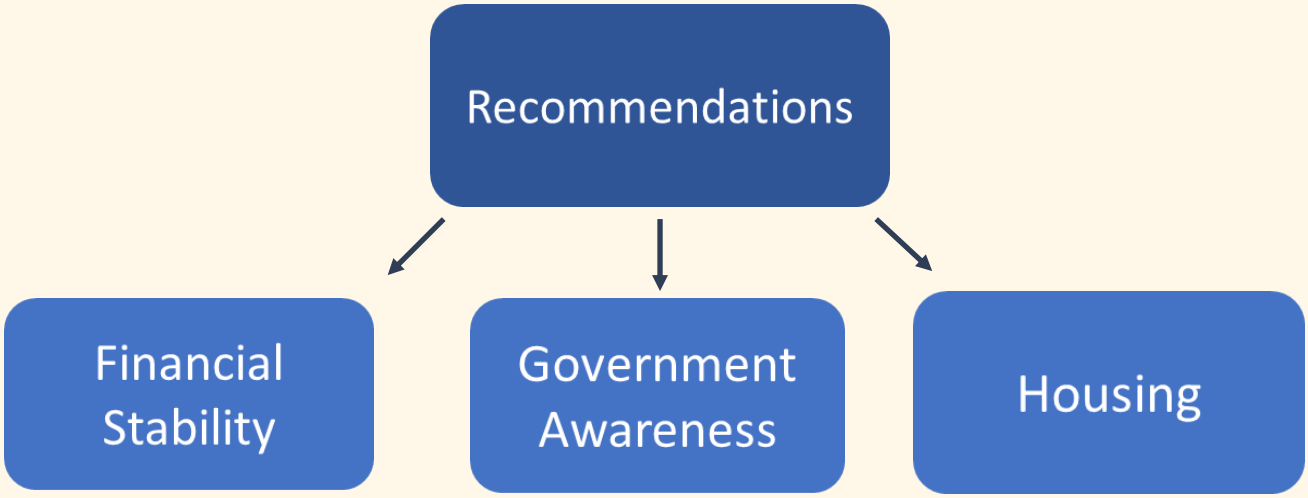
Not only did some people tell us that their health conditions were caused by the Cycle of Persistent Poverty, but some also told us that their pre-existing health conditions were being exacerbated by the cycle.

"I need the warmth to help manage my health conditions—it'll be worse if I get my surgery"

"[My] Osteo-arthritis, [is] worsened by the cold—it is absolutely horrendous, my right shoulder is artificial, and my left shoulder is giving me hell. I am really struggling."

This continued ill-health takes people back through the Cycle of Persistent Poverty and makes it very difficult for the cycle to be broken out of. This is driving health inequalities. This impact on health, and on consequential poor health feeding people back into the cycle, it a vital finding from this research and one that warrants further research.

Recommendations: What do people say they need?



As part of the interviews with people in Blackpool, we asked them what they think they need to make things better for them. The recommendations in this report come directly from those who have been interviewed. These recommendations fall into the 3 categories you can see above.

Financial Stability

The first thing we have heard from people is their need for financial stability. This recommendation refers specifically to support which increases stability by enabling people to plan and budget. People firstly spoke of direct interventions, such as benefit rises which provide consistent support, rather than one-off payments such as the cost-of-living payments.

"There is an argument in favour of UBI, people simply do not have enough money to live on. I understand that government has limited resources, but people are really struggling. We don't want a handout, but we need to be able to afford the basics and we cannot manage that right now. The basic costs of existing are unaffordable"

"[I am a] full-time carer for three as well as being disabled myself. Carer's allowance only pays £49 per week and only for one that I care for. [I] cannot claim it for any of the others. Real carers get a decent wage for their job. "

*"We have been f****d up since we lost the uplift. That was enough to get by. Now it's just short-term fix after short-term fix. When the extra was consistent, I could budget better. "*

People also spoke of indirect interventions, such as an energy price cap.

"I think helping us with food, we are struggling. We only have the heating on for an hour but we're not in the bad winter yet. I would prefer more money to be able to buy food rather than it just being given to me, but I'm happy to take any support which is available "

"The electric needs to be sorted out and stabled. I just wish the government would...sort it so there's not so many people struggling"

"The prices have to be lowered for food and electric. Needs to be more help for the working people."

Recommendations cont'd

Financial Stability

In terms of the type of support recommended, people reflected on the emergency cost of living payments and how, whilst they were welcomed, they did not provide the certainty that allows people to manage their finances.

"I'd prefer the amount to be spread over months. My bills have increased since the £326 and I could have done with more spread support than all at once."

"Government should pay these one off payments over time to help us budget and manage finances over time."

To emphasise this need for certainty and stability, we had one interviewee who switched her energy supplier to save £30 per month. Their comment below shows how vital even small increases in income can be when they provide stability.

"SSE switched over to OVO, told them that I couldn't afford it, so they've reduced payments by about £30 a month, which is helping, really noticing that £30. They've been helpful and I am really grateful for it."

It's important to say how welcome it was to see the 10% increase in benefits in April 2023. This increase will help people going forward. However, if we think back to some of the figures we have seen and the increases our clients have faced, like 170% electricity hikes and doubling food costs, it's clear people will still struggle. The uplift alone is not enough to resolve these problems, the system's inherent conditionality remains and people still fear their financial circumstances might suddenly and unexpectedly change. According to these voices, the whole system needs an overhaul.

Government Awareness

"Politicians should be more aware of people like us. They have no idea. Only the government can make the situation better. "

The second recommendation that came out from the interviews is that people feel the government needs to understand more about their lives. They feel that the government doesn't understand what life is like for them. One of the main comments on this by the people we spoke to was that they felt if government understood them more, they would recognise that they deserve more.

"Needs more understanding and help from family, government and council. Just because I don't work doesn't mean I'm lazy and should be disregarded. I feel as though the government or council could provide help to people like me who are off work, not because [I am] lazy but due to health conditions which force me to be"

"The government need to know what expenses people are forking out. They need to know what people are needing to get by."

Recommendations cont'd

Housing

The third recommendation that came out of the interviews was the need to ensure people are living in good quality housing. This recommendation came out in two ways. Firstly, it came out from people who were worried about covering the costs of their housing, and thus losing their shelter.

"We also need to be able to afford accommodation for the winter months."

The second way it came out was from people who were living in poor quality rented accommodation where the landlord was not doing essential repairs. People told us they were fearful about asking for repairs because of the risk that they may be given a no-fault eviction notice and spoke of the state intervening to make sure that accommodation is suitable for someone to live a healthy life in.

"Housing insulation, actually having proper inspections of houses to make sure they're suitable, draught, condensation, mold, leaks. Making sure heat will stay in and it's not going to make people ill"

Clearly, people are worried about the affordability of accommodation and the quality of their housing.

The people we spoke to feel that currently, neither of these things are guaranteed for them.

Conclusions

Moving forward, what our clients want to see is not at odds with the DWP's aims. The DWP aims to understand and deal with the causes of poverty, encourage financial independence and reduce benefits dependency, which is what our clients also want.

However, our clients overwhelmingly spoke of how the uncertainty and conditionality of the DWP's own system prevents them from improving their lives. Our clients spoke of all they were doing to cope by budgeting, meal planning, accessing food banks, batch cooking and rationing energy. What's clear is, that despite the current rhetoric that people just need to budget better, this isn't enough to help them escape from the Cycle of Persistent Poverty. For that, people need stability and consistency.

What we are recommending is real change within the system, and we hope people with lived experience in Blackpool can help guide that change. Increasing financial stability, housing standards and government awareness could significantly improve people's lives and health. However, more research needs to be carried out, collaboratively alongside those with lived experience, to understand how best to design and implement interventions which will bring people out of the Cycle of Persistent Poverty.

citizens advice Blackpool

We give people the knowledge and confidence they need to find their way forward.

Whoever they are, and whatever their problem.

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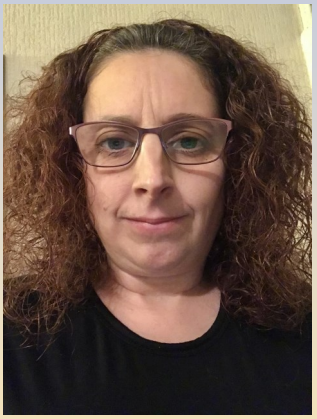

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