

A close-up photograph of a person's hands holding a white mug. The person is wearing a colorful, multi-colored striped sweater. The background is blurred, showing a window and some greenery.

# Stories from the frontline

**The real price of the  
cost of living crisis**



**St Vincent  
de Paul Society**

England and Wales

Turning Concern into Action

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## An introduction from our CEO, Elizabeth Palmer

Dear reader,

Enclosed are stories from the frontline of the cost of living crisis. Something which has arisen as a result of increasing prices combined with the decline of household incomes.

This is something which has been felt across the UK but is worst affecting the poorest members of society who have experienced a decade of austerity, two years of a pandemic and its associated financial fallout. This has left individuals and their support structures fatigued and under-resourced.

The SVP has for over 200 years supported people in need and now is no different. Our Vincentian values dictate that we must seek and find those in need and help them in a spirit of dignity and

humility, as well as speak out against injustice where we can.

All around the country our support centres and Conferences have collectively seen a spike in the number of people turning to our services in order to make ends meet, with the number of people requesting support doubling in comparison to last year. Additionally, the number of people accessing the SVP's other services, such as food banks, kindness kitchens and debt advice, has seen a marked rise. Indeed, the increase in the price of food, fuel and transport will continue to squeeze household budgets further this winter, meaning the number of people requesting support will continue to rise sharply as temperatures drop.

The cost of living crisis is a crisis of the economy, but the real price is being paid by individuals and families in need.

Along many others, the SVP has responded quickly to this crisis and stepped up to ensure that we can help as many people as we can. Across the UK, faith based charities like ours are being relied on to fill the gaps in adequate social security provision. However, merely providing relief is not enough. In sharing these case studies, we are sharing the lived experience of those who are bearing the brunt of the economic crisis and ensuring that their voice is heard.



# Our Social Justice work

**The SVP's social justice vision is to empower, advocate and campaign for people living in poverty of any kind, and those facing injustice. We influence policy makers and public opinion by raising awareness of the problems faced by people and communities. Our social justice work is always rooted in the experience and voices of our frontline services.**


From tackling hardship and disadvantage, homelessness and isolation, to supporting refugees, asylum seekers and prisoners, we turn concern into action and address the root causes of poverty and inequality.

Visiting and befriending people who may be isolated, in need, or in prison, is at the core of our work. This work provides an insight into the complex issues people face every day and helps us to raise awareness about the things that really matter to them. Our social justice work also enables us to identify solutions which can make a tangible difference to their lives.

Our grassroots approach to advocacy engages individuals, communities, organisations, faith groups and government. Our extensive network of SVP groups creates a safe and supportive environment for people who feel left behind or not listened to, and supports them in speaking truth to power, calling on policymakers to tackle issues in their communities.

We apply the messages of Catholic Social Teaching (CST) to our work by placing human dignity, fairness and the collective good of society at its centre. We seek to enable people, through on-the-ground support as well as our social justice work, to become their own spokespeople and hold those in power accountable.

Most importantly, we work with – and not on behalf – of people affected by poverty and disadvantage to influence policymakers to make changes which have a genuine impact on their lives.



“ 55,066 people  
given material or practical  
help by SVP Conferences in 2022

# What is the cost of living crisis?

**The UK cost of living crisis refers to the ongoing increase in prices combined with the relative decline of household incomes. While this began in 2021, inflation is now in double figures for the first time in 40 years and wages have fallen at their sharpest recorded rate.**

The impact of this will be felt across the UK, but it will affect the poorest members of society the most. A decade of austerity, two years of a pandemic and now the cost of living crisis have left people and families falling deeper into poverty.

In the autumn, the crisis worsened due to rising energy bills, increasing food prices, rising inflation and stagnating wages. For many, their coping strategies are already stretched and it will likely mean making the agonising choice between heating and eating.

The cost of living has become a buzzword, but its impacts are real, and they affect all facets of people's lives.

This publication is a snapshot of the cost of living crisis and how it is affecting people's financial, emotional and physical wellbeing. It shows the depth of this crisis and makes recommendations for changes in social policy to begin tackling it.

But it also offers stories of hope, and stories showing how the SVP continues to provide lifesaving support and befriending to those most in need.



## Regional divides

The cost of living crisis affects everyone. However, not everyone is being affected in the same way. The Centre for Cities' found that inflation is up to 30% higher in cities in the north. Among the reasons identified is the higher percentage people in these regions spend on energy bills resulting from poor insulation of the housing stock. Other reasons identified are higher levels of reliance on private transportation as opposed to public transport compared to towns in the south of England. Salaries in the north also tend to be lower, impacting on lower income households more. These three factors mean that inflation is felt much more acutely in northern cities as well as coastal areas in the south of England.



Our nine Community Support Projects (CSPs) are located in areas of deprivation outside city centres. These projects provide a range of services including food parcels, hot meals, debt advice and counselling, as well as a warm place for a cup of tea and a friendly chat.



Location of our CSPs in England and Wales

# Stories from the frontline

A photograph of a man and a young boy sitting on a wooden bench. The man, wearing a brown long-sleeved shirt and a bright yellow high-visibility safety vest, is playing an acoustic guitar. He is looking down at the guitar, focused on his playing. The boy, wearing a grey hoodie with red and yellow stripes on the sleeves and light blue sweatpants, is sitting next to him, looking down at the guitar. The background shows a building with large windows and a sign that partially reads "Marie White" and "SVP". A solid blue horizontal bar is positioned to the right of the title.

“

*We have 876 Members' groups (known as Conferences) which organise visits and other support for people in need in their community*



# Housing

**Our Community Support Centres (CSPs) and Conferences are supporting an increasing number of people facing eviction. In many cases there are “no-fault evictions”, which allow landlords to repossess their properties from assured shorthold tenants without having to establish fault on the part of the tenant. Research from Crisis<sup>2</sup> found that these have doubled in the past year. No-fault evictions reduced during the pandemic because of temporary measures brought in by the government. But since these temporary measures have been removed there has been an increasing number of families and individuals at risk of homelessness due to evictions.**

This was the case for a guest at our St Vincent’s Centre in Southend. Joanne visited the centre to seek help as she was served with an eviction notice and given only a few days to move out of her flat. Joanne had been living in her supported housing flat with her young child and was served an eviction notice which left her scared and worried. Despite having contacted the local authority to be rehoused, she was deemed to be a non-priority case and was refused urgent support. The SVP stepped in and immediately contacted the local council. After several hours, the centre successfully advocated for her and their work resulted in the council providing emergency housing for Joanne and her daughter.



# Children's school uniforms

Our Conferences often work with schools to support families and children in need. One of our Conferences in the Salford Diocese identified a need for school uniforms in an area where over 220,000 children are living in poverty<sup>3</sup>. The Conference noticed an increase in the number of families struggling to pay for basic needs as a result of the cost of living crisis and approached a local school to help provide school uniforms to families on low incomes.

The Conference identified an opportunity to collect good quality uniforms from children who had grown out of them and re-purpose them for young children whose parents could not afford new uniforms.

With a collective effort, the Conference spent several weeks washing, drying and ironing the uniforms in time for the new school year.

As a result of their efforts, the Conference was able to support over 100 children with free school uniforms and help foster a sense of trust with households in need.



# In-work poverty

**For many people on low incomes, just one missed or delayed payment from their employer could mean having to make the choice between heating or eating.**

Energy bills are often the first item on which people try to reduce their expenditure when their income is reducing. Consistently our frontline advisers tell us that falling into arrears with utility bills is the first sign of financial distress, as the choice is often between not heating the house or not eating dinner. As research cited earlier in this publication has shown, spiking energy bills have been one of the main reasons driving the cost of living crisis, and the real life impact can be seen in stories such as Amanda's.

Amanda, who worked as a cleaner for several years, had never needed to access a food bank. On this occasion however her employer delayed her payment, and as a result she approached one of our support centres in tears and explained that this had left her, her partner and dog with no food. The centre team and volunteers immediately provided her with a food parcel as well as a listening ear.

People in insecure and low-paid jobs are also being affected by the cost of living crisis. Many of our support centres and Conferences report that people who have never before relied on the help of the SVP are now coming forward asking for help.




# Warm banks, warm welcomes

Martin arrived at St Vincent's Centre in Southend hungry and requested food support. After talking to the staff at the centre, he disclosed that he recently went seven days without electricity while waiting for his social security payment to come through. Martin had been struggling with depression, which was compounded by the recent death of his best friend, and together with the rising cost of energy, he began to feel he could not cope financially, and mentally.

The centre supported him with food parcels as well as helped him to get an appointment with the local debt advice centre. In addition to giving him immediate practical support they offered a listening ear and a warm place for him to get back on his feet.

Increasingly our centres and local parish halls are being re-purposed as more than meeting spaces, they are effectively being utilised as 'warm banks'.



**Our staff and volunteers have shared stories of groups of children using their centres as a warm place for them to spend a few hours after school and do their homework as their parents could not afford to heat the house.**







“Requests for our help are skyrocketing. Since January 2022, we’ve had the highest number of requests for help in twenty years. By September this year, requests for our help had almost doubled on average compared to 2021



# Loneliness

## **The St Vincent's centre in Newcastle has seen record numbers of guests in 2022.**

On average the centre offers between 120 and 150 hot, three-course free meals several times a week in a warm and welcoming space to anyone in need. This has also been replicated in other more specific, small and confidential groups, including SVP Pie & Poetry Men's Club.

The group was the result of persistent efforts by St Vincent's Newcastle well-being Coordinator, Dr Megan Nottingham and the well-being team. By providing a regular listening service to the guests at St Vincent's Newcastle they continue to win the trust of the men attending. The centre's Pie & Poetry Men's Club officially launched in February 2022, and the group of men meet to write poems. These poems have now been compiled into a book, which the centre will publish in early 2023.

This is not only an astonishing success in terms of gaining the trust of the local community, but also represents a marked achievement in enabling men to talk freely about their difficulties and emotions without carrying a stigma.

In a nation where 78% of suicides are male (*Samaritans, 2022*), the creation of safe spaces for men needs to continue and expand. Megan says: "In line with our Society's ethos, to befriend and promote self-sufficiency, our project resulted in an overwhelming feeling of familiarity and safety for those who come through the door."

Along with poetry writing, our men enjoy regular walks in the countryside, they take part in high-quality training, such as filmmaking and woodworking, and have access to a range of volunteering roles and employability clinics.

# Refugees, asylum seekers and migrants

**We've all heard it said that one good deed deserves another and this is very much the case with SVP. Many of those who receive support and advice from the society then go on to become volunteers – such as Alex Muliukin and his family, from Russia.**

Alex came to this country as an asylum seeker more than three years ago after life for him and his family became untenable. He had stood as a Member of Parliament in Russia in local elections opposing Vladimir Putin, but began receiving anonymous phone threats following his campaign which made his life in the country extremely challenging.

When doctors began to deny him access to the insulin needed to treat his diabetes, Alex and his family knew they had to flee their homeland to seek sanctuary elsewhere. They had no luggage and had to leave behind their business, apartment and everything they owned.

Once landing at Heathrow and unable to speak English, they used the internet to translate the

word “help” and write it on cardboard signs. Eventually police approached the family and were able to support them with their application for asylum in the UK.

After a month in a hostel, the Home Office moved the family to Southend. With no right to work, Alex and his wife used the little income they received to pay for electricity and gas and pay for English lessons for their children. They relied almost entirely on the local food bank and the support of the St Vincent's Centre in Southend to pay for basic necessities.

Thankfully Alex's application for asylum was accepted, and he and his family were granted refugee status, which meant they could find paid work and begin to settle.

Alex and his wife began working as a carer and a cleaner, however these jobs could not cover their cost of living, so they are now in receipt of Universal Credit. With many landlords refusing to lease properties to people on benefits however, they are having trouble finding accommodation.



Both Alex and his wife plan to continue volunteering at the St Vincent's Centre in Southend, testament to their resilience and the centre's community spirit.

Throughout the country, our Support Centres and Conferences are supporting refugees, migrants and people seeking asylum, whose situations have been affected by the cost of living crisis. In our St Vincent's Centre Newcastle, an estimated 50% of people using its services belong to this group.

# Food

**For many, vicious debt cycles have meant that in order to pay for electricity, fuel and gas, they have to rely on food banks in order to make ends meet. Emergency call centre operator Holly is one such person.**

Holly, a 999 phone operator contacted our support worker at St Vincent's Southend in tears saying that she had not eaten in two days and had resorted to stealing food from the office fridge.

He urged her to go to the centre, where he was able to provide her with a food parcel. It also became apparent that Holly was struggling to pay her electricity bill and as a result was in arrears. This had created a vicious cycle for Holly: she was unable to pay for food as well as her gas and electricity bills.

She had also been saving money by showering at work instead of at home. Holly was shocked that she was struggling to make ends meet on her salary which she had previously managed to live on. She is not alone: with the cost of food items rising sharply, and UK food prices inflation at 12.4%<sup>4</sup>, we are seeing more and more people use our services, many of whom had never relied on foodbanks before.



**“ 35,229** *free meals provided by our Centres and conference-run foodbanks in 2021-22*

# Debt

## **Complex debt issues are becoming increasingly common at our centres.**

A distraught Hussain sought financial advice from St Vincent's Leeds after he received a letter saying that his Employment and Support Allowance payment (ESA) was going to be stopped. All because he had an increase of £5 a month on his private pension.

Hussain had another letter saying that an energy arrears balance of £130 was being transferred to the Department for Work and Pensions (DWP) for deductions. He had no idea how this debt had been accrued as he paid on time every month. Hussain had made several calls to solve this issue, but was unsuccessful every time.

Worried his payments would suddenly be stopped and that he would fall further into arrears, he sought the support of the centre. The team worked closely with Hussain and successfully challenged the ESA payment being stopped.

The team also successfully applied for a Household Support Fund payment, which was used to write off Hussain's energy debt. He was so relieved and grateful that his issues had been resolved that he broke down in tears.

While this case ended positively thanks to the work of our experienced debt advice team, many others may not be able to access such support, and risk falling into a spiral of debt.

**“** Since the start of 2022, our debt advice team in Leeds has helped 559 people, and as a result of their work they had a total of £733,344 debt written off



# Furniture

**Our furniture depot in Leeds works closely with the local council and other providers to help furnish the homes of those unable to do so through their own means. The store also provides furniture for those who have not been officially referred and have slipped through the gaps of the social security system.**

The staff at the St Vincent's centre in Leeds were made aware of Barbara, a woman with three children, aged six, five and two, living in an unfurnished property. Barbara and her family had been housed there after fleeing domestic violence in another city in England. The staff soon discovered that not only were the family living in an unfurnished property, but also had no food. When she eventually went to the St Vincent's centre the staff worked together to entirely furnish the house, give them food parcels and provide the children with toys and a TV and a DVD player.



*From food, to having a warm home, to paying for transport for essential travel, to loneliness, debt and basic furniture to make a house a home, these stories of need and hope can help to shine a light on the real price of the cost of living crisis. This crisis continues to impact people's ability to survive, and thrive. People continue to fall through the gaps of the social security system and are increasingly relying on organisations such as the SVP to provide a lifeline.*



# Policy recommendations

## 1. A commitment to the Levelling up agenda

Regional inequalities continue to hold people back. Our role as a place-based organisation with centres and projects across the country gives us a unique insight into the issues faced by different communities across England and Wales.

We continue to call on the government to show a commitment to pursuing the Levelling Up agenda by providing details of forthcoming targeted financial support for those areas most in need.

As the cost of living crisis continues to intensify, and with inflation set to remain high for the foreseeable future, we are calling on the Government to commit to its promise to 'level up' the country. We are calling for targeted financial support for people and communities in need through the UK Shared Prosperity Fund, and a strong safety net that can support vulnerable people this winter and beyond.



## 2. Engage with faith groups on the frontline of supporting those most in need

Faith groups and communities are essential to the fabric of our society. The SVP has been providing a safety net for those who need it for almost 200 years. However, our role goes beyond providing safe and warm spaces and practical support. We put our concern into action by influencing decision makers by bringing our grassroots and frontline experience to those in a position of power.

During the Covid pandemic, the SVP, along with many other faith groups, stepped up to the challenge. Since then, we have been calling for the government to involve faith groups and consult with them to devise effective poverty-relief strategies.

Over the past two years, our policy work has involved working with partner organisations to raise awareness about the pivotal role faith groups play in public life, and we have called for better cooperation between government and frontline faith groups.



### 3. Home insulation and energy efficiency

Research cited in this publication shows how poor insulation in the housing stock is one of the factors behind rising energy bills. Variations in the quality of insulation by region is also a key driver leading to differences in the extent to which the cost of living crisis is being felt.

Our stories from the frontline show how many people have to make difficult decisions between cutting costs on energy bills or buying food. Research has shown how 1 in 4 pounds spent on heating is wasted and over 780,000 children are living in damp homes<sup>5</sup>. Insulating homes must be a priority for Government as a long-term solution for helping people with the cost of living.

### 4. An adequate and functioning social security system

Recent changes announced in the Autumn Statement on Universal Credit (UC) conditionality means that there have been changes to the way in which people claiming UC who are in-work are assessed for suitability. The announcement effectively means that an estimated 600,000 people who are working and claiming UC may have their payments stopped or reduced if they do not increase their working hours.

For some people, increasing their working hours is reasonable, but there are many people who will be unable to do so. This includes parents, carers and people with disability, who may be unable to increase their working hours, and who would be punished for not doing so. Our security system must support people, not punish them.

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1 <https://www.centreforcities.org/wp-content/uploads/2022/07/Out-of-pocket.pdf>

2 <https://www.crisis.org.uk/about-us/media-centre/no-fault-evictions-more-than-double-in-the-last-year-crisis-responds>

3 <https://www.caritassalford.org.uk/uncategorised/cost-of-living/>

4 <https://www.theguardian.com/business/2022/nov/30/uk-food-price-inflation-hits-new-high-of-124>

5 <https://greathomesupgrade.org/>

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