

# **Cost of Living Crisis – Community Leaders Meeting - 7 July 2022**

## **Introduction**

On 7 July 2022, the Scrutiny & Overview Committee held a meeting with local community leaders, including representatives from voluntary and faith groups, to discuss the impact of the cost-of-living crisis. The feedback received at the meeting would be used to help to inform the Committee's work programme and to identify recommendations that could be formally submitted to the Executive Mayor for consideration.

The meeting was divided into two halves, with the first half set aside for attendees to inform the Committee about their experience of the impact of the cost-of-living crisis upon residents in the borough. The second half of the meeting focussed on the ways the Council may be able help the many residents in the borough experiencing significant deprivation.

## **Impact of the Cost of Living Crisis**

In the first half of the meeting, each representative was given the opportunity to provide feedback on the impact of the cost of living crisis from their organisation's perspective. The feedback revealed that all the organisations are experiencing an unprecedented demand for their services, which is only anticipated to increase as the crisis worsens. What follows is a summary of the comments made.

### *Claire - Croydon Citizens Advice Bureau*

The CAB have been dealing with an increasing number of residents from across the borough with social welfare legal problems, such as welfare benefit issues, employment issues and debt. There had been an unprecedented demand for services with the top issues being council tax arrears and fuel debt. The CAB were finding an increasing number of people living on food vouchers and not eating for two to three days at a time. There was also a rise in the number of people at risk of homelessness. All these issues were having a knock-on effect, with the service seeing a higher level of family breakdown, mental health issues and suicide.

Rent increases for tenants renting from private landlords was another common issue. It was highlighted that there was a potential risk that some people may turn to crime to earn extra money to support their families

It was concluded that all of the aforementioned issues were interlinked with the many of the CAB's clients starting off poor and having their personal situation worsened by the cost of living crisis.

### *Julia - Food Stop*

The Community Food Stop had seen a 50% increase in people accessing the service, with on average 100-150 families supported per week. Approximately a quarter of those accessing the service were unable to afford the £3.50 top up amount. A lot of families using the service were not using supermarkets and were instead visiting different food banks.

Council Tax Support was a big worry for families, particularly as many were unable to afford data top-ups or wi-fi to access the online application process.

The service was increasingly finding that families were requesting microwave meals due to the cost of using an oven.

#### *Lorraine – Social Prescriber In GP Practices*

GP surgeries were seeing an increasing number of people suffering from stress and anxiety caused by financial issues. It was also reiterated that having support available online was not convenient for many of the poorest families, who were unable to afford the cost for internet access.

The surgeries were able to hand out food vouchers, if patients were unable to access them digitally, but unless they lived near a GP surgery the cost of travel could also be an issue.

#### *Irene – Local Resident*

Irene provided powerful evidence of her own situation, supporting her children, while being unable to work due to disability following a car accident. It was advised that it was a continual struggle to balance the amount of money available, with there often being a choice between feeding her children and heating her flat. Without the support of the foodbanks in Croydon, it was very likely that a lot of people would be destitute. The food banks were a vital resource that the Council should continue to support.

#### *Usman – Norbury Muslim Centre*

Continually rising rents were a major problem as there was not enough social housing available for those who needed it. This was resulting in people being housed in hotels by the Council at a higher cost.

The local housing allowance had not kept up with the rise in rents, only increasing by £100 since 2015, while in the same period rents had increased by £500. It was also increasingly being found that landlords were refusing to rent properties to people claiming benefit due to the disparity in the housing allowance and the rental cost.

#### *Saiqa - SWAN*

SWAN had funding to provide community support and was finding they were receiving a lot of referrals for debt relief. In all aspects of their work more and more people were looking for support including whole families accessing food banks and soup kitchens. The service was also seeing instances where parents had not been eating so they could feed their children.

#### *Rhi – South West Law Centre*

It was agreed that there was a massive issue with people being unable to access the internet, which meant they were consequently unable access support such as Council Tax rebate.

Another issue highlighted was Croydon being the only London borough without priority housing for care leavers, which meant they had to go through private renting.

#### *Penny - Faith Together*

As well as the cost of rent, the cost for shopping had also increased significantly, which had increased the number of people regularly visiting foodbanks.

The increased cost for gas and electricity was also likely to further push people into debt.

#### *Marion – New Addington Pathfinders.*

It was again highlighted that having to access support online was a major barrier for people, with an increasing number of people being supported for this. People were increasingly being referred to the Family Centre and the Vine Foodbank for help with food.

#### *Kamalasura – Pastoral Support team at a Croydon School*

Issues reported included instances of partners hiding debt, parents self-medicating, and increased instances of coercive control and abuse. The cost of childcare was not realistic for people working on zero hours contracts.

Access to support could also be challenging for families whose first language was not English.

It was highlighted that how the Council balanced its budget needed to be carefully evaluated, as it was possible that cutting services could lead to greater expenditure further down the line.

#### *Project 4 Youth*

The service was finding that young people were often being housed in hostels without cooking facilities, which meant they were having to buy takeaways, which were not cost effective.

There were similar issues around the lack of online access making access to services more challenging.

All of the above was leading to an increasing amount of mental health issues.

#### *Surinder - Sikh Place of Worship*

The cost of living crisis was affecting everyone across the community and it was increasingly being found that people did not have enough food

There were still issues around covid for the elders in the community who felt isolated and limited in the facilities in which they could go to. The lack of facilities for people to meet each other was having an impact on people's wellbeing.

#### *Mother Roxanne – St Mark's School*

The school was increasingly finding that both children and parents were being fed at their club. The school also provided support to food banks and the refugee centre.

## *Sarah – Croydon Voluntary Action*

Deprivation was a large-scale issue in Croydon, which had been exacerbated by a succession of crises such as covid and now the rise in the cost of living. The community response had been phenomenal, but this needed to be supported by the Council, which was why the CVA would be presenting a Voluntary Manifesto to the Executive Mayor Perry.

### **What can be done to help?**

In the second half of the meeting, focus switched to the areas the Council could look at to improve the lives of residents either at risk of or experiencing deprivation.

1. **Digital Exclusion** – having access to support primarily online was a significant barrier to many families who could not afford digital access. The provision of support needed to be reviewed to ensure it was as accessible as possible
2. **Access to the Council** – The challenge of being able to contact the Council was a reoccurring issue. The inability to speak to someone on the phone, particularly for issues relating to housing and council tax, often meant that access to support was delayed.
3. **Coordination between the Council and the Community & Voluntary Sector** – Although the support provided by the Council was welcomed, it was felt that there was room to improve the coordination between the Council and the community and voluntary groups in the borough.
4. **Community Outreach** – Increasing the amount of community outreach undertaken by the Council into particularly deprived communities would be a means of supporting hard to reach groups.
5. **Community Fund** – Although it was recognised that the Council's financial position was challenging, it was agreed that the support provided through the community fund should at the very least be maintained at its current level and increased where community and voluntary groups could deliver improved outcomes.
6. **Household Support Fund** – There was a notice on the Council's website that the fund was being reviewed. This review should be concluded, and the fund opened up for applications again.
7. **Council Tax Support Scheme** – The changes to the scheme had affected so many people across the borough. At the time of implementation reassurance was given that there would be a team within the Council to provide support to vulnerable residents, but this doesn't appear to be the case. Instead, residents are being referred to enforcement for non-payment.
8. **Foodbank Coordination** – There were food banks working independently across the borough. It would be helpful if the Council could help to coordinate these groups as this would help with distribution and referrals.

9. **Better Use of Council Property** – The Council owned property across the borough that was underutilised and looking to sell. Could these buildings be repurposed as housing or as locations for foodbanks and similar grassroots community support groups.
10. **Financial Literacy** – Financial literacy was a big issue for many tenants and residents experiencing deprivation. Council advice and guidance should be reviewed to ensure it was as clear as possible and presented in a more graphical format.