



# WHEN THE SAFETY NET FAILS:

Experiences of navigating local support services during the cost of living crisis

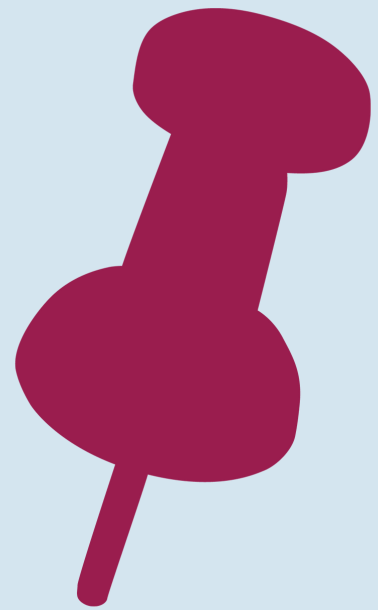
# Acknowledgements

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## About this project

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## Who we are?

**Citizens Advice Shropshire (CAS)** has been part of the local community since 1939. We're an independent charity and part of the national Citizens Advice network. We provide free, independent, confidential and impartial advice whoever you are. We help people overcome their problems and campaign on big issues when their voices need to be heard. We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

**The Shropshire Food Poverty Alliance (SFPA)** works on local policy issues, research projects and supports a network of food banks across the county. The SFPA's membership includes various Shropshire-based organisations and many of the county's food banks. The SFPA is currently hosted by Citizens Advice Shropshire.



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# Executive Summary

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Over Winter 2022/23 we surveyed people in Shropshire to find out how they were coping with the cost of living crisis. The people we spoke to told us they have to make tough choices with their money all day, every day, with no room for errors. For those we spoke to, this balancing act was often impossible. It was common for people to have gone without essentials<sup>1</sup> such as adequate shelter and food.

When we talk about the 'safety net' we are referring to systems of government programs designed to provide a basic level of support to those facing financial hardship. This includes welfare benefits, for example, Universal Credit, and Personal Independence Payment. The safety net also covers benefits administered on a local level. An example of this is Council Tax Support and Discretionary Housing Payments. Increasingly, the voluntary sector is playing a big role in catching people when this official safety net fails.

This report will explore learnings from our research on the local support system in Shropshire, along with recommendations for how we can work together to best support residents facing financial crises.

## 1. The safety net system is difficult to navigate

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Navigating the social support system is not an easy task for people in Shropshire. Not knowing where to start, the complexity of the system and the sheer amount of time it takes were all big challenges for the people we spoke to. This often leads to people giving up or falling through the gaps in the safety net.

48%

of individuals that took our survey found it difficult or very difficult to find support

***“You've no idea whether they're going to ask you for a certain number or if you need to find some information or anything else, and you won't get onto page 2 until you've filled in page 1, by which time you're already giving out a load of information which may or may not be applicable.”***

For many it would have been very difficult, if not impossible, to navigate the system without the support of an advocate.

***“I just dread to think. What would have happened if I hadn't had family and friends to help me.”***

## 2. Stigma is huge, but positive experiences of support can help to alleviate it

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If there is one single message that came through strongly in our research, it is that the stigma of struggling financially is huge. It prevents people from coming forward for support and has massive implications on a person's mental health and sense of self-worth.

***"I was mostly embarrassed and a bit ashamed because you think you should be able to look after your child and his needs."***

Despite these challenges, it was also clear that positive experiences of support can help to mitigate these feelings and bring some relief to people. In many cases, there was often one exceptional person, such as a social prescriber, who had gone above and beyond the remit of their role, pulling together disparate bits of local support to ensure the person received all the help they were entitled to.

***"The first man I spoke to {LSPF} he was just lovely and chatty and he was making jokes with me and you know chatting with me as we were friends and that really helped a lot to put me at ease. He was fab."***

## 3. Not having access to enough support has far reaching implications for people's lives

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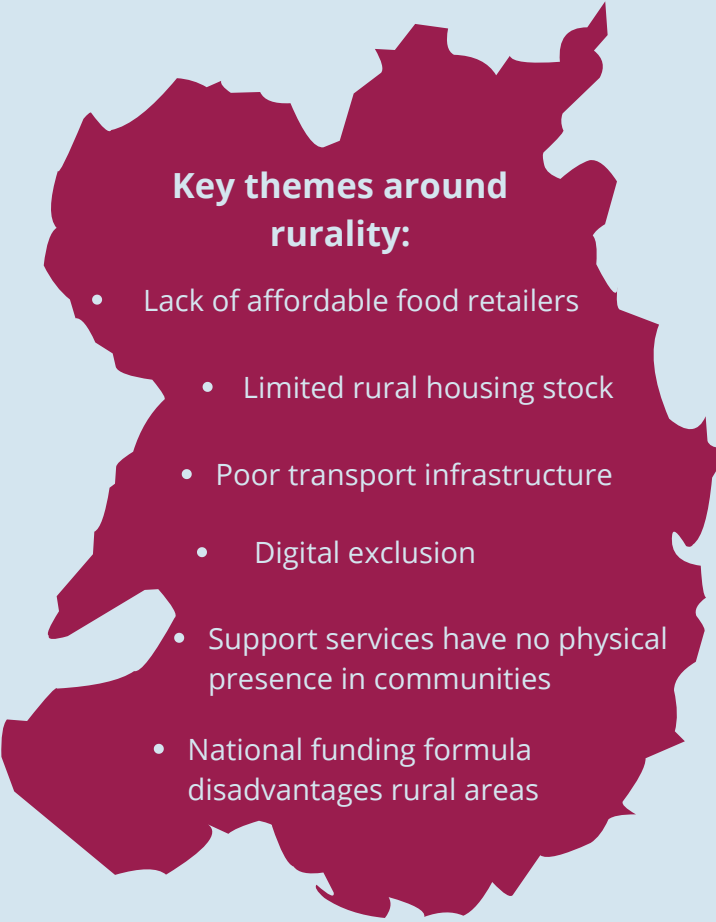
Our research highlighted how not having enough income has far-reaching implications for people's lives. An adverse life event often marked the start of people's difficulties. Once people fell on hard times, things often escalated fast, highlighting the importance of early intervention.

***"I had a business years ago when I was OK, but I've got a knee operation and I've got a problem. I've got plates, pins, you name it, in my right leg and left leg. I used to transport horses all over Europe, you know. It was a great job, but my health deteriorated, and it's just gone downhill a little bit. I got into debt."***



Experiencing financial hardship is not only about a person's ability to afford essentials. Lack of adequate income and support limits our ability to take part in society, reducing life to concerns about how to survive from one day to the next. This had a huge impact on the mental and physical health of the people we spoke to. Doing activities that bring enjoyment and meaning to life is an important factor in all of our wellbeing.

***"I probably wouldn't have had my heart attack because that is a direct consequence of all the things that happened. Falling through safety nets, having no money, no support and worrying about how you're going to even eat at the end of the week."***



### Key themes around rurality:

- Lack of affordable food retailers
- Limited rural housing stock
- Poor transport infrastructure
- Digital exclusion
- Support services have no physical presence in communities
- National funding formula disadvantages rural areas

## 4. The cost of living crisis is hitting Shropshire harder because of its rurality

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People we spoke to felt that the rurality of Shropshire played a part in what support was available to them. Shropshire is the largest inland county in England. It's also one of the most sparsely populated local authorities in the country.<sup>2</sup> Almost half of the Shropshire population lives in rural areas. Because of this, the county faces inherent challenges that contribute to a higher cost of living and social isolation.

## 5. The national safety net sets the context for local support

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Local support organisations have a unique understanding of the needs of their communities. When well-designed and resourced, they are well-placed to support local residents through short-term crisis and adverse life events. However, our research has shown that local support systems are currently being stretched to far beyond this remit.

***"We're using Universal Credit to support us. We have had so many problems {with universal credit} that have caused me so much anxiety"***

# Recommendations overview

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## Partnership working

Shropshire needs a coordinated approach if we are to support our residents effectively.

- Our local system needs to **effectively triage those seeking support**.
- Shropshire's key forum for partnership working, **the Social Taskforce, must continue and be adequately resourced**.
- **Ongoing training for staff and volunteers** to ensure they feel confident in helping people to navigate the system.
- **Data sharing between organisations** to help proactively identify local residents who may be in need of support.

## Support system design

Local services should be designed to protect people's dignity and help individuals to come forward for support.

- There should be **multiple points of entry to access support**. There must be alternatives to digital, and some face-to-face support available in each town.
- **Services should be trauma-informed** and raise awareness of the challenges and stigma caused by financial difficulty.
- **Review and improve the design of application systems** for local support to ensure it is distributed fairly. **Clear and transparent criteria** for local support schemes and simple and **accessible forms** are particularly important.
- There should be **a preference for a 'cash first'** approach when delivering local crisis support.

## Recognition of the value of the local voluntary sector

The voluntary sector plays a vital role in local support systems, but resources are needed to be able to do this.

- **Invest in building trusted relationships across sectors.** Clear communication and recognition of the expertise, professionalism and reach of the sector will help to make sure that all players in the local support system feel like equal partners.
- **Identify funding for local advice services.** Local advice services bring more money to the local economy by encouraging uptake of underclaimed benefits. They also save other services money by preventing people from falling into crisis and costing the local system more in the long-term.
- **Funding for the voluntary sector needs to be future proofed,** to ensure the sector is able to recruit and retain the skilled staff it needs.

## Advocating for 'big picture' change

While there is much change that can be effected at a local level, it is important to make sure the wider context of the challenges we face is not forgotten.

- Local leaders and decision-makers should **advocate for changes in the funding formula for rural areas** to ensure it accurately reflects the needs of a rural population and the additional costs of delivering services in rural counties.