

Desperation of Poverty Life



Improving the Local Welfare
Safety Net in York
REPORT 2026



Research Identity

Time was dedicated in the early workshops to collectively decide on the research topic and group identity, including the research title and whether to develop a logo.

A member of the group, a talented artist, independently created a tree illustration (see P.16). The group quickly and unanimously agreed to adopt this as the project logo.

The group spent time discussing the language used to describe their experiences. In particular, the question of whether to use the term poverty was raised. There was clear agreement that the term poverty accurately captured both the reality of their situations and the associated feelings.

Our first workshop began with the question: “What does poverty mean to you?”

When deciding on a project title, one member proposed Desperation of Poverty. Through further discussion, the word life was added to reflect the all-encompassing nature of poverty and its impact across all aspects of daily living.

“It’s desperation, that’s what it feels like being in poverty. It’s a desperate place to be”.

There was unanimous agreement to title the report: Desperation of Poverty Life.

The front cover image was also a collective decision. It features a large number of Post-it Notes representing the volume and richness of data generated through the research process. The people in the image are intentionally blurred, reflecting the collective ethos of the group and emphasising shared experience over individual identity.

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*“This was a new adventure for me...
When I joined the group I was unsure
of how I could contribute as my self-esteem
was low. Being part of the group, sharing
experiences was invaluable to me.
I quickly realised that I had much to learn
and much to give in return”.*

This research project, funded by Lloyds Bank Foundation, focuses on the Local Welfare Safety Net in York. This safety net comprises of locally designed schemes aimed at assisting households struggling financially, beyond the mainstream benefits system.

The project is a collaborative effort involving seven partners: The University of York, City of York Council, Age UK York, Citizens Advice York, York Foodbank, Peasholme Charity and the Welfare Benefits Unit.



Towards the end of 2024 and early 2025, the Welfare Benefits Unit and Citizens Advice York carried out 30 semi-structured interviews with residents about their experiences of claiming local welfare support. Some of these residents went on to join the project team.

This research aims to improve the design and administration of these local support schemes, ensuring they better reflect the realities faced by residents in need. This includes Discretionary Support, which includes the Household Support Fund and Local Welfare Assistance Scheme, and Council Tax Policy, encompassing Council Tax Support, Discretionary Council Tax Relief Reduction.

The goal is to make these schemes more effective in preventing poverty and addressing issues like Council Tax arrears, which are a significant debt for many in York.

As well as examining local support schemes, this research aims to capture bigger picture perspectives of poverty in York, highlighting the interconnectedness of causes and effects. We hope the recommendations, solutions and actions presented in this report advance York's anti-poverty strategies by combining administrative change with community-led solutions that address the root causes of poverty.

This research was community-designed, facilitated and analysed by members of the group, all of whom have lived experience of the welfare benefits system. Their direct knowledge shaped every stage of the work, from sharing knowledge and experience to interpreting findings. This approach produces high-quality and accurate findings, informed by those who have a real understanding of the system.

With people with first hand experience developing every stage, the research is inherently ethical, collaborative and free from the constraints of conventional methodologies that can exclude or misrepresent marginalised voices. We believe this results in research that is more meaningful, credible and more representative of the realities faced by people navigating the welfare system.

The Team

Community Researchers	Community Contributors	Facilitators
Kate	Rob	Roger
John	Josie	Miles
Lynne	Andrew	Astrid
Jamie	Nathan	
Kate	Dean	
Andrew	Liv	
Marian	Laura	
Emma	Steven	
	Julian	
	Marge	

See Appendix 8 for group members reflections.

Acknowledgements

Many of the community contributors joined us at short notice through a local community foodbank 'I Am Reusable'. We are very grateful to them for taking part in the research and for their commitment, their enthusiasm and wisdom.



“My thanks to the funders and the facilitation team for being involved in this project”.

“Thank you to the Local Welfare Safety Net Collaboration for asking this group to undertake this piece of work. I sincerely hope you find the outcomes we have delivered helpful in your work”.

“I would like to say thank you to the funding people...for giving me the opportunity to be part of it”.



Project Partnership

This research was jointly led in collaboration by two organisations:

A. Lived Insights

A community interest company based in York offering qualitative research delivered by those with direct experience. We can design, deliver and disseminate based on a variety of research techniques on all social issues, placing direct experience at the heart of the process. We work with existing support services such as housing resettlement and drug and alcohol support services, as well as community initiatives such as food provisions to find out what is really happening, what really matters and what changes should be made.

<https://livedinsights.org/>



B. Healthwatch York

The Healthwatch network is a national and local organisation in England that acts as a champion for people using health and social care services, ensuring their voices are heard and their experiences are used to improve services. Established by the Health and Social Care Act 2012, the network consists of Healthwatch England (the national body) and over 150 independent local Healthwatch organisations across England that collect and share feedback on the quality and accessibility of services.

Healthwatch York specialise in qualitative research and have a track record of working on issues including the cost of living, council tax support and health inequality.

<https://www.healthwatchyork.co.uk/>

The core project staff were Miles Goring, Astrid Hanlon (from Lived Insights) and Roger Newton (from Healthwatch York).

Methodologies

We used an approach to research, learning and collective action known as Participatory Action Research (PAR). PAR is based around a set of interactive and highly accessible paper-based ‘tools’, that allow local people to identify the specific benefits and broader impacts of a community project, highlight barriers and challenges to change and to use that knowledge to define priority areas for the future in a collaborative way.

PAR is based on an ethos of engagement and involvement that values local community members as “experts in their own lives”, with local knowledge and experiences crucial to the development of successful and sustainable programmes.

Unlike conventional methods, that may impose pre-defined criteria from the outside, the PAR process enables local people to define the questions that are important to them and their community, to tailor the methodology to capture the data required to answer these questions, to undertake the data collection and to analyse and report on that data so that it is useful, accessible and actionable.

The flexibility of PAR means that it is adaptable to reflect upon generalised and more specific project impacts. The data gathered through these techniques can be coded by demographic and can be analysed to understand the frequency that particular themes or impacts were mentioned by members’ during the research.

More specific techniques can be used to focus on the effect of engagement in a project on an individual or organisation over time, to develop case studies, or stories of qualitative impacts.

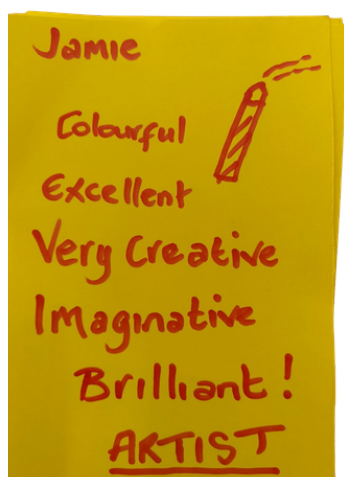
For this project, we conducted a series of six workshops with residents across the city. Some of our community researchers were recruited thanks to their participation in research on local welfare provision conducted by the Welfare Benefits Unit and Citizens Advice.

Methodologies

Continuous Evaluation

We used participatory evaluation methods to help ensure the research remained flexible and responsive to the direction of the community researchers, rather than functioning as a static data-collection exercise.

- 1. Super Powers:** At the outset, every member (including facilitators) identified their Super Powers, the unique, often hidden skill sets and capabilities they possess.
- 2. Hopes and Envelopes:** Members wrote down their initial feelings and hopes for the research, sealing them in envelopes at the first workshop. The method involves opening the envelopes during the final session to provide an evaluation of whether the project had met their expectations and honoured their contributions.
- 3. Evaluation Betty:** A specific evaluation image used to gather ongoing feedback at the end of each session. This allowed the delivery team to respond in real time to the group's requirements and to pivot the methodologies based on suggestions for improvement and change.

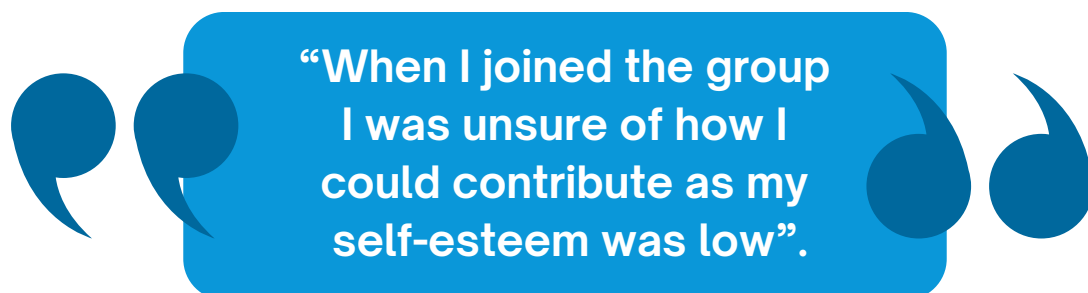


Methodologies

Creating the Conditions

The methodology was intentionally designed to integrate learning and collective action alongside data collection. We aimed to create a supportive, inclusive and motivating process where members could build confidence and a sense of collective strength.

Attendance was entirely voluntary, requiring only enthusiasm and a desire to take part, members were welcome to join at any stage. The core group of 7 members remained committed throughout the project.



Members were also supported to gain practical skills throughout, drawing on our Community Researchers model, designed to offer skills and open up opportunities for personal and professional growth.

The Space

Critical to creating the right conditions for credible participatory research was having the right space. Many members were sharing personal experiences about difficult times, so we ensured the environment felt safe, respectful and non-judgmental, providing the right conditions for everyone to contribute on equal terms.

Methodologies

Workshops were held at St Deny's, Walmgate, an informal community setting, located in York city centre, already open twice a week serving as a community drop-in. This enabled "workshops between workshops", moments where members could come together informally to discuss wide ranging thoughts and ideas and provide peer-to-peer practical and emotional support.

This relaxed environment was intended to support trust and protect the integrity of the project, generating richer, more meaningful data, while also supporting group connection and continuity over time.



"Everyone got on amazing and we all worked really well together".

"The methods we used were highly effective and accurately reflected the findings".

"Sometimes things can be bad but our team are always hopefully going to be around to help those who need help".




The Workshops

We delivered a series of six, three to four hour long workshops, designed to explore the local welfare safety net and the broader experience of poverty in York.

To ensure the project was truly designed together, workshop plans were generated in advance and shared with a planning sub-group for collective input before each session.

Throughout the sessions, the group remained adaptable, incorporating suggestions and making changes based on constant feedback to ensure the methodologies used worked for the group.

The sessions were designed in a flexible way so that people could specialise in those subject areas that they were most passionate and knowledgeable about. For example, during the analysis phase some members preferred the more action focused small working groups and others the more analytical theming groups.



“I really enjoyed the workshops, the methods we used were really good and reflected the findings really well”.

The Workshops

STAGE 1
Safety and Foundations
Trust/Values/Strengths

STAGE 2
Problem mapping
Systems and Barriers

STAGE 3
Scenario mapping
Real life experiences

STAGE 4
Thematic Analysis
Shared Patterns

STAGE 5
Ideas and Solutions

STAGE 6
Recommendations
and Action.
Practical Change

Workshop Session	Focus Area	Tools & Techniques Used
Workshop 1	Safety and Foundations (Ideas and Solutions)	Superpowers (identification, behavior rules, Cause/Effect Tree)
Workshop 2	Challenges Mapping (Ideas and Solutions)	Spider Diagrams for Discretionary Support and Council Tax Relief
Workshop 3	Scenario Mapping (Ideas and Solutions)	Roleplay of real-life experiences, Snakes and Ladders game design
Workshop 4	Analysis (thematic) (Ideas and Solutions)	Rose (Positives), Bud (Potential), Thorn (Problems) clustering
Workshop 5	Ideas/ recommendations	Agreement of four core themes/ recommendations / solutions
Workshop 6	Recommendations and ideas for change	Agreement on solutions and proposed delivery actions

The Workshops

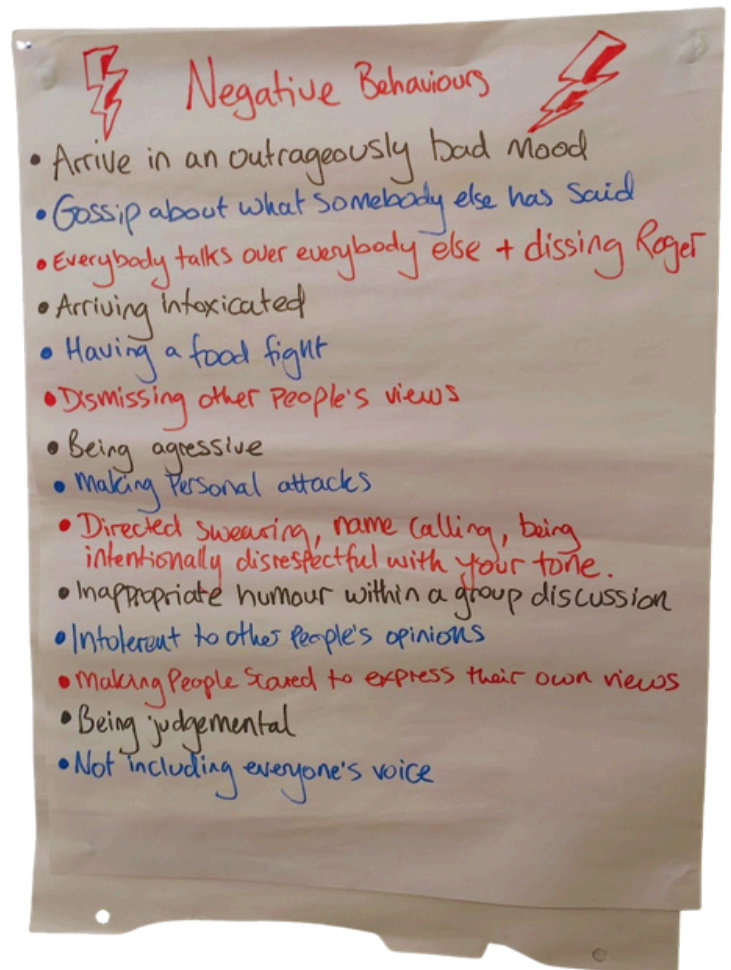
Workshop 1 - The Foundations

The first workshop focused on establishing shared ways of working and creating the conditions for productive, safe and interesting participatory sessions. Members were encouraged to treat the space as their own, where ideas and experiences could be shared openly without any single person holding authority.

At this point we introduced the aims of the project to ensure we had collective understanding and explored potential methods for capturing thoughts and experiences. A key activity involved identifying individual “superpowers” to recognise the skills and strengths each member brought, members also recorded their initial feelings and sealed them in envelopes to revisit later as part of the reflective process.

We introduced Evaluation Betty and the Car Park to put comments or ideas from discussions that didn't fit our purpose at that moment, but could be useful for the research later.

To develop a group where everyone felt safe to express their thoughts and ideas we asked members to think about behaviours they disliked or have witnessed in other groups that made them feel uncomfortable, this formed the basis of our group ‘rules’.



The Workshops

A tree logo was created (designed by a member of the research team) which we used as a framework for a cause and effect tree to explore the underlying causes and impacts of poverty in York.

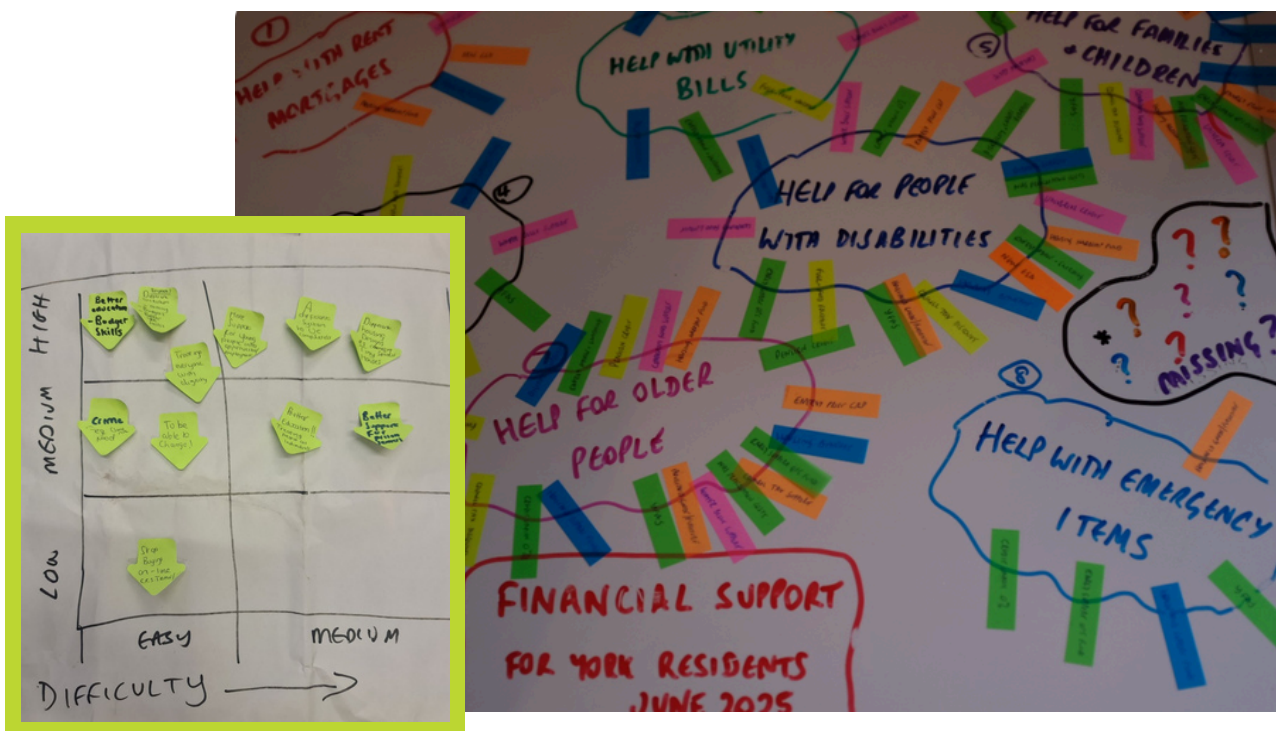


The Workshops

We also carried out solutions ranking, asking the group to consider a range of potential responses to poverty in York. The group discussed and prioritised ideas based on their likely impact and relevance. In doing so, we looked beyond immediate challenges, helping to identify ideas that could improve residents' experiences and outcomes and inform York's anti-poverty strategy.

DIFFICULTY/IMPACT	HIGH IMPACT	MEDIUM IMPACT	LOW IMPACT
EASY	Better education - Budget skills Different curriculum - cooking, budgets, better life skills Treating everyone with dignity	To be able to change! Crime e.g., food (think this in reference to providing relevant support not punitive measures)	Stop buying on line e.g., TEMU
MEDIUM	More support for young people into opportunities/employment A different system to UC completely Different housing design e.g. amazing spaces	Better education Treating people as individuals Better support for prison leavers	
HARD	Better wages, pay people more More council/social housing Impacts - Better housing, mental health improvement, wellbeing	Fill the empty houses	

To better understand what different local welfare schemes were currently available, we created the whiteboard below as a reference reminder for the project to check in on throughout all of the workshops, some of which our participants hadn't even been aware of beforehand!



The Workshops

Workshop 3 - Mapping the Human Journey

In the third workshop we focused on mapping the human journey through the welfare safety net using roleplay.

We used cardboard circles to describe the importance of different parts of the welfare safety net (low/medium/high) and then put them on the floor showing how easy or difficult they are to access (difficult is further away, easy is close) and clustered similar services together. We also considered 'what is missing from our map'.

Members worked through real-life scenarios, such as an individual fleeing domestic abuse or a family facing eviction to explore how different parts of the system interact. The method enabled the group to rank services by importance and ease of access, allowing the group to visualise the proximity and accessibility of support. A key output from this session was the development of a Snakes and Ladders game, which illustrates the unpredictable nature of the welfare safety net navigation.



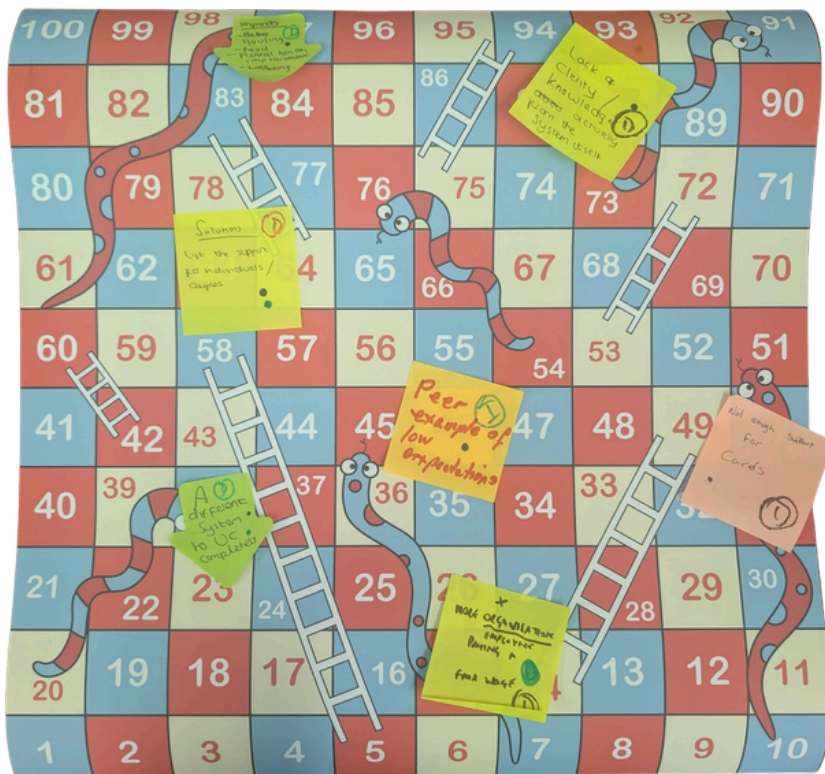
An imaginary person's journey through the welfare safety net in York.
See Appendix 3 for group journey mapping scenarios.

The Workshops

The Snakes and Ladders game illustrates the real-life ups and downs of the local welfare safety net. In the game, snakes represent processes, experiences or situations that destabilise an individual's progress, often causing setbacks in their journey toward financial stability, such as delays in receiving benefits or unexpected crises.

Conversely, ladders represent factors that support and accelerate progress, including helpful services, supportive people and processes that open up opportunities and reduce barriers, helping individuals move closer to stability more quickly.

By generating scenarios to map these ups and downs, the game makes visible both the challenges and the supports within the welfare system, highlighting areas where change could make the journey smoother.



*See Appendix 4 for group ideas for benefit system navigation, Snakes and Ladders.

Breaking Down Barriers Event

Exploring Access to Local Welfare Support in York. Thursday 6 November 2025.

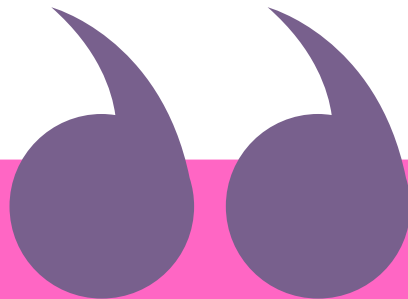
The research team were invited to run a participatory event as part of the 2025 Festival of Social Science for the Economic and Social Research Council. The event invited members to take part in activities which explore different aspects of the cost of living crisis and local welfare support in York. The activities were devised and facilitated by the research team and included; discussion of the cause and effect tree, snakes and ladders game, spider diagram to look in detail at discretionary support, role play of scenarios and the opportunity to hear direct quotes about key topics via QR codes.

The role play of real life scenarios included; “a family eviction involving a family of four, private renting with two children under 18 with extra needs”, “male arrives from Leeds 9pm on Thursday night”, “female arriving from Newcastle by train at 11am fleeing domestic abuse”, “asylum-seeker came by boat and picked up by coach arriving in York”, “person in temporary accommodation wanting a flat”, “family member where one parent has lost their job as the main income earner, the other parent is the childcare provider” and “mum working part time (responsible role) separates from dad (main earner) and taking sole responsibility for bringing up/home for two children aged 2 and 17”.



Breaking Down Barriers Event

Attendees were invited to participate in all the activities giving their thoughts, ideas and experiences.



“The energy in the room showed how passionate people are about addressing problems that people are facing”.



Breaking Down Barriers Event



“The piece of work I found particularly important was the event at the Medical Society building, where the public were invited to look at the work we had been doing. I found not only were we able to answer many of their questions, but we also took many questions that we needed to find answers to.

Snakes and ladders was a great good game to play with the public. For instance, if you went up a ladder it might be because you had received a food parcel and going down a snake could mean that you were waiting for ESA/UC to be sorted so one food bank visit is not enough. It was brilliant. Everyone looked so busy and animated. I thought the atmosphere was off the scale. Having said that, there were also hard questions that I couldn't answer, so I agreed to take them back for the next meeting/ workshop”.



Workshop 4 - What Do We Make of It All?

Following the public participatory event at the 2025 ESRC Festival of Social Science, the fourth workshop focused on making sense of the data.

For this analysis workshop, we worked in small groups and wrote down any thoughts we gathered from our research and the event, looking at everything we'd done so far as a team and asked what sense can we make of it all!?

This included;

- Thoughts on inequality, poverty and welfare support systems in York, what's good / bad and the ugly plus ideas to improve our support services.
- Thoughts on gaps in current provision and barriers to accessing help and how to make improvements.
- Community-led solutions and recommendations for change.
- Specific recommendations on Discretionary Support and Council Tax Policy.

We worked in themed 'roses', 'buds' and 'thorns' groups, exploring existing strengths (rose), potential opportunities (buds) and key problems or barriers (thorns). We also began to identify gaps, recommendations and solutions for emerging data clusters (groups of related observations that fit together) and themes (patterns or concepts that emerge from those clusters). These reflections were used to review the full set of data and to organise findings into shared thematic clusters.

To cross check the analysis we compared the insights of different groups by passing findings around the sub-groups and searching for similarities and differences. By the end of this workshop, the process of clustering and cross-checking resulted in 15 shared clusters.

The Workshops

Workshop 6 - Consolidation and Next Steps

This was the final analysis workshop, including the collective consolidation of the findings, recommendations, solutions and actions. We then identified cross cutting solutions that we could apply to the cross-cutting themes we had identified.

We ended where we began by opening our Hopes and Envelopes self evaluations completed in Workshop 1 to revisit our initial reflections and re-evaluate, along with updating our growing list of superpowers.

The group discussed the best ways to share our research, considering options such as a webpage or a Padlet-style platform, alongside a weekly social media release highlighting each theme. As part of this, we asked the group to consider what messages we want this work to convey and what actions we are asking for based on our findings.

Solutions	Themes				
	Systems Kindness	Education	Exclusion	Impaired Housing/Support	Better Health/Prevention
Staff training (trauma informed)	✓	✓	✓	✓	✓
PTC Charter	✓	✓	✓	✓	✓
Political change	✓	✓	✓	✓	✓
Stop fast shops/hauling school meals				(minimal)	✓
Support (not financial)	✓	✓	✓	✓	✓
Taxation	✓	✓	✓	✓	✓
Apply logic to					
Lived experience involvement	✓	✓	✓	✓	✓
Homelessness Batches of school uniforms	✓	✓	✓	✓	✓
More money (if) central given	✓	✓	✓	✓	✓
Tourism tax	✓	✓	✓	✓	✓
Local Support Community e.g. Social prescriptions (32)	✓	✓	✓	✓	✓
Reduce inequality in wages/income	✓	✓	✓	✓	✓

“I thoroughly enjoyed the workshops. The methods we used were highly effective and accurately reflected the findings. There was a strong sense of collaboration throughout”.

Findings and Solutions

This section combines findings with the group's recommendations, solutions, ideas and actions. Two key levers for change emerged and all findings, solutions and proposed actions reflect both approaches to strengthening the welfare benefits system.

Operational level

- Practical process improvements that can be made relatively quickly and at low cost, such as simplifying forms and communicating information more clearly.

Systemic Level

- Solutions addressing the underlying causes of poverty by changing how organisations and local economies operate and by challenging attitudes and beliefs that influence how poverty is understood and addressed. These include transformative ideas such as community-owned energy distribution.

Findings are presented in a way that may help us to understand how the practical challenges that people experience may connect to wider systemic solutions, by starting with the specifics of policy issues then extending to broader strategies aimed at ending poverty.

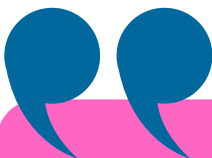
Findings and Solutions

Discretionary Support and Council Tax

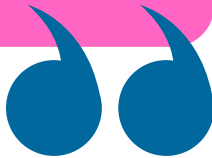
A key aim of the research was to examine specific local policies, including Discretionary Support (such as the Household Support Fund and Local Welfare Assistance) and Council Tax policies (including support, relief and collection practices). All the following findings were produced during workshops with our community researchers.

What We Heard

Members shared elements of the local welfare safety net that are currently delivering positive outcomes. As part of the local welfare support, the York Financial Assistance Scheme (YFAS) provides essential help such as furniture to applicants facing financial difficulties or emergency situations. One member shared how this support made a tangible difference to their well-being:



"people came with me to the store, bit like a personal shopper and we were able to choose bits of furniture, etc, to help set up my new place so it felt homely, that was really important to me".



Another member stated that the *"household support fund can take a lot of weight off your mind,"* when it was used to clear energy bills from a previous property. Specific successes included YFAS providing necessary furniture and equipment, as well as £100 shopping vouchers to cover rent increases while residents waited for Universal Credit updates.

Findings and Solutions

The capacity for the system to provide rapid, effective support was demonstrated by an account of a friend who received assistance with a Personal Independent Payment from the York Benefits team and received the award within a week, showing how supportive elements of the system can be.

Some members described the Household Support Fund (HSF) as **"inaccessible"** and **"invasive"**. Major barriers identified included the digital evidence required for applications, residents reported taking photos of screenshots "do you need to take a photo of your device with a device" in order to submit information. This reliance on technology was highlighted as a significant problem for those without devices or digital skills. The timing and amount of HSF payments was discussed because it is often administered only twice yearly, members asked, **"do we get it when we need it?"**, **"amount-random amount"**.

Regarding Council Tax Policy, feedback focused on a collection policy described as **"aggressive, threatening and frightening,"** causing significant anxiety exacerbated by **"decision uncertainty"** which, for some, means a negative outcome could result in **"threat of eviction"**, **"court action"** or **"bailiffs attending the property even if you own or private rent"**.

Members referred to a **"scary process"** that moves rigidly from a call to a letter to a deadline. Discretionary Housing Payment (DHP) was queried for its narrow eligibility, members noted that you **"need to be claiming the housing element of Universal Credit"** just to get in the door. Some members agreed that the assessment process was an exercise in "moral judgment," with others asking, **"how do they decide what you spend your money on?"**.

Many described feeling confused by the application process, that the **"allocation of payment not logical"** and arbitrary **"no resemblance to real needs"**, **"is it enough, is it too much?"** There was a sense of unfairness linked to lack of service transparency **"similar circumstances, different outcomes"**.

Findings and Solutions

What That Means

Members perceived the system as being rooted in moral judgement rather than non-judgemental help. The requirement to evidence every need and item of expenditure was described as forcing people to justify their survival in ways that feel like a punishment, highlighting the absence of clear or transparent criteria for why some needs are recognised while others are not.

Three members noted that social value (positive difference something makes to peoples lives and communities, beyond money or profit) is not meaningfully measured, **“what is value?”** resulting in decisions that prioritise financial savings over the stability and wellbeing of individuals. Illogical funding decisions and payments that fail to reflect real living costs can generate significant frustration and anger. Emphasis on immediate solutions can give the impression that underlying problems are ignored **“do we want longer term change? Or quick-fixes, what do you want to achieve?”**

Positive findings show that elements of York’s safety net are capable of compassionate and effective support. The **“personal shopper”** model within YFAS demonstrates that providing choice and dignity in how resources are allocated is important for making residents feel valued rather than just processed. These instances of effective delivery show that when the system is responsive and removes immediate burdens like energy debt or rent arrears, it acts as a successful ladder that helps applicants move toward stability.



“My mum got assistance as well”.

Findings and Solutions

Recommendations and Solutions

To improve the administration of these specific policy areas, the group advocates for a system based on regular conversation and simplicity.

Centralised Support:

Strengthen a central organisation (such as a specialist unit or the Citizens Advice Bureau) to provide dedicated, regular updates and advice on what support is available.

Simplified Evidence Requirements:

Remove the requirement for intrusive digital evidence. Move toward a system of trust or simplified verification that does not require multiple devices.

Regular Payment Cycles:

Move away from twice-yearly HSF lumps sums toward a year-round crisis fund for when residents actually face financial emergencies.

Findings and Solutions

Ideas, Actions and Change

Recommendation	Action for Council/Government	Change
<p>Relevant Support (we understand HSF criteria is under review in new financial year).</p>	<p>Replace the twice-yearly HSF payment model with a rolling application to ensure help is available year-round.</p>	<p>Better alignment with household requirements.</p>
<p>Humanise the Application Process (transparency).</p>	<p>Ensure face to face drop-in support is available for those who cannot apply digitally.</p>	<p>Reduced digital exclusion and higher take-up.</p>
<p>Clarify Council Tax Support.</p>	<p>Create a "What is What" simplified guide to Council Tax benefits, available in plain English at all community hubs.</p>	<p>Reduced confusion and improved uptake.</p>
<p>Rephrase all communication letters (especially those concerning arrears).</p>	<p>Ensure all letters, including summons, are written with a supportive tone and contain information on where to receive financial support.</p>	<p>Reduced arrears, debt and court involvement. Significantly lessen the severe psychological impact on recipients, including breakdowns often triggered by letters.</p>
<p>Support Service Advisory Meetings.</p>	<p>Host monthly coordination meetings between the Council and local advice partners to share policy updates.</p>	<p>More "joined-up" support for applicants navigating multiple funds.</p>
<p>Clarity and Transparency in Spending and Decision-Making.</p>	<p>Ensure funding decisions are evidence-based and communicate both the process and logic to applicants.</p>	<p>Build trust, greater understanding and ensure fairness.</p>

Findings and Solutions

Loops - The Poverty Trap

During the initial Cause and Effect and Spider Diagrams activities, the group identified that poverty often operates through loops, vicious cycles that trap individuals and families across generations. It was agreed that these reinforcing cycles make escaping poverty extremely challenging and require bold and brave policy level change to break, **“to be able to change”**.

The group identified several recurring cycles in which a single problem (“thorn”) directly contributes to its own repetition:

1. The Education and Poverty Loop

The most dominant cycle identified. The group identified that poverty limits educational attainment, which in turn limits future income opportunities, perpetuating the cycle of disadvantage, **“literacy levels are lower for poorer”**.



2. The Health and Poverty Loop

The group concluded that poor physical and mental health both result from and contribute to financial problems. For example, chronic pain or untreated illness can limit the ability to work and low income prevents access to essential support, especially mental health support, needed to increase education and employment opportunities, **“I’m a full time carer in constant pain”**.

3. The Crime and Poverty Loop



The group observed that financial desperation can lead to exploitation or criminal activity and a resulting criminal record then acts as a long-term barrier to employment, reinforcing poverty, “e.g., crime, for food”, “arson as a teenager is with you for life”.

4. The Low-Wage/Debt Loop



A cycle of working poverty where low wages leave no financial buffer and can spiral into debt was identified by the group. It was observed that even minor life events can push individuals or families into debt, perpetuating financial vulnerability, “pay people more!”

The group expressed hope that the findings could help break these cycles.



“I sincerely hope you find the outcomes we have delivered helpful in your work”.

Findings and Solutions

Clusters (groups of related observations that fit together)

This following section presents a summary table of the 15 clusters identified by the group. Each cluster reflects a set of interconnected issues, including barriers, challenges and opportunities within the local welfare system, illustrated by a quote from the group.

Cluster Heading	Group Feedback
Better Health Promotion.	"We need more safer places accessible and available to all... to help us whether we are the perpetrator, victim, or carer".
Change the Banking System.	Banking system money production should go back to central bank (positive money).
Exclusion digital, social, educational, institutional, language, economic and cultural.	"Takes ages to answer the phone... disability support for appointments...out of hours staff...forms too difficult to fill in...help us write letters". "Phone back is for a landline not a mobile".
Improved Education and Support in Education.	"Focus on life skills like cooking and budget management to build resilience...support with other necessities, school uniforms, school meals".
Improved Housing and Support.	"Increase the supply of Council/Social Housing and utilise empty properties... explore 'Tiny Houses' and 'Adjustable Housing".

Findings and Solutions

Increase Peoples Confidence and Self Esteem.	"Doing this project gave me hope, lifted my self-esteem. It gave me a safe place to realise certain behaviour was unacceptable".
Increase Peoples Income and the Support Needed to Gain Income.	Work organisations, better education, employment, training, food, travel wage. A different system to Universal Credit completed. "Ban 0 hours contracts".
More Logic to Eligibility Criteria.	The Council perspective (explanation of dispute payment). No logic, it is based on how much money local council gets from Government & how it is allocated thereafter.
Reduce Inequality.	"How can anyone understand... if they cannot comprehend what it is like to have to use foodbanks or have your job turned into a zero-hours contract?"
Staff should be kind and trauma informed.	"Staff must be kind, compassionate, non-judgmental, and treat everyone with dignity... 'No one listens to us'".
Offer Support Services that Help Us.	"The ideal outcome would be for York Council to extend current support to make it greater, more accessible". Support community organisations that provide support".
Support the Local Economy.	"Stop buying on line, e.g. Temu".
The Council needs to Communicate Better Internally and Externally.	"The Council needs to communicate with itself better and have better connection with services inside and outside of the organisation".
The Council should Stop Putting the Problem on You.	"Letters and forms are currently too complicated and difficult to fill in... simplify forms and award terms for clarity". "A central information source to give solutions".

Findings and Solutions

Themes (patterns or concepts that emerge from clusters)

“Shock them into action”

Moving from clusters to themes involved a workflow where sub-groups explored a cluster, generating ideas, solutions and actions and passed their work to the next group for review, refinement and validation. This rotation allowed multiple perspectives to be incorporated and ensured that emerging themes were thoroughly examined and agreed upon.

This process served a dual purpose of summarising the key issues experienced by the community and providing ideas for community-led solutions, actions and strategic policy thinking.

This process revealed four core, cross-cutting broad themes identified by the members: Staff & Approach, System Simplification & Access, Empowerment & Lived Experience, and Resource Management & Financial Support.



“The good thing about ideas is that they might not innately be the solution you are looking for, but are often the lead for the open mind to make their way to the hidden solution”.

Findings and Solutions

1. Staff & Approach: Treat people with kindness and understanding and be flexible to what they have experienced, including trauma (trauma-informed).

The most dominant theme identified by the group focuses around the quality of human interaction within welfare services “staff should make service users feel safe”. Across three specific categories, exclusion, staff interaction and support services, the group highlighted a lack of empathy in the current system. **“Lack of empathy & understanding of complex trauma”**. Findings suggest that the quality of staff interactions is of fundamental importance to those navigating the benefits system, alongside financial support. **“Treat everyone with dignity”**.

What we heard

The group described experiences of services where they often felt judged, stigmatised or overlooked, **“...people don't ask the question in the right way, so they disqualify themselves”**. Some shared that interactions with frontline staff could feel dismissive or overly cautious, which made seeking help feel uncomfortable and sometimes dehumanising. **“Asking for help is so hard. Staff not understanding”**. The increasing reliance on digital-only or telephone-based systems was frequently identified as a barrier, particularly during periods of high stress, when face-to-face, human connection can feel especially important. **“More compassion, more human interactions”**.

The group also noted that current systems do not always respond well to individual circumstances. **“Better organisations, treating people as individuals”**.

Findings and Solutions

The use of standardised processes and fixed eligibility criteria can mean that more complex realities, such as neurodiversity or the long-term impacts of poverty and trauma are not fully recognised. **“Council treat people as able-bodied (but many struggle)”**. As one member reflected, **“No one listens to us,”** capturing a wider perception that opportunities for conversations with context between individuals and services can be limited.

What does that mean?

This disconnect in approach has important implications for both residents and the service providers. When services are experienced as unkind or judgmental, some members described disengaging from support until their situation became more severe **“I shut down”**, **“can’t be bothered”**. Feelings of anxiety linked to official communication, can lead people to avoid opening letters or responding to contact, contributing to worsening debt and declining mental wellbeing. **“Staff need to remember people accessing support are often in a state of stress”**.

Members said services often respond more to organisational views than to what people actually need. **“System to be responsive to what we need, not what they think we need”**. This is sometimes referred to as **“relationship/relational poverty”** within the welfare system, where lack of trust and empathy makes it harder to interact effectively. When emotional and psychological pressures are not fully recognised, support focuses on managing immediate crises; **“Felt sorry for so many struggling to make ends meet”** rather than addressing the underlying causes of financial insecurity, increasing the likelihood that people cycle back into difficulty.

What can we do about it! Recommendations and Solutions

In response to these challenges, the group recommends a shift toward approaches that are trauma-informed and prioritise people's needs over process (person-centred) to service delivery.

Solutions focussed on changes in behaviour and broader changes in how services operate, including how staff are trained, supported and how service quality is understood and assessed, are summarised in the 3 points below.

- 1. Compulsory Trauma-Informed Training**
All staff across the Council should undergo training that is delivered by people with lived experience of poverty (as suggested in PTC charter).
- 2. Uphold the Poverty Truth Charter**
Organisations should evidence their commitment to the principles of the Poverty Truth Network, focusing on kindness, dignity and non-judgmental behaviour.
- 3. Human-to-Human Priority**
The system must prioritise face-to-face service availability, especially for those in crisis.

1. Ideas, Actions and Change

Recommendation	Action for Services	Change
Kindness as a Measurement.	Include dignity and respect in the key performance indicators (KPIs) for frontline staff.	Reduced stigma and increased trust among people accessing support.
Compulsory Lived Experience Training.	Contract local community researchers to facilitate monthly empathy and trauma informed workshops for Benefit support teams.	Staff who are better equipped to handle complex emotional scenarios.
Increase Human interaction.	Move from tick-box applications to a conversation-led assessment.	Better insight into the causes of and solutions to financial pressures faced by individuals.
Assess physical spaces.	Review physical waiting spaces to ensure they are welcoming and trauma-informed.	Improved safety and reduced anxiety for those visiting services.



“Human training delivered by people with lived experience (not preachy)”.

2. System Simplification & Access

Make it Easy to Get Help

The second major theme focuses on the barriers created by complex communication and administrative processes. Members highlighted areas such as Council communication, exclusion and hidden inequality; **“Them + Us”**, where systems can place a greater burden on individuals to navigate and resolve issues themselves. **“Council should stop putting the problem on you”**.

What we heard

Members widely agreed that **“letters or help feels too complicated.”** The findings showed that information about available support is often fragmented, requiring residents to search for each fund individually rather than having their needs assessed as a whole **“No-one knows... you have to ask to get it!”** Communication between Council departments was also highlighted as a challenge, with examples of one service element pursuing debt while another offering support. **“More connection between services”**.

Digital exclusion emerged as a recurring problem. For those without reliable internet access or the necessary digital skills, leading with the digital approach is a huge barrier, with one member highlighting that some online forms **“log you out after 10 minutes”** by default. This was especially evident for Council Tax Support, where application and support processes, **“computers in particular”** were described as **“confusing...difficult”**.

2. System Simplification & Access

What does that mean?

The complexity of the current system can place an additional stress on people who are already struggling. Those most in need of support are often the least able to navigate complex forms and processes. This can lead to support not being taken up.



“My health has been poor. My situation is bleak. I'm a full time carer in constant pain, I often want to give up”.

At the same time, limited communication across different parts of the system can result in missed opportunities to coordinate support, which can leave individuals feeling passed between services rather than supported in a coordinated way.



“The Council needs to communicate with itself better and have better connection with services inside and outside of the organisation”.

2. System Simplification & Access

What can we do about it!

Recommendations and Solutions

Improving access means providing services that are simple, coordinated and easy to use, summarised in the 3 points below.

1. **Overhaul Correspondence:**
Simple language and use a friendly, respectful tone for all correspondence.

2. **Centralised Support Hub:**
Create a “one point of contact” with a person who has access to a database or portal, integrated within and ranging across all the council's existing services.

3. **Proactive Benefit Checks:**
Instead of relying on individuals to apply for multiple separate funds, the Council should offer comprehensive benefits checks.

2. System Simplification & Access

Ideas, Actions and Change

Recommendation	Action for Services	Change
Correspondence Audit.	Use community researchers to review and rewrite all standard Council correspondence.	More people responding and reduced worry and anxiety when receiving letters from the Council.
Information Portal.	Launch a mobile-friendly web portal mapping all support in one place, then simplify.	Reduced bureaucracy for applicants that access information digitally and for the benefits services themselves.
Proactive Benefits Check.	Offer every individual a comprehensive benefits check (instead of relying on people to apply for everything).	People receive the full support they are entitled to without needing to navigate complex systems, reducing stress and administrative effort.
Automatic Enrollment.	Explore feasibility of automatic awards for certain support schemes based on existing Council data.	Improved take-up of support by the most vulnerable households, less stress and anxiety for those that need the support.

3. Agency

Agency (power to take meaningful action in one's own life) & Lived Experience: Shaping Services Together

The third theme reinforces the applicant's role in shaping the service. It emphasises using their experience and insight to influence how support is designed and delivered. This could support services to meet the needs of the people they serve, with the flexibility to adapt to changing circumstances and the complexity and diversity of human experience.

What we heard

Members expressed a strong desire for their experience and insights to help inform future policies. Many also highlighted the value of having people with lived experience involved in Council teams, to ensure the approaches and provisions are what people actually need. The importance of **“more human interactions”** to assist with writing letters and navigating forms was important to the group with many saying that peer-to-peer support is often more effective than service assistance; **“include staff that have lived experience”**.

What does that mean?

The research suggests that an effective way to help reduce poverty is to involve those with lived experience of poverty in decision-making. **“When changes are needed, it is important to speak with those with lived experience”**. In addition to positive changes in service support, when members see that their contributions are valued, it boosts their sense of agency, belonging and confidence, supporting steps toward greater financial stability and improved wellbeing.

3. Agency



“How can anyone understand how to move things forward, especially with Welfare Benefits if they cannot comprehend what it is like to have to use foodbanks or have your job turned into a zero-hours contract”.

What can we do about it?

Recommendations and Solutions

Including people with lived experience of poverty in decision making requires commitment from the service organisations to include diverse voices at every stage of a decision lifecycle.

- 1. Lived Experience Recruitment:**
The council should actively recruit staff with lived experience of poverty to work in service design and evaluation.
- 2. Permanent Participation Infrastructure:**
Establish a structure within services that ensures feedback and input from people with lived experience is an ongoing, integral part of service design and decision-making.
- 3. Dedicated Support Workers:**
Provide more funded support workers specifically tasked with helping applicants through complex processes.

3. Agency

Ideas, Actions and Change

Recommendation	Action for Services	Change
Lived Experience Roles.	Create lived experience staff roles within the Welfare Benefits System (Flexibility to provide support based on individual needs essential!).	Simpler processes, less emotional strain for applicants and less bureaucratic strain on services.
Design Services Together (See Appendix 5 for groups ideas for change for the council, including operational and systemic).	Make sure people with lived experience are part of service-redesign groups and are paid and treated like everyone else in the group.	Existing policies work better and strong ideas for new ones are generated.
Flexible services that can respond to individual needs.	Establish a mechanism to ensure services honour commitments to include lived experience in design and to respond effectively to individual needs.	Services consistently meet the needs of individuals and can adapt to changing needs over time.

4. Foundations

Resource Management and Financial Support

The final theme focuses on the resources people need to live well, such as housing, income, education, community hubs and networks, access to financial services and the systems and policies that determine who has access to these resources. This theme highlights practical actions to improve material conditions and overall wellbeing.

What we heard

Members identified immediate priorities, housing, income and essential costs, as essential to everyday wellbeing. They shared the challenges of limited social housing; **“fill the empty houses”**, high transport costs; **“Council car parks too high to park for work”**, school-related expenses; **“childcare support over holidays”** and presented solutions.

Members also explored long-term solutions, such as community-led energy projects like solar and geothermal schemes, showcasing the creativity and insight of community-led thinking in developing practical, sustainable solutions.



“If the Council is willing and committed, it can create the world's first carbon negative and heat poverty free city”.

4. Foundations

What does that mean?

The findings show that poverty goes beyond income, affecting people's lives, families and future opportunities. Addressing it requires multiple solutions because the challenges are interconnected and cannot be solved by approaches that focus on operational changes only.



“Felt frustrated as this should not be the situation in 2025 when so many others have surplus money/food/resources. Realised many at bottom are in fear of limited resources and high stress levels”.

While improving how services treat people is important, it cannot replace the need for comprehensive action that tackles the underlying causes of poverty, such as the lack of affordable housing and access to high quality education.



“It is far better to give people real solutions that fulfil all their concerns”.



4. Foundations

Resource management needs to shift from short-term crisis management toward investment in long-term, system-wide change.

- 1. Housing Supply Innovation:**
Convert empty buildings into social housing, e.g., Empty Spaces to Homes Model.
- 2. Community-Led Energy:**
Invest in city solar and geothermal projects to eradicate fuel poverty.
Core Cost Support:
Support families with travel and school costs, helping remove practical barriers that prevent people from engaging in community life.
- 3. Support a wide social infrastructure:**
Invest in community organisations that provide local support, create social connections and strengthen networks of support networks, e.g., “Boys Brigade, afterschool clubs”.
- 4. Improved Access to High Quality Education**
Invest in education establishments including further and higher education to expand people’s aspirations, strengthen psychological confidence in what is possible and provide better access to meaningful and sustainable employment.
- 5. A city-wide infrastructure that supports physical and mental health**
Invest in community-based infrastructure and promote a cultural shift in which awareness of health and wellbeing is embedded in everyday, local-level interactions.
- 6.**

4. Foundations

Recommendation	Action for Council/Government	Change
Reduce Housing costs.	Develop/advocate for local policies including more social housing, rent caps, filling empty houses, taxation on Air B&B's and prioritising housing cooperatives e.g, YorSpace.	Lower housing costs increase disposable income, reduce financial stress and fewer households experiencing poverty or housing instability.
Place Understanding and Knowledgeable Humans at the Centre of Support Services.	Adopt a key worker model for applicants - one support worker for one applicant e.g., social prescribers (scrap benefits such as HSF to fund).	Consistent, personalised support, enabling people to access entitlements and opportunities more effectively, reducing long-term poverty.
Increase Peoples Income.	Raise minimum household income to £35K.	Reduced in-work poverty, families can meet basic needs and plan for the future.
Invest in Community Based Infrastructure (see Appendix 7 for non-statutory, helpful support identified by group).	Non statutory groups, organisations that are highly valued, essential parts of the York's support Infrastructure.	Reduced isolation, gaps in statutory provision filled, helping people stabilise their lives and avoid falling into poverty.
*Alternative, green energy sources with community owned infrastructure.	Invest in innovative local energy initiatives such as geothermal, create a carbon negative and heat poverty free city.	Affordable, locally owned energy reduced fuel poverty, more local jobs, and a carbon-negative city.

4. Foundations

Recommendation	Action for Council/Government	Change
*Change the Banking System.	Develop community banks models with appropriate taxation.	Increased access to fair credit, keeps wealth local. Financial inclusion for lower income households.
Improved Access to High Quality Education.	Invest in lower-attainment education, including higher education and strengthen university participation in educational settings to raise aspirations and meaningful achievement.	Better educated and trained citizens able to access work and enrich society.
A city-wide infrastructure that supports physical and mental health.	Invest in a city-wide, community-based health infrastructure and promote a philosophical shift that places compassion and shared responsibility for physical and mental health at the centre of everyday life.	A healthier city where care is normalised at the everyday level, health inequalities are reduced, and more people are able to live well, work and participate fully in society.

* Ideas generated and solutions proposed through discussions with one group member. See Appendix 1 for an overview of findings.

4. Foundations

Conclusion/Thoughts

The findings from these workshops demonstrate that York's Welfare Safety Net functions as a critical intervention point for residents in crisis. For individuals facing financial distress the effectiveness of this system often depends on the quality of frontline interactions, such as the empathy of a Support Worker and the immediate availability of essential resources like food vouchers.

While the research highlights examples of compassionate and effective support within the current system, it also shows that residents experience welfare processes as judgemental, confusing and distressing. These experiences can exacerbate anxiety, delay engagement with support and contribute to people cycling back into crisis rather than moving toward stability.

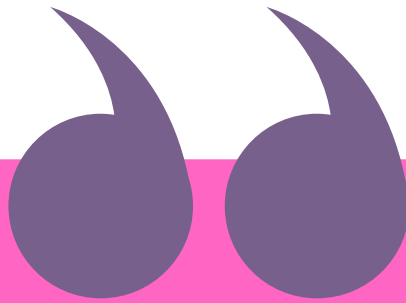
To move from a system focused on crisis management to one that leads to stability, York must address the root causes of poverty highlighted by those with first-hand experience of welfare benefits and commit to implementing the solutions outlined in this report.

Equally important is investing in broader support networks and opportunities for community participation, which serve as the foundation for improved wellbeing and as stepping stones toward financial stability. Strengthening these networks is essential for creating a better life for all.

To realise a reduction in poverty, York needs to invest in the community-led ideas and innovation to reduce city-wide poverty presented in this report as well as the findings relating to specifics of welfare benefits schemes. The rationale is that without broad cultural (mindset, values, attitudes) and policy change there will be no real change for people in poverty beyond the **"momentary alleviation of a crisis situation until the next one hits"**.

4. Foundations

The message from the community is clear "The Council serves us, not the other way around". This requires transparency, listening to the direct experience of those in poverty and treating every applicant with respect. By addressing these structural issues, York can develop a welfare system that provides a reliable safety net for residents and even alleviate poverty altogether. **"For the people, by the people"**.



“What would I like to see next. Further work from the group if possible”.

Working together to find solution to the problems. For the people by the people”.

Appendix 1

Analytical Overview of Findings

The following table summarises the primary concerns and community-led solutions identified throughout the participatory research workshops in York.

Theme Area	Problem Identified	Recommended Action	Outcome for Residents
Staff & Interaction.	Lack of empathy and feelings of judgment when seeking help.	Implement trauma-informed training co-delivered by experts by experience (PTC Charter).	A more dignified, compassionate, and non-judgmental interface.
System Access.	Bureaucratic forms and letters are too complex and anxiety-inducing.	Adopt the national "Brown Envelope Code" and simplify language.	Reduced procedural anxiety and increased support take-up.
Information.	Fragmented information makes it hard to find relevant support.	Create a single, human-led information hub for all welfare assistance.	Residents can access all support in one visit, ending fragmentation.
Participation.	Residents feel like "passive recipients" rather than active partners.	Recruit staff and evaluators who have direct lived experience of poverty.	Policies that are practical and grounded in the reality of residents' lives.

Appendix 1

Theme Area	Problem Identified	Recommended Action	Outcome for Residents
Housing.	Chronic shortage of affordable social housing and high rents.	Repurpose vacant buildings into homes and explore co-op and City Living models.	Increased housing stock and long-term security for families.
Essential Costs.	Energy poverty and high school-related expenses.	Invest in community-led solar and geothermal energy projects.	Reduced utility bills and sustainable financial resilience.
Policy Logic.	Relief (DHP) is walled off by rigid, non-logical eligibility criteria.	Decouple DHP from UC housing element and broaden access.	Financial assistance that responds to real hardship.
Accountability.	Budget decisions prioritise financial gaps over people.	Adopt "Social Value" and "Real Money" impact metrics.	Eradication of poverty root causes rather than temporary fixes.
Intergenerational.	Poverty traps that repeat through cycles of poor education and health support.	Integrate "Life Skills" (cooking, budgeting) into local education.	Breaking the cycle of poverty across family generations.

Policy Analysis and Proposed Solutions

This appendix synthesises workshop discussions on barriers to poverty reduction in York and presents a framework for structural, preventative policy reform. It intentionally moves beyond identifying known issues to propose long-term solutions that generate social, economic and environmental value.

1. Energy and Environmental Sustainability

Research identified a significant opportunity for York to become a carbon-negative and heat-poverty-free city, while creating employment and reducing long-term public costs.

1.1 Renewable Energy Infrastructure

- **Geothermal Energy Strategy**
- A partnership between the University of York and the City of York Council could:
 - Supply free heating and electricity to council housing and community buildings (schools, libraries).
 - Reduce household energy costs.
 - Create local employment.
 - Stimulate the green economy.
 - This could be delivered without upfront council capital investment through alternative financing models.
 - Supply the wider city at approximately 80% of current market prices.

1.2 Community Reinvestment

- Energy profits would be reinvested locally to fund:
 - Skills training.
 - Employment for people facing labour-market exclusion.

Appendix 2

2. Housing and Land Use Reform

Findings highlighted the need to shift from commercial developer-led housing models to community wealth-building approaches.

Key proposals include:

- Local rent caps.
- Increased taxation on second homes, short-term lets, and speculative development.
- Reducing the number of empty (“void”) properties.
- Establishing a Community Bank model for ethical housing finance.
- Prioritising housing cooperatives (e.g. YorSpace) as developers.

3. Financial Reform and Taxation

Members identified a disconnect between institutional wealth and everyday financial insecurity.

Proposals included:

- Introduction of a Tourist Tax.
- Mandating the Real Living Wage in hospitality.
- Reform of banking taxation, noting that appropriate taxation could fund large-scale social interventions.
- Monetary reform to prevent interest charges on money created without asset backing, which disproportionately impacts low-income households.

Appendix 2

4. Structural Reform: Replacing the Household Support Fund (HSF)

4.1 Limitations of the Current HSF

Members consistently reported that the HSF:

- Is too small to address real financial pressures.
- Provides £100–£250 per winter, equating to only 5–16% of an average UK heating bill (£1,600–£1,850).
- Is often used for immediate family needs (e.g. Christmas), reflecting unmet emotional and financial stress rather than misuse.

The HSF was widely described as a short-term concession rather than a solution.

5. Proposed Alternative: A Social Prescriber (Social Transcription) Model

5.1 Rationale

There is extensive support available, but individuals often:

- Do not know what they are entitled to.
- Are expected to navigate complex systems alone.
- Face digital barriers, particularly older residents.
- Experience frustration with time-limited online forms and unclear guidance.

Information provision alone (leaflets, websites) was found to be insufficient.

Appendix 2

5.2 Role of Social Prescribers

Social Prescribers:

- Provide personalised, dignified, human support.
- Navigate all available entitlements on behalf of residents.
- Offer real-time solutions (e.g. insulation, free solar panels, heat pumps).
- Reduce pressure on crisis services.
- Provide feedback to the council on systemic barriers.

6. Costing and Feasibility

- Use household support fund money to fund Social prescribers
- A minimum five-year funding commitment from central government would allow evaluation and long-term embedding.

7. Dignity, Individuality and System Effectiveness

Members emphasised that effective systems must:

- Treat people as individuals.
- Adapt to changing circumstances.
- Provide fair, respectful and accessible support.

Human advocacy was consistently identified as the most effective mechanism for achieving these outcomes.

Appendix 3

In Workshop 3 and as part of the event we started to map an imaginary person's journey through the welfare safety net in York through role playing a real life scenario. Below show the series of scenarios which capture the specific journeys, barriers and requirements of individuals navigating the support systems in York.

Scenario 1: Female Journey via Newcastle (Domestic Abuse Pathway)

This account documents the arrival of a female in crisis and the specific doorway opened by sharing her experience of domestic abuse.

Arrival and Barriers:

Arrived from Newcastle at 11:00 AM.

- She was hungry and had nowhere to stay, having just missed contact.
- She went straight to Citizens Advice as advised by someone, but they would not see her.
- She sat frustrated in the Council Office and was crying.

Accessing Support:

- She presented at reception explaining she had nowhere to stay, mentioning "possibly Peasholme".
- She was "forced to say domestic abuse," which opened a "positive doorway".
- This led to "working females" and noted that "IDAS might work".

Resources and Services Identified:

- IDAS: Provided a telephone number and access to B&B or rooms under their care.
- Relocation: Note that IDAS may move her away from York.
- Benefits: Access to Universal Credit (U/C) money.
- Legal/Safety: Involved a Court Case, Law, Police, and a Mental Health Team.
- Essentials: Peasholme Charity food vouchers, community food banks, and the Trussell Trust.

Appendix 3

Potential Outcomes:

- The Cycle: The individual goes back to their boyfriend or husband and must start all over again.
- Recovery: Starting a new life, securing a Council House, or taking legal action for the partner to move out of her house.

Scenario 2: Male Journey from Leeds (Rough Sleeping Pathway)

This scenario outlines the immediate experience of a male arriving in York and the subsequent three days of rough sleeping.

The First Night:

- Arrived from Leeds at 9:00 PM at Platform 9.
- He was hungry; notes mention Pret, Outreach, and the "I am Reusable" service.
- Option 1: Sleep in a doorway with no sleeping bag, cardboard, or newspaper.
- Option 2: "Stay Safe" if there is money in his pocket, specifically £12.00.

The Third Night and Daily Risks:

- Sleeping again in a doorway.
- Safety Incident: Noted as "Not safe" because he was "peed on by a member of the public".
- Choices: He can make "new friends" (e.g., "drunks, homeless") or go to the library for warmth, phone charging, and internet.
- Negative Influences: Risks include the "wrong direction" such as begging, stealing or mixing with those with addictions.

Appendix 3

Scenario 3: Asylum Seekers Pathway

This scenario documents the arrival and transition process for asylum seekers.

Arrival and Initial Care:

- Individuals arrive by boat and are picked up by coach.
- They are provided with a hot meal and clothing.

Living Conditions:

- Accommodation is provided in a Hotel or Army Camp.
- Provisions include 3 meals a day and £9 to live on, plus toiletries.
- Financial Support Variation: If a hotel has no food but has kitchens or cooking facilities, they receive a bank card or voucher for £47 per person (for up to 5 people in a family plus extra if pregnant).

Long-term Integration (Approx. 12 Months):

- Transition to a Council house or private rent paid for by the Council.
- Note: Individuals may be moved to other parts of the UK.
- Access to language courses and other courses "on the board".
- Access to benefits and community food banks such as the Trussell Trust (TT).

Appendix 3

Scenario 4: Case Study of Housing Transition

A detailed account of the administrative and financial requirements when moving into a tenancy.

Administrative Timeline (January 2024):

- 12/1/24: Required to sit and ensure all utility bills (gas, electric, water, etc.) were in place and changed over.
- 12/1/24: Updated Universal Credit (UC) with a new tenancy agreement to secure housing benefit.
- 12/1/24: Updated and applied for Council Tax benefit.
- 13/1/24: Claimed a supermarket voucher and fuel voucher to assist with the first month of moving in.

The Struggle for Placement:

- It took a total of 6 months from the "Section 21 being given" to "receiving a house".
- The individual stated: **"I do feel that if I didn't chase this multiple times weekly it would of been a lot longer"**.
- Support was received from Peasholme Charity and the local MP.

Financial Burden:

- The total cost to move in was "over £2000".
- This covered the excess of a van, carpets, and paying the monthly rent in advance.

Support system Snakes and Ladders

Here are some examples of the snakes and ladders imagined and experienced by the group.



Snakes

“You will be told about your PIP outcome (Personal Independence Payment) in two weeks time...”

“You have been refused PIP (Personal Independence Payment)”.

“You got into debt because of your mental health problems, you were on a high and lost control of your finances”.

“You started with Narcotics Anonymous and found it too hard”.

“You are autistic and really struggle to access your benefits”.

“Advised by CAHMS when 18 to go to adult social services”.

“You are 87 years old and are not very good with technology”.

“You find it hard to access the household support fund; to be honest you are afraid to open any letters at the moment”.

“You didn’t get very much discretionary relief; nowhere near what you were expecting”.

“You had to pay a lot of money to recycle your fridge”.

“You simply don’t know what help is available”.

“You don’t know where to go for help and advice”.



Appendix 4

“You can’t physically get to the West Offices to get help and advice”.

“You can’t afford to get to the West Offices to get help and advice”.

“You are an unpaid carer”.

“Your leg was amputated as a result of drug misuse”.

“You lost your job”.

“You have an alcohol dependency”.

“You are a victim of domestic violence”.

“You are being exploited by a County Lines gang”.

“Your Council House was owned by a drug dealer, it is in very poor condition”.

“You struggle with your mental health and ‘bury your head in the sand”.

“ You are dyslexic and found the York Financial Assistance Scheme (YFAS) forms too hard to fill in”.

“You didn’t qualify for Council Tax Discretionary Relief”.

You ended up in hospital in Middlesbrough”.

“Your benefits stopped while you were in hospital”.



Ladders

“You got a shower at Carecent”.

“You got legal support from KYRA”.

“You joined the Poverty Truth Commission”.

“You got connected to York Carers Centre”.

“I got involved in a group at The Acomb Mental health hub with people talking to each other and sharing knowledge”.

“Healthwatch helped me get an NHS dentist”.

“You got support from your Care Co-ordinator to apply for PIP (Personal Independence Payment)”.

“You started volunteering with help from York Volunteer Centre”.

“You received support from my mental health through your Care Co-ordinator”.

“Your partner helped you re-apply for your benefits after being in hospital”.

“Your dyslexic son got help at the Job Centre”.

“You got a pre-Council Tax arrears letter”.

“You’ve gone to Narcotics Anonymous”.



Appendix 4

“You started the Aspire Programme”.

“You got £100 from the Household Support Fund”.

“You got your shopping from a food bank”.

“You are engaging with Change, Live, Grow”.

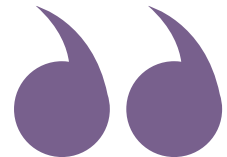


“You have gone to Alcoholics Anonymous”.

“You have gone to Smart Recovery”.

“Your child did a Prince’s Trust Course”.

“You got a house in Foxwood”.



“You got temporary accommodation at James House”.

“You got help from York Financial Assistance Service”.

“You challenged your PIP (Personal Independence Payment) refusal and won”.

“You got a full breakfast at Carecent”.

“You went to 30 Clarence Street”.

“You joined Converge (York St John creative arts and mental health project)”.

Appendix 5

Ideas for change for the Council

We dedicated one of the workshops between workshops to developing process and policy ideas for presentation to the Council. Below is a summary of the ideas for change identified by the group during this session.

Welfare and Direct Support Strategies

- **Standardising Information:** Explain as standard what welfare support is available. Estate Managers should be trained to know about all available benefits or be able to refer individuals to a benefits advisor.
- **Essential Household Items:** Policies regarding carpets and white goods. The Council should authorise the keeping of these items, contact Pauline (CYC) regarding authorisation for carpets and white goods.
- **Support for Families:**
 - Implement a school uniform share scheme.
 - Provide support for other necessities including school uniforms and school meals.
 - Ensure child support is available all year round rather than just during term time, with specific focus on child support over holidays.
- **Employment and Fair Wages:**
 - Promote a Living Wage.
 - Encourage more organisations and employers to pay a fair wage and adhere to the Minimum Wage.

Appendix 5

Societal and Community Solutions

- **Addressing Social Disruption:**
 - Alternative avenues to address social disruption and keeping youth off the streets to prevent boredom.
 - Non-graduation end-of-school events.
 - Establishment of social activism clubs and physical activities for youth.
 - Directly asking children in schools for suggestions on what their community is missing.
- **Council Accountability:**
 - Operating under the principle that "The Council Serves us - not the other way around".
 - Full transparency over what is spent and where.
 - Complete honesty regarding the current situation.

Communications, Accountability and Delivery

Purpose

During a workshop between workshops, members of the group helped develop an accountability and communications framework to ensure that recommendations from the research are heard, acted on and followed up. The approach focuses on working together and building trust between support services and those that access support services.

1. Accountability Framework

To help turn recommendations into action, the following accountability process is suggested:

1.1 Defining the Problem

- Clearly articulate the specific issue to be addressed (e.g. fuel poverty, lack of access to advice, housing inefficiency).
- Define problems on real experiences shared in workshops and participatory research.

1.2 Identifying Recommendations and Solutions

- Map each problem to specific, actionable solutions (e.g. solar panel installation, Social Prescriber support, housing retrofit).
- Ensure solutions address root causes rather than symptoms.

1.3 Assigning Responsibility

- Identify the individual, team, or department responsible for delivering each solution.
- Example: Head of Home Energy Efficiency Team.
- Make ownership explicit to avoid diffusion of responsibility.

Appendix 6

1.4 Expert Engagement

- Invite external experts and practitioners who are already trailblazing effective solutions to:
 - Share evidence of what works.
 - Support council leads in refining delivery models.
- This ensures innovation is informed by practice, not theory alone.

1.5 Action Planning and Timeframes

- Establish clear actions, milestones and delivery timelines for each recommendation.
- Ensure actions are realistic and adequately resourced.

1.6 Monitoring and Review

- Map clear accountability checkpoints (e.g. a six-month review).
- Use these checkpoints to:
 - Assess progress.
 - Identify barriers.
 - Adapt approaches where needed.

1.7 Reporting to Funders and Stakeholders

- Produce concise summaries for funders and partners that:
 - Map costs and savings.
 - Demonstrate social value and preventative impact.
 - Show where outcomes exceed original remit or expectations.

2. Hosting the Accountability Process

How accountability is delivered is as important as what is delivered. The group emphasised that the approach must **build trust and relationships**, not erode them.

Appendix 6

2.1 Format Options

- Facilitated workshops.
- Public or stakeholder events.
- Participatory research sessions.
- Mixed-format approaches combining professionals and residents.

2.2 Key Considerations

- **Who** is involved: residents, officers, councillors, partners, funders.
- **When** engagement happens: align with decision-making cycles.
- **Where** sessions are held: accessible, neutral, welcoming spaces.

2.3 Principles

Accountability should be **collaborative** and **generative**.

- The aim is to support improvement, not assign blame.
- Transparency and openness are essential to maintaining trust.

2.4 Resourcing

Funders should be asked explicitly to support **accountability and learning workshops**, recognising that evaluation and reflection are essential components of effective delivery.

3. Communications Strategy (Embryonic Proposals)

A strong communications strategy is required to ensure findings, recommendations, and progress are accessible, human and influential.

Appendix 6

3.1 Channels

- Local newspapers.
- Blogs and podcasts.
- Local radio.
- Note: A potential opportunity exists via Astrid's connection with Dave Dunning (YO1 Radio), including a possible slot on the Sunday evening show.
- Social media platforms.
- Public meetings, workshops and events.
- Community notice boards and community centres e.g., churches.

3.2 Formats and Principles

Creative Formats

Use infographics pictorial timelines and other visual storytelling tools to:

- Put members and their experiences at the centre.
- Share findings in engaging, non-technical ways.

Plain Language Summaries

- Every recommendation should be accompanied by:
 - A plain-English explanation.
 - A clear description of real-world impact.

Personal Narratives

- Prioritise stories and lived experience alongside data
- Use narratives to:
 - Humanise policy issues.
 - Motivate decision-makers.
 - Demonstrate consequences of action and inaction.

4. Outcomes

This communications and accountability framework aims to:

- Ensure recommendations translate into action.
- Strengthen transparency and trust.
- Support learning and system improvement.
- Demonstrate social value to funders and partners.
- Create a shared sense of ownership across organisations and communities.

Support Organisations that help

1. Key Support Organisations

- **Carecent:** Identified as a good service for immediate support.
- **IDAS (Independent Domestic Abuse Services):** Noted as a critical pathway for those experiencing domestic abuse, offering B&B or room placements.
- **Kyra:** Highlighted for providing good support specifically regarding judgment-free help for families.
- **Peasholme Charity:** Recognised for good help with filling out forms. They also provide food vouchers and essential assistance for those in housing crisis.
- **Trussell Trust / Community Food Banks:** Cited as essential providers of food and basic necessities.
- **I am Reusable:** A community resource providing essential items such as sleeping bags, rucksacks and tents.
- **Hoping Street Kitchen:** Identified as a provider of dinner and extra food for later.
- **Community Furniture Store:** Supports people by collecting furniture for resale at discounted prices for the community.

2. Valued Service and Social Support

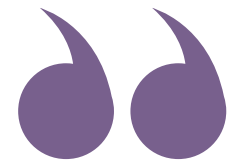
- **AA/NA Fellowship Meetings:** Noted for being available throughout the week and every night, providing consistent social and emotional support.
- **YFAS (York Financial Assistance Scheme) Community + Youth:** Received good feedback for their community work.
- **Safer City:** Recognised for providing a positive and helpful police presence within the community.
- **Local Area Coordinators:** Highly valued for their role in connecting individuals to local support.
- **Job Coaches:** Members expressed appreciation for coaches who are kind, empathetic and knowledgeable enough to explain local support options.

Support Organisations that help

3. Proposed Improvements for Infrastructure

- **Information Database:** There is a call for a single, comprehensive database or one place for all information to improve how individuals find support (a role members felt the CAB is intended to fill).
- **Increased Outreach:** Recommendations were made to increase outreach to community centres to increase the accessibility of these services.
- **Commission Lived Experience:** Integrating the expertise of those with lived experience of poverty into service design was highlighted as good practice.

Group Reflections



Participant Testimonials

K.J.

I really enjoyed the workshops, the methods we used were really good and reflected the findings really well. Everyone got on amazing and we all worked really well together.

The findings were really interesting and opened my eyes to a lot of issues with regarding poverty that I never even thought of.

I would like to say thank you to the funding people and Lived Insights for giving me the opportunity to be part of it.

L.

This was a new adventure for me. One in which as a group we could share our knowledge and learn along the way.

When I joined the group I was unsure of how I could contribute as my self-esteem was low. Being part of the group, sharing experiences was invaluable to me. I quickly realised that I had much to learn and much to give in return. I often left the group on a natural high. Sharing with one another was special and I have made good friends all of whom have one thing in common - identifying the right outcomes for those who are vulnerable and living in poverty.

Working in smaller groups helped us focus. Then bringing our work from the day to the large table meant we could share our ideas and agree on what was important.

Appendix 8

The piece of work I found particularly important was the event at the Medical Society building, where the public were invited to look at the work we had been doing.

I found not only were we able to answer many of their questions, but we also took many questions that we needed to find answers to. Snakes and ladders was a great good game to play with the public. For instance, if you went up a ladder it might be because you had received a food parcel and going down a snake could mean that you were waiting for ESA/UC to be sorted so one food bank visit is not enough. It was brilliant. Everyone looked so busy and animated. I thought the atmosphere was off the scale. Having said that, there were also hard questions that I couldn't answer, so I agreed to take them back for the next meeting/workshop.

When changes are needed, it is important to speak with those with lived experience. How can anyone understand how to move things forward, especially with Welfare Benefits if they cannot comprehend what it is like to have to use foodbanks or have your job turned into a zero-hours contract.

My hopes from this piece of work was to share my experiences and the experiences of those I know with the group whilst learning much more from the group as well.

Thank you to the Welfare Benefit Unit for asking this group to undertake this piece of work. I sincerely hope you find the outcomes we have delivered helpful in your work.

Appendix 8

Olivia Sharrard.

I was involved in the project for roughly three months, between Oct – Dec 2025, primarily to help with the coordination of project and participant administration.

Through my attendance at the five workshops and two events, what stood out to me the most was the impact of the participatory methodology on the group. For example, whilst the individuals involved were there to contribute to the research (this in itself being a valuable end/output), it was the participatory methodology that brought about a separate, significant and meaningful outcome for the group – that in itself was not an explicit outcome of the research. What I mean by this is that the individuals in the group, through coming together in-person to undertake a shared task, formed connections, understanding - and I'm sure in some cases friendship - that will endure beyond the project's deadline. In my opinion, it is the development of this enduring social connection that demonstrates that this project, and its participatory methodology, has been successful in multiple ways. First, the success of delivering the research as an output (required by the contract), and second, the success of nurturing a project culture which motivated people and enabled people to create connection and friendship (not a required outcome, I think?).

Elements of the project I felt most impressed by, and have certainly learnt from, include:

- Space during workshops (and outside of workshops) for people to contribute in the way that suited their skills the most, and according to what interested them the most.
- People felt comfortable to share things about their lives. Undoubtedly this enabled the group to grow closer.
- When people had different viewpoints they were able to discuss these without things turning heated – testament to the group and to the facilitation!

Appendix 8

- The group actively tried to include and involve everyone, and avoided cliques.
- The facilitation team were happy for the group to lead the research where they wanted to, and equally were able to provide support in progressing the research where this was required.
- At times, when the participatory methodology seemed like a strange, or even unhelpful, structure to members of the group, the team took the time to chat through the rationale with individuals. As the workshops progressed, it was impressive to see the positive impact of the time invested in these conversations.
- A comprehensive piece of research, undertaken using a participatory methodology, has been designed and delivered in what is a short space of time for a participatory project – very impressive!

Jamie.

Being involved with the Welfare project has opened my eyes and seen the bigger picture about what people need to help them - sometimes things can be bad but our team are always hopefully going to be around to help those who need help.

M.

I thoroughly enjoyed the workshops. The methods we used were highly effective and accurately reflected the findings. There was a strong sense of collaboration throughout.

My thanks to the funders and the facilitation team for being involved in this project.

Appendix 8

K.

I liked the approach of broad selection of people with different ways of living/thinking. So it was not an echo chamber of same ideas. Relatable to Real world. Some working/employed/unemployed/disabled/volunteers so we had a varied selection of current experiences.

I liked the approach that we went broader. But feel we needed more time to focus on specific support limitations.

The way we did methods made us think differently from usual ways of working. Was good to work in groups. Got us to think about our skills. Liked to put ourselves in others perspective. Made me feel so sorry for homeless people living on street. Emerging feeling from me. Felt sorry for homeless living on street. Felt sorry for so many struggling to make ends meet. Felt proud of charity /volunteer organisations who help those in need. But felt frustrated as this should not be the situation in 2025 when so many others have surplus money/food/resources. Realised many at bottom are in fear of limited resources and high stress levels.

Ideal outcome from this work if would be for York Council to extend the current support available to either make it greater, more accessible and offer a more empathic approach. Less people sleeping on street begging in town as they are supported and safe. What would I like to see next. Further work from the group if possible. Working together to find solution to the problems. For the people by the people.

Appendix 8

What would I say to funders. Thanks for giving me opportunity. My health has been poor. My situation is bleak. I'm a full time carer in constant pain. I often want to give up. Yet doing this project gave me hope, lifted my self esteem. I'm very grateful for support from Astrid from Miles as I have had to overcome a few issues and Astrid has always found time to support me. Given me space or clarity to help me work things out with no judgment or pressure.

In an ideal world it would be nice for this to continue as a safe place to gain support. I am neurodiverse and often don't know when someone is taking advantage or if something is banter or unacceptable. I don't have anyone trustworthy to help me recognise whether behaviour from others is acceptable or not without judgment as I always feel like I shouldn't be a burden or I'm I don't matter. But having this space as well as the project gave me a safe place to realise certain behaviour from someone else was unacceptable and once I looked further actually is even illegal. It made me realise I don't know my rights. And as York Council are fighting poverty, cutting crime against women and girls we need more safer places accessible and available to all to ensure we have trusted people we feel we can speak to to help us whether we are the perpetrator, victim or carer. And by being part of this project it helped me have that space.

Appendix 8

John McGall.

It was great to be asked to play a part in this project about the experiences of local welfare and a big thank you to Lloyd's Foundation for their funding of this project.

It was great that the York Poverty Truth Commissioners were part of the project delivering their insights to the project. I felt we had a great deal of experience around the tables and an eye opener at times when delivering our final draft to those who asked us to take part.

Having said that, belonging to other groups in the city of York which deal in poverty, homelessness , food banks etc we are all saying the same thing about poverty in York.

Hopefully in time we can change how things are impacted in the future for residents of York.

I couldn't be more proud of what we achieved in so little time. A massive thank you to Roger, Astrid and Miles and everyone in the group for delivering the project on time.

Poverty Truth Commissioner.

Appendix 8

Miles Goring.

FACILITATOR REFLECTIVE PIECE:

PRACTICAL METHODOLOGY:

- Rules - negative behaviour as the reverse focus - what we don't like to see/hear - this allows collective VALUES to be established.
- Superheroes - our hidden skill sets to be uncovered and utilised for project.
- Feelings evaluation going into project - sealed envelopes.
- Betty and carpark sheets for items to undiscuss.

ENVIRONMENT METHODOLOGY:

- Choice of drinks, food not facilitator decided - we truly listen, we provide what you wanted.
- We fed well, choice of what people wanted between meals and snacks etc - small things like not basic drinks, branded premium supplies (as we had a decent budget).
- We bought food from local providers, circular economy and why we were doing this - values etc re-enforced.
- Lanyards provided as requested - interestingly not worn as we progressed through workshops - valuable £100 spend to recognise value of being listened to and visibly acting on.
- Employing a coordinator, with their own lived experience, that deals with transport, nursery needs etc...was an invaluable cost well worth the outlay to free up facilitators time to concentrate on workshops as sessions.
- Payment for participating had flexibility in the way we remunerated people, cash, food vouchers, retail vouchers, devices drawing tablet, art supplies etc - CHOICE not dictated.

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WORKSHOPS METHODOLOGY:

- Same environment, same structure, same settings, same safe space approach - not directional, evolving and being flexible in shifting participatory ideas to suit the mood of the room and adapting pre-planned actions/activities
- Funnelling activities/discussion topics from as wide as a perspective, avoiding going straight into the brief requirements**
- Workshop funneling - quick recap from previous then funnel from that discussion into new workshop session
- Each time revisiting same structure, we already know *&*&*&* so we don't need to revisit these which saved time and reinforced it was allowing discussion time, not being pressed.
- Humour and laughter made things happen, not structural framework, making people at ease in the sense it wasn't task based - it was just part of how we do this.
- People breaking into smaller working groups where people chose where they felt they would bring best value and skills and knowledge - no-one was placed into something they didn't want - (which did sometimes leave facilitator to cover that gap!)
- Real use of workshop tools, practical methodology like snakes and ladders, mapping stories and bringing them to life, and casual loop mapping and Ven diagrams.

MY PERSONAL REFLECTION:

- We requested the correct budget for participants, allowing to be generous in what was available and people seeing their own value being recognised in both social and economic ways(not tokenistic nor patronising).
- We allowed free flowing conversation to develop, not pulling the group in too often (only when it was wide of the wider topic perspective)-(or becoming judgemental or argumentative)l creating group disharmony)

Appendix 8

- Any disagreement was handled by taking the group back to our original group rules on values etc...
- Holding a celebration meal to recognize everything and everyone's contribution, their choice of venue not facilitator team.
- Group agreement to continue further sessions when funding became available again, so retaining the overall connection - both Lived Insights and Healthwatch encouraging people into other research areas also.

Emma.

I have really enjoyed been part of the DOPL workshop. The approach was really good and I feel the way in which we made the December event interactive, helped people to see what it would be like to walk in our shoes as some of the scenarios were our own personal stories and feel disclosing that made it more real for them.

I have found things out myself that I didn't know was available but also found out that sometimes agencies aren't transparent with their thresholds etc and feel that they could be a bit more so people can gain a greater understanding.

I think training for welfare staff in compassion and vulnerability as many people feel vulnerable disclosing they are in a poor financial position and the stigma that can come with that. I would like to thank the funders for giving me this opportunity to explore ways in which we can try and make a difference and help reduce poverty in York and so hopefully my children never have to go through the battle of choosing between paying bills or putting food on the table, despite working.

Appendix 8

Andrew.

I have found the whole experience to be thought provoking and the team of volunteers have brought a level of understanding that can only come from first hand experience.

The exercises invented by Living Insights did an excellent job of teething out the issues and problems experienced through the stresses and fears suffered by those exposed to societies failing; Identifying those issues that have to be faced when an individual is let down by society.

The loneliness and desperation that ensue, along with the difficulty in accessing support available when poverty hits.

This report brings together an extensive list of shortcomings often repeated in previous studies but that are never properly resolved. I truly hope that something positive and systematic is learned from all this work.

Poverty is an horrific situation for anybody to suffer. It should not be blamed on individuals but on the failure of society to pay people sufficiently well. The old adage that paying people too much leads to inefficiencies and loss of competitiveness is incorrect. Paying all members of society a high wage brings a level of respect and recognition that every member of society deserves. High wages force business owners to treat their staff as investments and not costs. It forces business owners to innovate to give the employees every tool and capacity to improve their productivity.