

Living with the Cost of Living Crisis

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Centre on Household Assets
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Living with the Cost of Living Crisis

Experiences of Castle Vale Tenants and Residents

Özlem Ögtem-Young

March 2024



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Executive Summary

Poverty and deprivation destroy people's lives and life chances, undermining their mental and physical health and well-being. In the UK, poverty has worsened over the past two decades with deep poverty and destitution on the rise (JRF, 2023). The UK's persistently high poverty rates have been exacerbated by the historically high inflation rates following the Covid-19 pandemic and the Ukraine war in Feb 2022. The rising costs of food, energy and other essential goods and services have disproportionately affected low-income, vulnerable households, pushing them further into poverty and deprivation. Among those hit hardest are social housing tenants, single-parent families, individuals with disabilities, precarious work, informal caregivers, and recipients of Universal Credit or similar benefits.

Based on the findings of a qualitative case study, this report reveals the experiences and impact of the cost of living crisis on individuals and families from low-income and financially precarious households, predominantly living in social housing in Castle Vale. The report also sheds light on the role of community-based advice and support services in mitigating the impact of the crisis on individuals and families, revealing their crucial contribution to enhancing financial resilience and overall well-being. The study, funded by the University of Birmingham's Centre on Household Assets (CHASM), is designed and conducted in collaboration with the Pioneer Group Housing Association and its partner organisations. It involved 30 in-depth interviews with Pioneer Group tenants and residents of Castle Vale and one follow-on focus group with professionals from the

Pioneer Group, including its charitable subsidiary Compass Support and its partner organisation, Spitfire Advice and Support Services.

The Pioneer Group is a housing association that owns about 55% of the housing in Castle Vale, presents a compelling backdrop for investigating the experiences and impact of the cost of living crisis and the role of advice and support services. Situated in the far east of Birmingham, Castle Vale ranks among the most deprived areas in England. According to the Index of Multiple Deprivation 2019, it has experienced a notable increase in deprivation levels, making Castle Vale an interesting case study for exploring the experiences of financial struggles and the impact of the cost of living crisis on low-income and financially vulnerable households.

Key findings

- 1 Impact of increased poverty and deprivation under the cost of living crisis:** Our qualitative case-study design provided rich accounts of the financial distress and deprivation experienced by individuals and families from low-income and vulnerable households. Our findings highlighted that the cost of living crisis exacerbated pre-existing social and health inequalities and economic and income disadvantages. It also showed that individuals grappling with mounting problem debt – largely stemming from utility bills, council tax, and rent arrears – experience additional strain on their mental health due to the ongoing challenges posed by the cost of living crisis.
- 2 Heightened food and energy poverty:** Our data, collected during Jan and Mar 2023, revealed that the cost of living crisis led to an increase in destitution, particularly in two essential aspects of life: food and energy. The winter of 2023 marked by the highest inflation rates, saw individuals and families acutely experiencing food and energy poverty, having a detrimental impact on their everyday life and their social, physical and mental wellbeing.
- 3 The vital role of community-based services:** Our findings underscored the effectiveness and highly important function of advice and support services in providing financial, emotional and social wellbeing for the Castle Vale residents. These services – embedded in the community and built on trust and relationship, continuity and familiarity, understanding and empathy – play a pivotal role in enhancing financial, economic, and social resilience, providing the most needed advice and support for vulnerable households and residents in these challenging times.

KEY RECOMMENDATIONS

Food and Energy Poverty

- **Expand foodbank access** to ensure that more people can have access to food when they are unable to afford it. This could involve extending the operating hours of foodbanks, allowing individuals to access their services at more convenient times. Additionally, increasing the number of distribution points can help to reach a wider population and ensure that food is accessible in different areas of the community. Importantly raise awareness about the existence and locations of foodbank points within the community, so that individuals in need are aware of the resources available to them.
- **Enhance food quality** in foodbanks to help residents meet their health and nutritional needs. One way to achieve this is to explore partnering with local farms or supermarkets to provide fresh produce and a wider variety of nutritious food items. Additionally, exploring more creative and effective ways to expand the variety, reach and distribution of food for foodbanks can ensure that more people have access to the quality and specific food they need to meet their dietary and health needs.
- **Provide discreet ways of accessing foodbanks** such as supporting the establishment of a food pantry, to enable access for those who are reluctant to use food banks due to embarrassment and shame. Recognising the potential barriers created by feelings of embarrassment, and shame, it is important to devise more discreet methods for foodbank access. These methods could include home deliveries or designated pick-up points that ensure privacy and dignity, ultimately improving access to foodbanks. Alongside this, the food pantry concept, where members pay a small fee to access low-cost food, helps to tackle the issues of stigma and shame.
- **Prioritise urgent investment in housing stock** to enhance energy efficiency and improve the living conditions of families. Investing in energy-efficiency of housing will help families better be able to effectively manage their

energy consumption and will also ensure that their homes remain warm and comfortable throughout the year. This will not only benefit individual households but also contribute to the overall sustainability and environmental impact of the community.

- **Promote energy-efficient practices** through organising workshops and events to educate residents about energy-efficient practices. This will help them save energy and reduce their energy costs. These workshops can serve as a platform to educate and inform participants about various energy-efficient practices and techniques that they can implement in their daily lives. Additionally, these workshops can also focus on raising awareness about the environmental benefits of energy conservation, emphasising the importance of sustainable living and the positive impact it can have on our planet.
- **Maintain support for the crisis fund** to allow vulnerable individuals to have access to funds to help meet their immediate energy needs, thereby easing the detrimental effects of living in energy poverty. Providing financial support to help meet energy needs can help mitigate the immediate impact of energy poverty, particularly during winter crises. Energy poverty can have severe consequences, and allocating necessary funds for vulnerable individuals and families is important to enable them to maintain their well-being in the first instance.

Advice and Support Services

- **Enhance awareness and accessibility** of both, Spitfire and Compass Support Services through improved advertising and information dissemination. Improving the visibility and accessibility for these advice and support services in Castle Vale. Enhancing advertising and information dissemination channels can help achieve this.
- **Spitfire – Expand resources and funds for the organisation** which provides vital advice and support services that not only help improve residents’ financial wellbeing and resilience but are often found as lifesaving as evidenced by this study. The Pioneer Group should continue to support Spitfire fundraising to enhance the staff capacity and its reach to ensure the wider and continued provision of effective and meaningful debt, financial advice, and other forms of support that were highly valued by and

positively impacted the lives of residents in very challenging times.

- **Compass – Enhance employment and other support services:** The Pioneer Group to continue to invest in the services delivered through Compass Support and develop strategies that will continue to raise external funding, particularly with an emphasis on employment support and support for children and young people.

The Housing Association: Procedures and Practices

- **Advocate for the enhancement of social protection measures and policies,** as well as investment in training, skills, and employment. These include promoting increased welfare benefits and refining educational and employment policies. Additionally, advocate for the provision of subsidies for essential goods and services to help prevent inflationary pressures from exacerbating poverty and deprivation among people from low-income households.
- **Ensure that procedures embed empathy and consideration** when dealing with tenants. Incorporating an understanding of residents’ vulnerabilities into procedures and policies is particularly important when dealing with issues such as rent arrears, and tenancy issues, and responding to housing concerns of vulnerable residents facing multiple challenges.
- **Foster community trust** and shift negative attitudes by improving communication and collaboration with residents. It has been revealed that there is a need to better communicate how the housing association operates and the wide range of services it supports and provides. Achieving this would also dispel misconceptions and improve the reputation of the Pioneer Group across Castle Vale.

Introduction

Between September 2022 and March 2023, the inflation rate rose to 40-year high levels in the UK. During this time people experienced double-digit inflation that reached its peak (11.1%) in October 2022 (Statista, 2023), causing a significant increase in the prices of food, energy and other essentials that affected adversely many households across the country. According to the Office for National Statistics (ONS, 2022), approximately nine in 10 adults reported an increase in their cost of living in March 2022. However, the high inflation rates and the cost of living crisis impacted low-income and financially vulnerable households, pushing them further into poverty and deprivation (Brown, 2022).

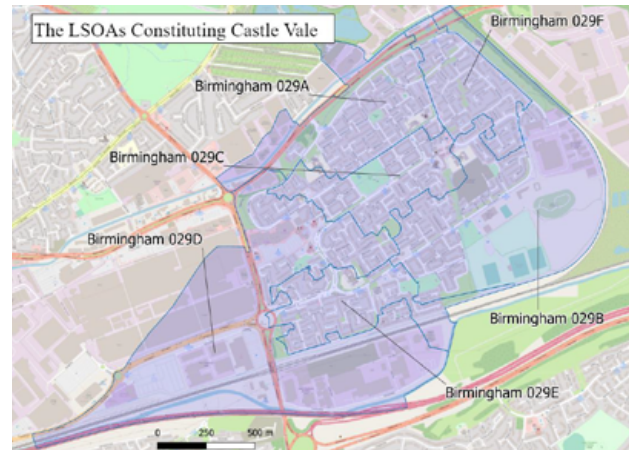
Indeed, the challenges and devastating impact of the cost of living crisis were acutely felt by individuals, families and communities living in the most deprived areas. The cost of living crisis has worsened the existing social, economic, and health inequalities and has harmful effects, particularly on those who are social housing tenants, single parents, informal carers, individuals with physical or mental health issues, the unemployed, and those in low-skilled or precarious jobs (JRF, 2023). One of these areas is Castle Vale located within one of the most deprived wards in the country and is the site of our case study.

Castle Vale and Castle Vale Community Housing

As a unique and modern housing estate in the northern-eastern edge of Birmingham, Castle Vale's history is marked by two distinct periods (Bateson, 2005). Built on the grounds of the Castle Bromwich aerodrome, the estate's construction started with 34 tower blocks in 1963 and completed in 1969, including nearly 5,000 households, schools, churches, shopping centres, and community facilities (Mitchell and Kirkup, 2003). After its rapid decline due to mass unemployment and deterioration of living and housing conditions, combined with high crime levels and social deprivation during the 1970s and 1980s, Castle Vale went under its second major regeneration programme and change of governance in the 1990s (Mitchell and Kirkup, 2003). In 1993 the estate's governance passed from Birmingham City Council to the Castle Vale Housing Action Trust which finished the regeneration in 2005. The regeneration programme improved the area significantly, turning it from having the reputation of a 'no-go area' to a desirable social housing area (Coatham and Martinali, 2010). The ownership of the stock then moved to Castle Vale Community

Figure 1: Castle Vale's Lower Super Output Areas (LSOAs)

(Source: Humphreys *et al.*, 2021)



Housing Association which became the Pioneer Group in 2015.

Initially Castle Vale became home to families displaced by extensive inner city slum-clearance programs in Birmingham in 1960s. These families primarily came from Nechells and Aston and were predominantly white, working-class with significant Irish communities (Mornement, 2005). Today Castle Vale is still a predominantly white (79.7%)¹ and working-class area with over half

¹ The statistics presented in this section are from the ONS Census 2021, unless explicitly stated otherwise.

of its population living in social rented housing (55%) which is much higher when compared to Birmingham (23.5%) and England (17.10%). The area is home to over 4,200 households with a population of around 10,000 with an older population than the city and national average.

Castle Vale is made up of six Lower Super Output Areas (LSOAs) – all of which except one (marked as 029F in *Figure 1*) are the 10% most deprived areas in England on the Index of Multiple Deprivation (IMD) (BCC, 2019). Following the 2008 economic crisis and the further decline in local manufacturing, resulting in a shift from full-time to precarious, part-time work, the overall deprivation levels remain high in Castle Vale, despite the improvements in crime rates and living environment and housing after its redevelopment in the 1990s (Andres and Round, 2014). What is particularly notable is Castle Vale's significant increase in deprivation levels when compared to its 2015 IMD ranking with 2019 IMD, moving 14 places up 'from being the 18th most deprived ward in 2015 to the 4th most deprived area in 2019' in Birmingham (BCC, 2019:9). Since 2019, the socio-economic situation in Castle Vale is most likely to have worsened further due to the disruptions caused by the Covid-19 pandemic in 2020-2021 and the subsequent cost of living crisis following Russian invasion of Ukraine in February 2022, which has affected households living in the most deprived areas hardest.

Compass Support and Spitfire Advice and Support Services

Alongside improving housing and the physical environment in Castle Vale, the second stage of its regeneration also focused on creating safe, high-quality public spaces and enhancing the long-term empowerment, educational and economic prospects of Castle Vale residents. As part of these efforts, the regeneration programme identified the need for and encouraged the provision of support services within the community. With the establishment of the Pioneer Group, a charitable subsidiary was also put in place in the name of Compass Support. The Pioneer Group also closely partners with Spitfire Advice and Support Services (previously known as Castle Vale TRA).

Compass offers a range of services and activities including PC access, job clubs, employment and CV advice and support sessions, and educational

courses in IT, maths, and English. Additionally, it hosts sporting and other activities for both adults and children, as well as organising trips, and health and wellbeing-related sessions amongst others. Spitfire, on the other hand, mostly focuses on benefits, debt, housing and employment advice and support. It also includes a library and 'Art Zone', a studio space with audio facilities and other equipment. Although Spitfire in principle provides support services to the wider city as well as Castle Vale, as our research has highlighted, the organisation is particularly focused on meeting the demand for services from Castle Vale residents.

Research

Working in partnership with the Pioneer Group and its partner Spitfire, this report presents the results of a qualitative case study examining the experiences and impact of the cost of living crisis on low-income, financially insecure households. The study also explored the effectiveness and significance of local and community-based advice and support services provided within Castle Vale and the role of these services in promoting financial and social resilience.

Methodology

This in-depth qualitative research involves 30 face-to-face interviews with Castle Vale residents, and one follow-up focus group with professionals from, the Pioneer Group, including Compass staff as well as Spitfire Support Services staff. We conducted all interviews (except two which took place in March) between Jan and Feb 2023, when inflation was at its highest levels with Castle Vale residents (mostly tenants) who had accessed or were accessing advice and support services to cope with energy, food insecurity, financial and debt problems. The interviews explored participants' unique circumstances, their experiences of life and the main challenges they faced under the cost of living crisis as well as their experiences of and views on the support services they accessed at the local level. All participants sought advice and support either from Spitfire or Compass or both. A follow-up focus group was held with frontline professionals from Spitfire and Compass as well as professionals from the Pioneer Group at the end of March 2023. This session was informed by a preliminary analysis of the interview data. It explored the professionals' insights on some of the key themes emerging from the interview data as well as on their views about the financial and social struggles and challenges

Castle Vale residents face and the impact cost of living crisis on their everyday lives. Both the interview and focus group data were analysed using thematic analysis.

The study was guided by the following key research questions:

1. What are the experiences and impacts of the cost of living crisis for people living in financially insecure and vulnerable households in Castle Vale? How is the ongoing cost of living crisis affecting their everyday life?
2. How are Castle Vale residents from low-income households supported in meeting their financial and essential needs? How effective is this support
3. What are the barriers to accessing support services? How can Castle Vale residents be further supported to improve their financial situation and other aspects of their lives more effectively?

The study obtained ethical approval from the University of Birmingham's Ethics Committee.

Participants were fully informed about the research's purpose, process, and data usage. They all signed a consent form authorising their participation and the recording of interviews and focus groups. While pseudonyms replace the actual names of interview participants to ensure their anonymity, the focus group participants' anonymity is maintained without the use of pseudonyms or other identifiers.

Sampling and Recruitment

Participants were recruited for the study in collaboration with professionals from, the Pioneer Group, Spitfire and Compass. The interview participants were selected based on inclusion/ exclusion criteria provided to the relevant professionals from these organisations to aid the recruitment process. All interview participants were selected because they came from low-income households and were accessing support and advice services within Castle Vale at the time of the study. The demographic details of the interview participants and the focus group are outlined in *Table 1* below.

Table 1: Summary of study sample characteristics (Interview Participants)

Age	No.	Gender	No.	Employment Status	No.	Health	No.
20-29	1	Female	23	Unemployed	26	Ill Mental Health	23
30-39	3	Male	7	Retired	4	Ill Physical Health	27
40-49	6	Marital Status	No.	Benefit	No	Learning Differences	No
50-59	11	Single	26	Universal Credit	20	Dyslexia	3
60-69	5	Married	1	Legacy Benefit	2	Autism	2
70-79	3	Partnership	3	ESA	4	ADHD	1
80-89	1						

Note: Sample characteristics are based on self-reported information provided by participants themselves. ESA (Employment and Support Allowance²)

² ESA is a form state support for people who have a disability or health condition which affect their ability to work. It is financial support with living costs if individuals are unable to work or support to help them find employment if they are able do so.

KEY CONCLUSIONS

Deepening Poverty and Deprivation in Castle Vale

Our research indicates that low-income households are grappling with multiple challenges, with the escalating cost of living crisis intensifying their poverty and destitution. The rising prices of food, energy, housing, and other essentials have further strained the finances of individuals already dealing with multiple and intersecting inequalities and social disadvantages. These financial pressures have forced low-income and vulnerable households to further go into debt, drain their savings for meeting their essential needs or cut down or go without food and energy. These daily financial struggles lead to increased social and economic vulnerability, deteriorating mental and physical health, and additional barriers to sustainable employment.

Food and Energy Poverty and Mental and Physical Health Challenges

Our research underscores that food and energy poverty are significant challenges faced by low-income households under the cost of living crisis. These challenges have severe implications for mental and physical health. The intersection of food and energy poverty combined with income, education, health, and other social inequalities can create a vicious cycle of deprivation. These challenges are deepened further by the rising cost of living, pushing more people into this cycle of poverty and ill health.

Food poverty is the inability to afford and access a nutritionally balanced diet. Food poverty is not just about hunger but also about nutrition and a sense of dignity. A diet lacking in essential nutrients can lead to malnutrition, obesity, and other health problems. Accessing foodbanks can be hindered by the lack of good quality food and the sense of embarrassment and shame. Additionally, the stress and anxiety of not being able to provide enough food for oneself or one's family can lead to mental health issues such as depression and anxiety affecting negatively both mental and physical health.

Energy poverty, on the other hand, refers to the inability to adequately heat or provide other required energy services in a household. Living in a poorly heated home can lead to and worsening of

various health problems, including respiratory and cardiovascular diseases. Moreover, the constant worry about going without or paying energy bills can cause significant mental stress.

Advice and Support Services

Our research evidence shows that effective and empathetic support, based on trust and relationship, plays a significant role in helping individuals during crises and increasing their resilience to financial struggles and distress. Advice and support services provided locally within Castle Vale have been reported to play a crucial role in people's lives, particularly in fostering financial and social resilience and addressing food, energy, and housing insecurity. Access to reliable, empathetic, and trusted advice and support services during financial crises and periods of isolation has been reported to prevent the most vulnerable from falling further into desperation, empowering them to solve problems with the benefit system, tax system, problem debt, food and energy insecurity, and other holistic support sessions and activities that help people with mental health and social isolation. Access to local support services rooted in the community and providing effective and robust advice and support has been reported to be lifesaving, building resilience, and helping cope with the challenges of socio-economic disadvantage and marginalization deepened by the cost of living crisis. Our research particularly shows that the advice and support services provided within the CVCH have been effective and life-changing.

Structure of the report

The forthcoming sections of the report outline the challenges and experiences of Castle Vale residents amidst the cost of living crisis. It provides a detailed analysis of the crisis's impact, highlighting the deepening of poverty and deprivation. The nuances of destitution, including food and energy poverty, and their effects on health and other aspects of life are explored. The report also discusses the pivotal role of local support services in fostering financial, psychological, and social resilience. It concludes with recommendations to enhance these services and financial resilience and wellbeing aiming to improve outcomes for financially vulnerable households.

Deprivation in Castle Vale Community Housing

Despite regeneration programmes in the 1990s and subsequent improvements in its living environment, housing and crime, Castle Vale remains one of the most deprived areas nationally. Its overall deprivation ranking showed an increase from 18th in 2015 to the 4th most deprived area in 2019 among Birmingham's 69 wards (BCC, 2019). Given the escalating cost of living crisis since 2021, deprivation in Castle Vale has further increased and deepened for those already living in poverty. The cost of living overlaid the pre-existing social inequalities disproportionately affecting people from low-income and financially vulnerable households. The cost of living crisis has made people's everyday life and 'household liveability' extremely difficult as their limited and decreased income and rising cost of essentials reduced their ability to meet their everyday basic needs (Calafati *et al*, 2022).

For instance, when asked to describe their everyday life, Robert aged 61, who has been out of work due to health reasons said:

“ It's like a *repetitive chain*, you get fed up of it. You wake up, do what you've got to do, just get on with it day by day and hope something better comes along but it doesn't usually.

Similarly, when discussing his financial struggles on a daily basis, Mark aged 46 also unemployed long-term with severe depression, said:

“ It's facing the day, just facing the day, it's just crap! Sorry! It's just crap, it's just depressing, just hopeless. The only kick you get out of life is coming here [Spitfire] and asking for a food parcel and a bit of electric and that yeah, that's it! [It is] very, very bad, [...] like the gas and the electric and the cost of living, the shopping and stuff like that – it's very bad. How do they expect you to not curl up in your flat and die? You know, I have literally come up here with nothing today and I have still got a week until I get paid, and I have got literally nothing, I just don't know how I'm gonna get through.

Lilly, who expressed her frustration with the realities of everyday struggles with the cost of living crisis and mental and physical health problems that prevented her from working, echoed the sentiments of previous participants:

“ I just don't wanna go out, just I don't even wanna start the day because what's the point of starting the day? Just to have stress [of] bills - don't know where it's gonna come from. I'd love to go out and work, but I can't go out and work, so it's a Catch-22.

The stressful emotional struggle with bills and uncertainty that weighs heavily, leaves Lilly questioning the purpose of each day. Her account underlines the frustration and helplessness that many face with the cost of living crisis rising. Similarly, Barabara said:

“ I just sit – there's nothing I can do. I just sit in the house, and just wait for the next payment, and then go and grab some food, and pay the gas, pay the electric, pay my phone bill, pay my internet. Basically, by the time I've done all that, there's nothing left. And then I've gotta wait again for my next payment. So it's a struggle every day, every day. I think [...] my health's affected because of that – I mean, because it's quite depressing, and it's really disheartening, that you can't go out. [...] I mean, you know, it's – it's – it is, every day, a struggle, it really is.

Participants' accounts paint a vivid picture of the profound impact of the cost of living crisis on people's everyday lives. Their narratives underscore the cyclical nature of their struggles, financial hardship, inability to meet basic needs, and the resultant emotional distress. Their feelings

of hopelessness, frustration, and depression are indicative of the mental toll the crisis takes on them, making everyday life extremely challenging. The adverse effects of financial hardships on their mental and physical health subsequently further hindered their ability to access employment opportunities, secure stable income, and pursue education and training opportunities. Combined with the lack of adequate welfare and income support, the cost of living worsens the everyday living for people, making it even harder to escape the cycle of poverty and deprivation. In what follows our qualitative study provides rich accounts of increasing levels of deprivation under the cost of living crisis, evidencing its impact on people from financially vulnerable households with multiple, intersecting inequalities. It does so by discussing our key findings in conjunction with the analysis of both the latest ONS statistics from the 2021 Census and the 2019 IMD on each domain (i.e. Income, Employment, Health, Crime, Living Environment, Barriers to Housing and Services) for Castle Vale, revealing the lived experiences of the impact of the cost of living crisis and the daily realities of life in poverty, going beyond the official statistics.

Income

Income deprivation is a measure of the population living in deprivation concerning low income in Castle Vale. In 2019 IMD measures for four out of six of Castle Vale's LSOA areas were in the top %10 of the most income-deprived nationally. The IMD low-income statistics encompass individuals who are either unemployed or employed but eligible for benefits such as Universal Credit or legacy benefits. Since the introduction and rolling-out of Universal Credit (UC hereafter), a rise in the levels of poverty, homelessness, indebtedness, food insecurity, and ill-mental health are noted by the growing literature (Reeves and Loopstra, 2021). With the ongoing cost of living crisis, the value of welfare benefits has plummeted to a level far below what is necessary to meet basic daily needs, exacerbating poverty and pushing people into further destitution. For example, 'a single person on UC now receives 20% less than what it costs just to eat and keep warm' (Hirsch, 2024). Our research also highlighted that participants who were on benefits faced significant income reduction and fluctuation. The waiting time for UC, benefit sanctions, and deductions applied to repay loans, or the exceeded benefit cap reduced

monthly incomes, creating constant anxiety and financial worries for the claimants. The low and unstable benefit income that failed to keep up with rising inflation rates, left participants struggling to meet essential needs, burdened by indebtedness, and experiencing mental distress. The accounts of participants from the focus group discussion highlighted poverty created/compounded by the benefit system. For example, one of the frontline professionals said:

“ The whole sanction really has such an impact on people so if something goes wrong with your benefits or you've not done something you should have done it's sort of you're sanctioned and then you have to appeal that sanction which – and provided evidence. So, your money is quite substantially stopped for a while until you prove that it was either an error which a lot of the time, it can be an error on the DWP's behalf that something hasn't been logged when it should have been. But then that person just falls further and further into sort of hardship and debt but probably doesn't have the resources to be able to sort of get themselves out of it.

When asked to describe her financial situation Sarah talked about her views of being on UC. She said:

“ Diabolical! I've always worked and to go on to this Universal Credit it's the most demoralising benefit that has ever been made. It makes you feel little, it makes you feel like you're not worth nothing because by the time you've paid your bills out and you've paid your [...] gas and electric and food, you've nothing left and then you've got to go a whole month with no money. It's vile! [...] The only debt I've got is rent arrears [...] and that came about through going on to Universal Credit - going on to Universal Credit puts you in debt and then you never get out of that debt. [...] I was originally on Income Support but then you [...] get swapped over to this Universal Credit. [...] I am worse off being on Universal Credit than I've ever been when I was on Income Support, financially worse off! [...] The six-week wait and everything that you have to wait for all the money and that to come through puts you into debt, you never get out of that debt never. [...] So it's like constantly robbing Peter to pay Paul.

'Robbing Peter to pay Paul' was the phrase that was often used by participants in interviews to describe their financial struggles and over-indebtedness created by insufficient benefit payments and benefit sanctions. Similarly, Jane also said:

“ As far as savings they're non-existent – it is a case of with one hand I'm actually juggling robbing Peter, pay Paul, taking that off there. I actually did get, er, a budget loan from the, er, because I'm on ESA. I've got a budgeting loan which I paid back at £20 a fortnight and that was just – you were supposed to get it – but I got that to get me through Christmas.

Our research also highlighted the shifting nature of problem debt from consumer debt (such as from traditional multiple store cards, catalog debts, etc.) to utility bills, energy, council tax-related debt, and rent arrears since the cost of living crisis hit households in Castle Vale. As one of the focus group participants from the Spitfire said:

“ Current situation [with problem debt] is at its peak due to cost-of-living crisis affecting almost all [including] working earners. However, families with young children, disabled individuals and elderly hit the most with food poverty and fuel debt leaving them in difficult situations to meet rental and mortgage payments causing depression, anxiety – affecting relationships.

The link between low income (and debt) and ill health is evidenced extensively by the research literature. This literature suggests that people with low incomes have poorer health outcomes, including greater risk for disease and shorter lifespans (e.g. Finkelstein *et al*, 2022; Thorpe, 2020). According to the Health Foundation's (2022:1) report 'people with lower incomes are more likely to report their health as 'bad' or 'very bad''. As the participants' above accounts have highlighted the combination of the income instability and reduction created by the benefit system combined with the cost of living crisis and increased debts which mostly comprise utility bills, council tax and rent arrears affected mental (and physical) health negatively.

Employment

Employment deprivation, which is an indicator of the level of working-age people excluded from the labour market is also high in Castle Vale. All LSAOs, except one, are in the %10 of most deprived nationally. This domain reflects the proportion of people who are unemployed due to sickness, disability or caring responsibilities (BCC, 2019). More recently ONS also published the 2021 Census statistics on Employment History, Socio-economic Classification and Economic Activity Status. These statistics also provide a big picture of the nature of employment and socio-economic classification in Castle Vale in comparison with the figures for England. For example, when considering the statistics on Socio-economic Classification we see that Castle Vale has a higher concentration of people in lower-skilled and lower-income occupations with fewer proportions of people in higher-skilled and managerial positions. Castle Vale also includes a significantly higher proportion of individuals who have never worked or are long-term unemployed, at 15.50%, versus England's 8.50%, while only 3.90% of the population is employed in higher managerial, administrative, or professional occupations. This is significantly lower than England's 13.20% (see *Figure 2*). Occupations at the lower managerial, administrative, and professional levels are also less prevalent in Castle Vale, with 11.50% compared to England's 19.90%. The most striking differences are observed in semi-routine and routine occupations, where Castle Vale records higher percentages (19.70% and 20%, respectively) compared to England (11.30% and 12.00%).

Both the employment deprivation in IMD 2019 and ONS data show a snapshot of the employment landscape in Castle Vale, highlighting challenges in employment and socio-economic mobility for the local population. The data also indicate a considerable portion of the population is neither employed nor actively seeking employment, implicating potential challenges in workforce participation and economic engagement for this community in comparison to the national level.

Our findings further provided qualitative evidence of the challenges of and barriers to employment in the area, underscoring the distinct (un)employment dynamics within Castle Vale. In our study, all working-age participants (n=26) who took part in interviews were unemployed with the majority previously in manual, low-skilled, low-

Figure 2: Socio-economic classification

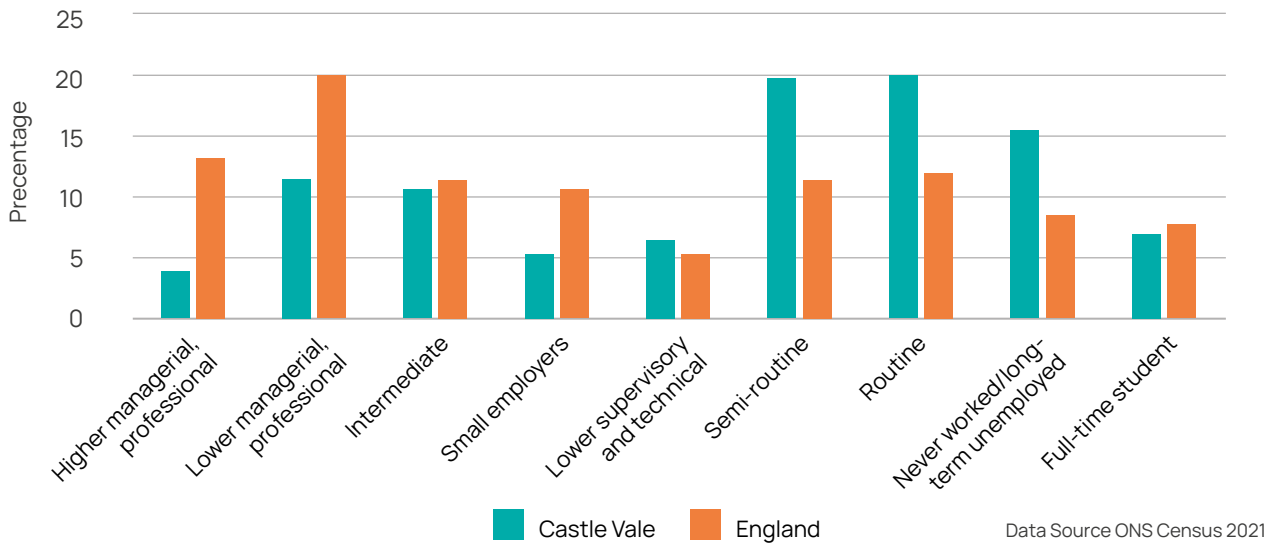
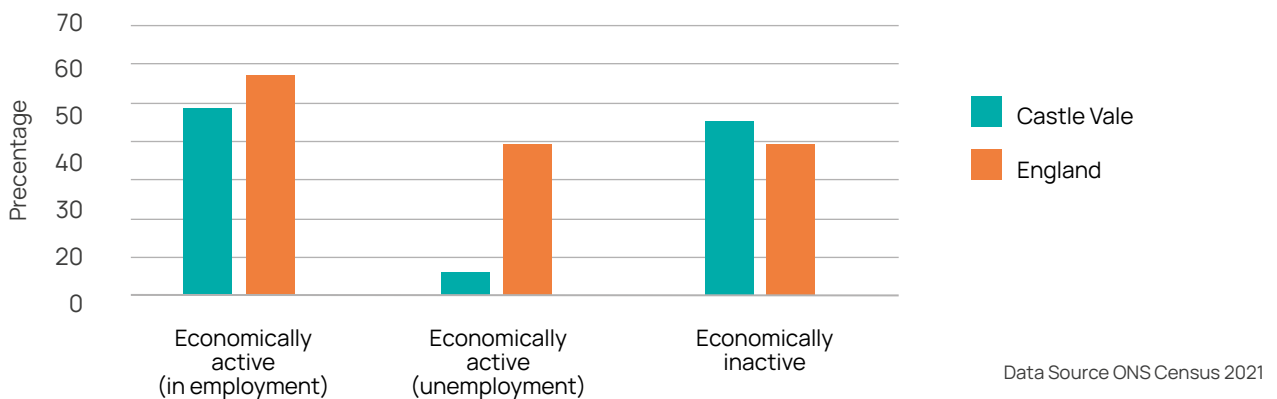


Figure 3: Economic activity status



paid or precarious jobs. The reasons for the high unemployment rates in the area are complex and multiple. However, in our research ill-health (both mental and physical) alongside disability, skills gaps, transport and caring responsibilities are accounted as some of the main factors to access and gain secure employment and stable income – some of which we discuss in the next section.

Precarious, Low-skilled Work and Long-term Unemployment

Castle Vale, a historically working-class area, has long played a crucial role in the industrial workforce for the city. However, the changing landscape of work and the labour market have brought challenges. The decline in

manufacturing and manual jobs, coupled with the rise of precarious employment (including zero-hour contracts), have created barriers for individuals seeking secure employment. Moreover, those who previously held industrial jobs now face a skills gap, making the transition to other types of employment even more challenging. The focus discussions reflected this reality. In the words of one of the focus group participants:

“ We’ll have people coming, for example, that perhaps have worked [...] 50 years in a warehouse and when they got that job they didn’t even have to write a CV. They finished school one day, crossed over the road and it was a factory there and have

a chat with the manager, they started work the next day. Then they [were] made redundant. They were fabulous at their job but the only skills they have is perhaps picking a packet. [...] It's that basic skills gap as well isn't it?

The quote above highlights significant challenges faced by individuals in today's job market, especially those with long-standing employment history in specific industries. The transition from an era when securing employment was straightforward contrasts sharply with the present day, where a comprehensive CV and a diverse skill set are fundamental. Similarly, another professional said:

“ One of the other things that I've noticed quite a bit of is inability to read, write and understand a lot of the forms and letters. So, like [...] there is a lot of that kind of hand-holding needed.

Participants accounts revealed that many struggle to access and find employment because of the lack of basic and literacy skills to read, write, and comprehend forms and letters. These challenges hinder individuals from accessing services and employment independently and timely. This necessitates a high degree of assistance or 'hand-holding', indicating a need for more educational, training and skills development opportunities in the area to address the skills gap and support people to transition into sustainable employment and long-term career progression. Another key point that emerged in the focus group discussion was the challenges of transition into secure employment for people who have been in long-term unemployment or on low-skilled and precarious work. The fear of the unknown and navigating the difficult shift from a long history of unemployment created barriers for accessing secure employment. Speaking about the challenges of transition, another focus group participant said:

“ So sometimes it's a little bit overwhelming for somebody to transition then into employment. Especially with some employers who are offering zero-hour contracts and things like that. It puts up a barrier because then they don't know how much money they're going to be generating and whether they're going to be able to sustain things like tenancies and any other expenditure. So that's another barrier for us.

Similarly, another participant from the focus group said:

“ I feel like those people who are in that kind of precarious work where you're between work and universal credit, you still get universal credit because your work isn't giving you enough, [...] you've got that whole problem with your hours. You know, every time there's a change you've got to [adapt accordingly] - it's such a big expectation of people [...] to manage.

During the focus group discussion, the challenges associated with transitioning into secure employment were highlighted. Participants expressed fear of the unknown and anxiety felt by individuals experiencing long-term unemployment or challenges of zero-hour contracts. The daunting task of navigating the shift from prolonged unemployment to stable employment is reported as creating a barrier to accessing secure employment. When combined with the loss of benefit income, this transition becomes even more complex. For example, one focus group participant said:

“ It's a big transition for a lot of people, like you said especially if they've been welfare dependent for a while because then their skills or capability reduces as well because they haven't been exposed to that working life. So then when they are looking at roles they're probably minimum wage. So then we have to like persuade people that it is beneficial for them to move in and one of the things that we'll often use is the benefits calculator. And sometimes when we do that it is only a tiny increase and it's not.

Similarly, another participant from the focus group said:

“ It's a safety net for them isn't it because they've been on the benefits so long it's really scary for them to make that move into employment because [...] you've got them extra things that they can claim. And they are scared to make that jump into work.

From the accounts of the professionals, it is clear that the transition from benefits to employment presents a financial paradox for people. Individuals face substantial challenges in managing their financial well-being during this shift. The fear and anxieties stem from uncertainties and concerns about the potential loss of additional income

afforded to them during periods of unemployment or precarious work. Long-term unemployment can also mean a loss of skills and confidence and an increase in stress and depression, making it harder to re-enter the labour market. The skills and confidence loss highlight the need for re-training and work experience which are also identified during the focus group discussion. However, individuals are reluctant to participate in training or voluntary work due to the lack of remuneration. For example, one participant talked about the challenges of persuading some unemployed residents to volunteer or train as a result:

“ They don't want to do any training because it's unpaid, they don't want to do any voluntary because it's unpaid and education, again it isn't a financial increase for them at this moment in time. So, if you balance that with the cost of living and inflation it can be really, really challenging to kind of get somebody to see why actually they should take up volunteering and they should take up training because in the short term they might not see the benefit financially.

The basic skills gap, loss of skills during long-term unemployment and fear of transitioning from unemployment to employment are some of the barriers highlighted in our focus group discussion as well as in the accounts of some of the interview participants. These factors hinder the individual's ability and willingness to secure stable employment. Strategies to regain these skills are essential for better employment prospects. This involves supporting training and education for skills gaps, effectively communicating the value of gains associated with volunteering and training as well as managing expectations. Alongside these barriers, our research also revealed that there are additional structural challenges to employment in the area which are also important to address such as the need for better transport infrastructure, connection to the city and childcare facilities.

Transport and Childcare

Tucked in the far eastern part of Birmingham and surrounded by major motorways, industrial estates and railways, Castle Vale is described as an 'island', which makes travel for those without a car a challenge. Public transport as an issue for residents has been also highlighted by our research as well as previous research (Andres and Round, 2014). The public transport services

in Castle Vale, only provided by buses, are deemed infrequent and unreliable. Combined with the cost of public transport and the length of journey to go to the city also makes leaving the estate less desirable for people in low-income households. Consequently, this situation has led to a preference for local job opportunities. Agreeing with others' point on the issue, one focus group participant highlighted how it influenced the residents' preference for local jobs:

“ Yeah, it does depend on public transport for sure, yeah. I do think there's that overarching view of people just wanting a job just ten minutes down the road that way. There is that as well that we find so when we are looking at like training and it might be external and we're linking in providers if it's not kind of like in Castle Vale – I just mention these areas because these are some of the core areas for our delivery – they won't look outside that box.

This sentiment was also clear in the accounts of some of our interview participants. For example, David aged 54 and unemployed, is discouraged by the cost of transport to find a job beyond Castle Vale said:

“ It'd be good for me to have something local because it costs a bomb really when you look at it every month to go in and out of town on buses. If I had to do it [...] the money would have to be reasonable for me to do that because we're talking £65, £70 a month on bus fares.

In Castle Vale, limited infrastructure, and transportation options pose challenges for residents, restricting their access to employment opportunities. Childcare (or other care) responsibilities also constrained people's ability to access to employment. Particularly recent closure of nurseries in Castle Vale and high childcare costs were stressed in the focus group discussions. For example, a focus participant said:

“ We used to run one of the nurseries that was based, well-based in Castle Vale. But we couldn't – you can't make it – because the government-funded childcare places don't pay for the cost of running a nursery. So, the only way a nursery works is by having people who can self-fund and then you charge them more because that's how you subsidise, and we couldn't make it work so we had to close the nursery and

the same thing happened there. And so then that's a massive obstacle, isn't it?

Pointing to the lack of care and educational provision for her son with severe autism, Jasmine expressed her frustration with the education system and lack of care and support after facing her son's prolonged exclusion from his school. She said:

“ I'd love to go out and work, but I can't go out and work, because my son's been failed. So, it's a Catch-22. There's no one to look after my son. I am a 24/7 carer for my son, and I get no extra help, or anything – or – or anything. It's a 24/7 job, and I'm not even getting paid for [it]. ”

The access to labour market, transition from unemployment to employment is a multifaceted issue, influenced by a variety of factors. The desire for local employment opportunities is evident, with individuals expressing a preference for jobs within their immediate vicinity to reduce commuting costs and time. However, the availability of such opportunities is often limited, particularly in specific areas. Furthermore, the closure of local nurseries and the high cost of childcare present significant barriers to employment, particularly for those with care responsibilities. The lack of adequate support for individuals with special needs children further exacerbates these challenges. Addressing these issues requires a comprehensive approach that considers the unique circumstances and needs of each individual, particularly important in the context of inadequate benefit income and cost of living crisis.

Health

The mutual link between poverty and the increased risk of ill health is widely evidenced (e.g., Cattell, 2001; Smith, 1999). In our research, we also found that the challenges surrounding employment and income deprivation are deeply intertwined with ill health. Mental and physical health problems present themselves as critical barriers to employment as well as affecting many other aspects of people's lives including income, education, training, and social relations. The health conditions create significant barriers in obtaining and maintaining employment often leading to a downward cycle of deprivation, social exclusion and marginalisation. As one of the focus group participants pointed out:

“ One of the barriers [to employment] I've noticed from like the referrals and things that I do and pick up, there's a lot more mental health which is stopping people from sort of looking at what they can do, what they're entitled to, they don't know where to go and it sort of causes them more anxiety and things. ”

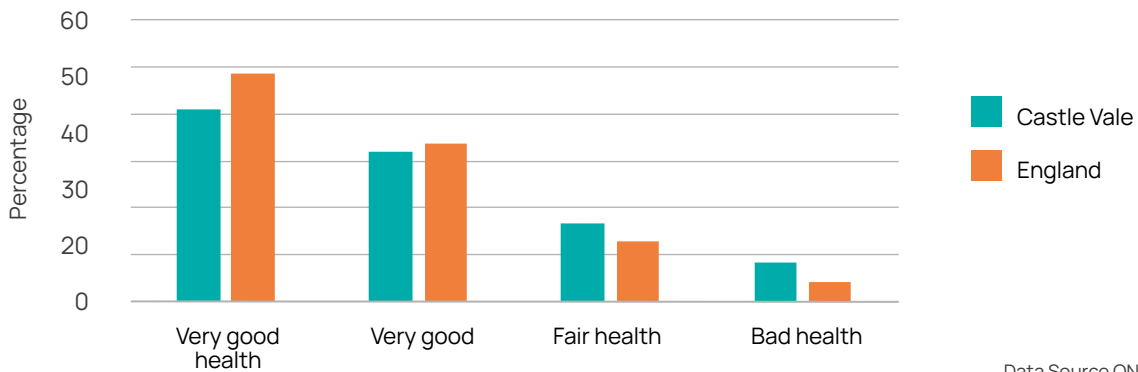
Another focus group participant said:

“ When you look at early interventions sometimes when we are picking up referrals, it's a wide range of barriers that we're trying to tackle. And if they are kind of presenting as having mental health or physical needs, sometimes, [...] it's like opening a can of worms. So, it can be quite difficult then to try and break those down and does take a lot longer for that client journey to start to see that progression. ”

The insights shared by participants in the focus groups align with both national and city-level official statistics. The health deprivation index, which gauges the 'risk of premature death and the hindrance to the quality of life through physical and mental health' in an area (BCC, 2019:2), indicates that five LSOAs in Castle Vale are among the top 10% most deprived, with one (O29F) ranking in the top 20% most deprived. Similarly, according to the ONS Census data (2021), where respondents assessed their overall health on a scale from 'Very good' to 'Very bad,' Castle Vale exhibited a lower percentage of 40.80% rating their health as 'Very good' compared to the city level (47.60%) and the national average (48.50%). However, 'the best overarching indicator of the health of the population' in a given area indicator of health is life expectancy which is a measurement of the average length of life (BCC, 2023). At birth, females in Castle Vale have a life expectancy of 78.4 years, and males have a life expectancy of 72.3 years, compared to 81.9 years for females and 77.3 years for males in Birmingham overall (BCC, 2023). The life expectancy in Castle Vale measures even much lower than the national average in England, which stands at 83.2 years for females and 79.5 years for males. This discrepancy highlights the health inequalities faced by Castle Vale residents compared to those at the city and national level.

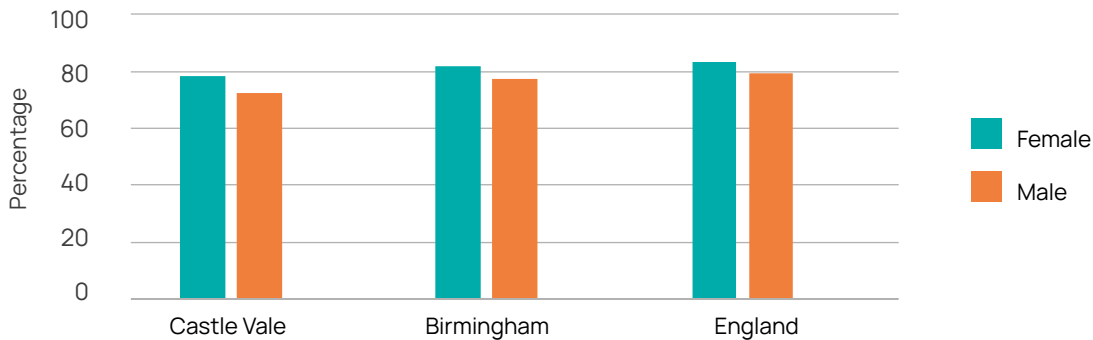
In our study, the majority of Castle Vale residents who participated in interviews also reported experiencing both physical and mental health

Figure 4: General health



Data Source ONS Census 2021

Figure 5: Life expectancy at birth (2016-2020)



Data Source: Birmingham City Council 2023

issues (n=23). Furthermore, all but three participants reported suffering from physical health. Health was identified as one of the major barriers by participants in maintaining employment or accessing labour market. Indeed, both mental and physical health were strongly implicated in the accounts of the everyday struggles with financial insecurity and destitution as well as the deterioration of their health further by the cost of living crisis. All focus group participants also concurred that mental and physical health issues were one of the primary factors contributing to unemployment or inability to maintain employment among Castle Vale residents. For example, one of the focus group participants said:

“ I think more recently with the cost of living increased that we tend to be seeing

people who sort of are really stuck in that they've maximised their income. They maybe have a disability or mental health condition which means they can't get into employment. But there isn't really anywhere else for them then to go, and they are sort of like really struggling financially [...] day to day really. That buffer has sort of really gone for people. But I think social isolation as well is one of the things that we see quite a lot.

Similarly, another focus group participant said:

“ I think mental health is a main one because we do a lot of PIP [Personal Independence Payment]³ applications now and they've increased yeah. When I started here there was a high level of debt issues and I think

³ PIP (Personal Independence Payment) is a form of state financial support to help individuals with long-term physical or mental health condition or disability to do certain everyday tasks or mobility.

the benefit issues have taken over now and challenging a lot of PIP applications. So, there's a lot of mental health and physical and health issues.

The above quote highlights the growing concern about the role of ill mental health in accessing and maintaining employment, achieving financial stability and paying debts. The increase in PIP applications is seen as indicative of the rising levels of mental health issues among the population in the area. It also means both mental (and physical) health issues play a significant role in employment deprivation. Malcolm who had been in insecure jobs and long-term unemployment said:

“ Into my 50s I worked in the jewellery trade all that time. I worked for three different companies over the time. The first one I was there for 19 years, got made redundant and then I found another job at a place over the road. I was there for three and a half years and then I got offered a better position at another place, so kind of headhunted, so I took it. And I worked there for a good 11/12 years and then I was going through a lot of problems at the time, a lot of personal issues. My mental health wasn't great anyway, but then – because of the personal problems that were going on – it just escalated it, and it just went out of control altogether. I just ended up losing my job. I just never got back into work. I just couldn't do it.

Malcolm's personal issues and deteriorating mental health led to his job loss. The severity of his mental health problems prevented his re-entry into stable employment, demonstrating the profound impact of poor mental health on secure employment (Veldman *et al*, 2017). Adverse life events, such as the loss of loved ones, separation, and personal hardships arising from domestic violence or sexual and physical assaults, all increase vulnerabilities to poor mental health, having a negative impact on employment outcomes (Kivimäki *et al*, 2002). These challenges can further deteriorate both the health and employment prospects of individuals. For example, Becky, who was faced with multiple traumas, experienced job loss and a mental health breakdown stated:

“ I was 16, [when I] went out to work. You know, there was signing on, but you were never be signing on [...]. Your parents would say, “You need to go out and work.”

[...] So, from the time, I had four kids, I worked. All my money went to childcare. In the school holidays, I worked for nothing because I had a three-year-old and I had three others going to Castle Vale to the group. I didn't mind because I loved my job, I loved working. [...] But it gets me sometimes that I'm not working now. But my god, I have worked, yeah, and the situation with my health, it wasn't me, it was done to me, why I am the way that I am. My health has gone down.

Juggling her health and financial struggles Barbara, aged 53, also had to leave her job because of her health problems, exemplifies health-related worklessness. Her health struggles forced her to leave her job, impacting her financial stability. She said:

“ I was recently working, I was working at a retail um, I say a retail store. I was working in a convenience store. It's just literally two minutes from where I live. Um. I started suffering with back pain and arm pain, so I couldn't work, and literally, my day-to-day life is just I can't do anything. I don't go anywhere on my own. But the reason – the main reason why I had to leave work was because I was suffering with headaches and dizzy spells, and it was causing me a lot of, like, problems going out doing thing – normal, everyday things. So, I had to stop that.

Similarly, Lilly also expressed her departure from her work as she suffered from health problems, some of which resulted from domestic violence. She said:

“ It was a 12-hour shift, and it was hard on my feet because you stand on your feet all the time. [...] But it took its toll on me. I went giddy. They wouldn't let me have a chair. [...] Well they did ask the manager, for me, for a seat, and she refused because you're not allowed. [...] They wouldn't let me stop, but me eyes were rolling, and because I suffer Meniere's, as well – it was my partner, who threw a mug in my face, burst my eardrum.

There were numerous accounts that have highlighted the link between unemployment and poor health, which, in conjunction with other forms of deprivation, perpetuates the cycle of poverty (Renahy, *et al*, 2018). The absence of adequate

mental health support and care systems can exacerbate these challenges for individuals living in ill health and deprivation, a concern frequently underscored by the focus participants. For example, one participant said:

“ Support services for mental health as well have decreased over the last decade as well, you know. It’s really impossible to get referred to the mental health team and get seen by the mental health team. Like yeah I think we had somebody who’d been referred, and they were before Christmas and their first appointment was going to be in the summer. Those are people who potentially are going through crisis.

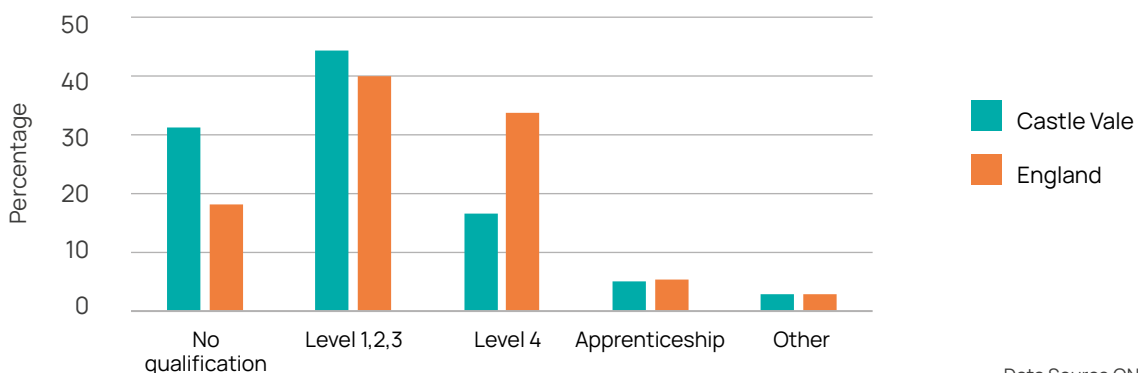
The narratives presented highlight the profound impact of ill-health on individuals’ access to employment and secure stable income during their life course. Collectively, these accounts underscore the need for comprehensive health and well-being support, emphasising improved access to health services. Particularly crucial are mental health support services and counselling, which play a vital role in assisting individuals to manage and navigate the challenges posed by lack of secure income from employment and the benefits system and daily financial struggles, further exacerbated by the cost of living crisis.

Education, Skills and Training

When considering ONS’s 2021 Census data on the education level for Castle Vale the percentage of people with no qualifications is 31.30% which is significantly higher than the average for Birmingham (23.9%) and England (18.10%). Castle Vale also has a lower percentage of people with Level 4 qualification (16.50%) than Birmingham (29.9%) and England (33.90%). Reflecting these wider data sets, our participant profile shows a similar pattern concerning educational qualifications with the majority holding Level 2 (GCSE Level) and Level 3 Qualification. This suggests a pressing need for educational, training and skills support in Castle Vale, as it reveals a substantial percentage of residents lacking educational level and qualifications for accessing better employment and income opportunities.

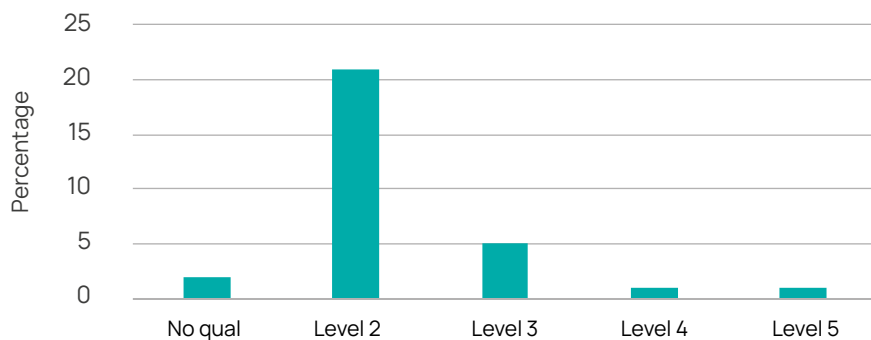
Our research findings underscore the pressing need for improved services and broader opportunities in skills development, training, and education in Castle Vale. Empowering residents to attain advanced qualifications and essential skills is crucial for enhancing their chances of securing and retaining stable employment. Bridging this educational and skills gap, coupled with comprehensive support for skill development, is key to nurturing resilience and facilitating social mobility among Castle Vale residents. Access to high-quality, comprehensive education and training is crucial in breaking the cycle of poverty and supplementing welfare systems and support services. Our findings particularly highlighted the detrimental impact of insufficient support for children and adults with special needs

Figure 6: Highest level of education



Data Source ONS Census 2021

Figure 7: Participants education level



Data Source:: Interview Participants' Accounts of their Education Level

and learning differences throughout their educational journey. This lack of support has adversely affected their experiences within the education system and has a profound influence on their future outcomes. The impact extends to various aspects of life, including education, income, employment, and mental health. For example, Jasmine, a single mother, shared her struggles with the education system's inability to support her 11-year-old autistic child, who has been out of school for a prolonged period. She stated:

“ My son has autism and ADHD, and happens to have to stay at home, tutored, because school is not a safe place for him at the moment. [...] Everyday [is] stressful, big time stressful. There is no help, no support [...] There's nothing. [...] There's no groups for children with autism or ADHD, there's no support groups for parents. There are a lot of children on here that have a lot of learning difficulties. There's a lot of parents on here that have that added struggle from it. But there's no support network for them, at all. None! If it wasn't for here [Spitfire] there'd be no support, no help, no debt advice, no - no little food bank, no little clothing bank, no try and get yourself some funding together. I'm dyslexic, I find it very difficult with bills - uh, forms, bills, anything like that, if it wasn't for these people, I probably would've had a mental breakdown, and probably would've jumped off a - a - a bridge. Seriously!

Jasmine's narrative of her son's struggles within the school system highlights a critical issue: the challenge of effectively addressing the unique

educational needs of students with learning differences and difficulties. The current education system is inadequate in meeting these needs, which further compounds Jasmine's challenges as she is unable to return to work or enhance her current situation. The inability of education system to provide essential support for neurodivergent students or those with special learning needs was also emphasised during the focus group discussion. For instance, one participant noted:

“ I think there's a real crisis in schools around special needs. But we convene an education partnership so the schools on the estate get together a few times a year and one of the things that very clearly comes through is that there are children in schools who clearly have needs. And, you know, whatever's going on they're not being, you know, the schools are just having to manage some kids with some very challenging behaviours.

Another focus group participant also said:

“ We also have people come into our offices where the school aren't acknowledging it. So we're having to fight for them to get the assessment as well. So some are and some aren't.

Other interview participants also shared their experiences of grappling with learning differences, difficulties, and neurodivergence, which often went undiagnosed in their early lives. They articulated the daily challenges they encountered, particularly when handling job applications, benefits forms, and other formal procedures that necessitate form completion and the processing of complex information. Hazel, aged 24 and unemployed, said:

“ That’s before I learned how to sort of cope more, I guess, with my financial situation, and having, er, Spitfire here as well for people to help, um, with the filling in the forms and stuff because I’m [...] what do you call it? Um, I think not Aspergers, not au, au, autistic, but, um, I think I’ve got something like that because when it comes to papers and forms, my brain just doesn’t want to know. So, I, I tend to get really, really anxious when it comes to filling in forms, so they have to do that for me here [in Spitfire].

Likewise, Mark, a 46-year-old, discussed his school-time struggles stemming from his dyslexia, a condition that remained undiagnosed until his adult years. He also shared the challenges he faced in job applications and job search processes after becoming unemployed due to the loss of his business and ensuing severe depression a decade ago:

“ What puts me off is all the form filling. Because I am dyslexic, I can’t do the form filling so, straight away, I walk out. I can’t do it and you know. They’re not interested because how are you gonna go out there and work if you’re dyslexic? How are you gonna go out and pick the parcels if you can’t read what’s on that parcel to pick? So, they don’t want you straight away. You don’t wanna be a burden and you’re just a burden to them cos they’ve gotta like, you’re not gonna be able to do your job, [...] they’re not gonna choose me and that’s it, that’s what I’ve learnt.

Mark’s quote highlights the difficulties faced by individuals with dyslexia in navigating formal processes and seeking employment. Participants with autism also talked about their confusion and frustration with form filling and dealing with formal procedures of the benefits system and beyond. For example, Garry, aged 61, said:

“ As you know because me being erm stage one autistic I get very, very confused about things. Erm and I try to keep myself to myself. So, I don’t know what to do, when to do it, how to do it. So I don’t have any advice and say, ‘You know you could do this and you could do that.’ I’ve come over here to Spitfire a few times [to get help] and she’s brilliant. She’s amazing. But she’s limited to what she can do.

One focus group participant also highlighted this issue when talking about an incident where a social housing tenant faced eviction due to his autism which affected his understanding of social cues and interactions. She stated:

“ There is a generation that haven’t been sort of diagnosed. Quite a few years back [...] there was like an eviction where there’d been rent arrears that had built. And it turned out that the family were helping the gentleman, and he was going for assessments for autism, he was in his 40’s at the time [...]. And it had never been picked up, but it did turn out that he was autistic, and he didn’t have an understanding of things.

These narratives expose the myriad challenges and socio-economic disadvantage confronting ‘neurodivergent’ individuals throughout their life trajectory. Undiagnosed and/or unsupported children, young people, and adults grapple with numerous social exclusions and inequalities in education, employment, and other domains of life (Gosling and Cotterill). As Gosling and Cotterill (2000:1016) notes the exclusion of individuals with cognitive and learning differences ‘from political, economic and social life continues to occur, and nowhere is this more apparent than in the labour market’. The lack of diagnosis and appropriate support results in misunderstandings and misjudgements that negatively impact individuals’ self-perception, educational attainment, and prospects for employment and income and other aspects of their lives (Arnold *et al*, 2015; Chatzitheochari and Butler-Rees, 2023; Nydén *et al*, 2008). Our participants’ stories underscore the crucial need for early diagnosis and understanding, particularly for conditions like autism and dyslexia. They emphasise the importance of awareness, empathy, and support for individuals with hidden or undiagnosed conditions, whether they pertain to dyslexia, autism, ADHD, or other cognitive differences and their specific needs. Recognising the need for extended support and acknowledging the harmful effects of societal perceptions underscores the importance of accommodating diverse needs. This is particularly true for those from deprived areas who face intersecting inequalities and disadvantages.

Crime and Living Environment

Since its regeneration in the 1990s, Castle Vale's crime rate has come down significantly and its environmental aspects have improved – which is a view that many of our participants expressed. Participants articulated their overall sense of safety, feelings of belonging and contentment with their experiences of living in Castle Vale. A significant number of participants who took part in the interviews have lived in Castle Vale since childhood and had a strong sense of connection and belonging in Castle Vale. For example, Garry – who has lived in Castle Vale for more than 50 years said:

“Way back in the beginning this estate was very dangerous and I'm not joking there. I grew up where in the middle part there where you've now got the park, there were high-rise flats [...]. Erm and you had the – I think at the time there was about seven pubs dotted all around the estate. [...] I'd say the beginning of the change was when it was the – I think it was called the Castle Vale Housing Community Project [...] or something. [...] It actually started to change was where they got rid of all the underpasses, cos there used to be a lot of underpasses on this estate. [...] And then they started to demolish the flats, cos again they were dangerous places. Erm there was unbelievably an amount of muggings and everything on a daily basis. Because [...] it was always in the media and everything, 'Never ever come to live on the Castle Vale, move off'. [...] They got rid of a lot of the problem families and it started to change over time. [...] It has actually massively improved.

Keeshia also articulated her witnessing the major changes in Castle Vale:

“I'm 56 years of age, I've lived on Castle Vale 53 years. [...] We've lived in the same house coming up to 54 years this year. [...] I've watched the flats come down, I've watched the new properties go up, I've seen people come and go. It's a lovely area, there's lots of activities that you can do, lots of groups that you can join into. Erm, people say there's not a lot of stuff going on in the community but if you don't get out and explore then basically you're not going to find anything out.

Similarly, expressing her affection towards living in Castle Vale, Sue said:

“I love Castle Vale and I know, cos I lived on here before I know nearly everybody you know, every time I go out the door I could bump into eight to 10 people that I know, which is nice, it's got a nice community feeling [here] has and everybody's friendly, you know what I mean? Yeah, I think it is, I'd recommend Castle Vale to anybody. [...] It's lovely, it's all green, isn't it? What more could you ask for? It's clean yeah. Some people throw a lot of rubbish around but you get that everywhere you know.

Those who came from other parts of the city to live in Castle Vale also echoed their positive feelings about the area: Bob who moved to the area from a wealthier neighbourhood after his divorce said:

“Castle Vale came with a bit of a reputation from its past, which is before the redevelopment. It was sort of the European centre of criminality almost. And with this in mind, I was a bit concerned about having to come to Castle Vale Community Housing, but I did lots of research and it seemed to me a lot better than the reputation that it had got. So, I bought this house tentatively with a pledge to myself that I would give it two years and I'd make up my mind whether I'd stay or not. Well, that was 13 years ago, so you can see what my decision was. When I moved here, I didn't know a soul. I got to know a lot of people, mainly through [...] organisations that happen here. I've got a whole network of new friends who are just fantastic. One of the friendliest places I've ever lived, and I've lived in a few places.

Despite this significant transformation and improvements since the regeneration in the 1990s and a general sense of belonging in Castle Vale, participants also expressed their frustration on the issues such as fly-tipping and littering, anti-social behaviour, gang-related nuances, and boy racing and speeding on roads. The need for regular police presence is frequently expressed by residents in tackling some of the issues around crime and for a better living environment in Castle Vale. For instance, David stated:

“Yeah, I mean you can get some bad crime here sometimes. Oh God yeah. But I mean

it's come down a lot from what it used to be. Well, I know that in the '70s and '80s, it was bad, the '90s it was really bad. Erm but then again you can get some incidents every now and again that can happen here which are stabbings and stuff like that. Erm and I think that's down to gangs on Castle Vale. But then again we haven't got the police in have we now?

Similarly, Mary said:

“ I mean we've got a pop-up police station police station, we've had a police station at the top of this road but it closed so we've got a pop-up one that comes here every couple of weeks so you know we report issues but apart from that it's a lot better than it was but we are forgotten by Westminster a lot of the time [...] because we are quite far from Westminster.

Other participants consistently voiced their concerns about the lack of adequate police presence. They firmly believed that an increased police presence could significantly alleviate the pressing crime challenges faced by the estate. Having officers patrolling the area more frequently could create a safer environment, deter criminal activities, and foster a sense of security for residents and overall well-being and quality of life within the community. In addition to advocating for increased police presence, participants have also emphasised the importance of enhanced park maintenance and addressing other issues related to litter and fly-tipping within the estate to create a more pleasant and inviting environments for all residents. For example, Maggie said:

“ There's nothing that really involves any of the children on here. Like I say, the parks are very much left to kind of rot, if you like. There's a big park, in the middle, that probably hasn't had the grass cut for I don't know how long. [...] And I think, you know, [...] there's a lot of fly-tipping goes on here. People [...] from outside of the community [...] come and fly-tip, and get their own things removed from there. I think there – there's a lot of cleaning up could be done on here. I guess more involvement from – you know, I know it's – it's a housing association now – but very much still there could be more input from them, more input from the city council. And just – just generally, you know, it does generate a lot of money on the estate, um,

but – but when you look around [...] how tired it is.

As the accounts of participants indicate, although Castle Vale faces certain challenges related to crime and the living environment – such as fly-tipping, littering, boy racing and other forms of anti-social behaviour – it appears to be a generally safe and pleasant place to live in. There are some suggestions from participants which would improve the area and the quality of life for them such as implementing more frequent police patrols that would contribute to a heightened sense of security within the community and can help deter anti-social behaviour and address any emerging issues promptly. More regular clean-up efforts and addressing fly-tipping and litter issues can help maintain a cleaner and more appealing environment. Investing in better park maintenance and facilities can also significantly improve residents' well-being. Better-kept parks, sporting areas, and community spaces with more facilities for children and young people can encourage social interaction and a better quality of life for its residents. By focusing on these improvements in Castle Vale can create a safer and more thriving neighbourhood.

Barriers to Housing and (Support) Services

IMD domain for 'Barriers to Housing and Services' assesses the physical and financial accessibility of housing and local services (BCC, 2019:2). In comparison to other domains (such as income, employment, health, and education), Castle Vale ranks less deprived in this specific domain. Four of its LSOAs fall within the top 20%, and two LSOAs (i.e. 029E, 029F) are within the top 30%. However, despite these overall improvements since the 1990s, certain barriers persist in accessing local services within Castle Vale. For example, residents face some challenges related to access to banking services, and affordable and healthy food shops in the high street. Digital poverty/exclusion also emerged as a barrier in Castle Vale when accessing services. Additionally, our research also reveals other barriers exist in terms of accessing local advice and support services provided within Castle Vale. Some of the barriers include a lack of awareness of local support services, privacy concerns, and feelings of embarrassment when disclosing struggles. There were also some improvements suggested in which the housing

association deals with its residents. Addressing these barriers and concerns, which are discussed below in more detail, is crucial for ensuring access to services and improving the well-being of Castle Vale residents.

Digital Poverty

Amid the UK's cost of living crisis, recent research reveals the issue of digital poverty. One study has found that 1 in 10 of England's poorest households (9%) are forced to reduce their spending on essentials like food or clothing to afford a phone or home internet services with 1 in 5 (17%) exhaust their data allowance before the end of each month (Faith *et al*, 2022). This research also showed that 1 in 5 households do not have internet access at all – a figure that rises to nearly a third among disabled people in the same income bracket, and nearly half of those over 65 (Faith *et al*, 2022). Digital poverty and exclusion have also emerged as an issue and a barrier to access to services in our research. The closure of high street banking services and the increasing dependence on online services across various life domains have further exposed the inequalities in access to digital technologies and the gap in digital literacy in low-income communities (Goedhart *et al*, 2022). This issue has been particularly amplified during and after the Covid-19 pandemic (Butcher and Curry, 2022). The lack of familiarity with technology, limited internet connectivity and lack of digital literacy all contributes to barriers in access and participation. This is exemplified by the focus discussion, a participant from the focus group said:

“ **What we've sort of found is that the level of [digital] support that people need is quite high. So [...] it isn't just sort of like little questions, it's literally how do I turn a computer on; what's this, what's a mouse sort of thing? So, it does end up being quite a big piece of work, so we've had various sorts of digital inclusion projects. I know through Covid we had one where we took tablets and did sort of like mini-courses on how to use and to be able to do the things like, you know, zoom calls and things that help people the most I suppose. Internet shopping, internet banking, those sorts of things but yeah I think there is that gap, but I think there is also, particularly of the older generation. I've certainly seen that sort of fear of like, oh I don't do computers, I don't do sort of internet sort of thing.**

While the digital poverty and lack of digital literacy affects all age groups, the older generation and individuals with mobility, health, and transport challenges particularly affected. Chrissie, aged 87, said:

“ **My youngest daughter comes and checks my money and makes sure everything has gone out right, because I'm not very good with one of them, table-top – what are they?. I'm not very good with that [laptop]. I could learn it [...] but I'm a bit older and I don't want to learn it. [...] She comes down [...] once a week. She makes sure everything has gone out right and whether I've got to transfer any money. [...] She makes sure that everything that's gotta be paid [from] the current account is paid.**

Digital poverty can also be a problem for the younger generation who cannot afford to purchase necessary equipment. In areas where deprivation is high, and with the cost of living crisis undermining people's ability to meet essential needs, allocating funds for laptops and other digital devices becomes increasingly challenging. As a result, the digital gap further widens. As one participant highlighted during the focus group discussion:

“ **I think a lot of the younger people, they haven't got laptops, and we get people coming in to use them at Compass. But years ago, there used to be a lot of funding, a lot of laptops about, you know, different people were giving them out.**

The issue of digital poverty/exclusion affects various age groups and has far-reaching consequences. Addressing digital poverty and ensuring people can access devices and the internet on Castle Vale is important, particularly in the post-Covid world. Digital inclusion encompasses more than access to devices and the internet. It involves building confidence and acquiring skills to navigate the digital landscape. Individuals need to feel comfortable using technology, understanding online platforms, and safeguarding their digital presence (Ofcom, 2022). Improving initiatives such as enhancing access to computers and offering targeted digital literacy sessions within Compass and Spitfire can help bridge the gap and empower residents who face digital poverty.

High Street vs Retail Park

During its second phase of regeneration, the decisions were made to enhance the area's image

through improving community services, housing and living conditions as well as introducing higher-end retail stores in Castle Vale. As part of these efforts, the Castle Vale Retail Park which is located off the A452 Chester Road was completely rebuilt in the early 2000s (Mitchell and Kirkup, 2003). The retail park offers a range of shops and services, such as Sainsbury's, Argos, TK Max, B&M amongst others. Despite the estate's proximity to these amenities, there are certain issues related to the accessibility and affordability. It is revealed that the overall need for the high street regeneration strategy could have better benefited the community and desired by the Castle Vale residents. Expressing the loss and transformation in the high street over time, one of the focus group participants said:

“ Do you know what it [Castle Vale] is that island and a lot of people have the view, and years ago there was a bank on here and all sorts wasn't there? There was a bank, butchers, fruit shop, there was all sorts.

Another focus group participant also said:

“ People had to go was the retail stores if you'd got sort of like your retail stores there. Sainsbury's for at the time when Castle Vale was regenerated, that was probably the most expensive food shop to put on Castle Vale. But then people would travel to Asda but then you've got the issues of travel. But people didn't want to go anywhere, there was everything.

Interview participants also expressed their concerns about not having an affordable, accessible and wide range of shops in the high street. Commenting on its heydays and its decline, David commented on the lack of amenities and shops in Castle Vale high street:

“ They got rid of the precinct, they replaced it with Sainsbury's and B&M and all that. [...] We used to have big markets down here and they were big. I mean people were doing all different - and that would be a good thing to see again because my mom used to love that. Erm but you know, commercial shops like Sainsbury's, I mean I think they're rip-offs really. You know, so what people are selling in Aldi and B&M is probably just exactly the same and they're doing it cheaper. So I think Sainsbury's do lay it on a bit. So it would be good to see

probably some different shops down here. There used to be record shops. I mean vinyl has come back now big time, but there used to be record shops everywhere and clothes shops everywhere and it seems just Castle Vale high street has gone a bit dull. [...] God, this was like a mini London, but Castle Vale has just gone down.

Similarly, Sue said:

“ Yeah, you've got to look around, not just go to one shop, you've got to get your shoes on, get your coat on, no matter how cold it is, get out there and look for bargains [...]. They are easily found if you go out, but you can't keep going to Sainsbury's. You can get a whoopsie now and again but you're not going to get [always] - you've got to go round all the supermarkets if you've got the time.

The shift to out-of-town retailing, the surge in online shopping, and economic downturns have collectively contributed to the decline of high streets in Britain (Turner and Corstorphine, 2020). This decline has far-reaching consequences for communities, impacting the local economy, social interactions, and the overall vitality of the local area (Turner and Corstorphine, 2020). High Streets, as a crucial community space, serve as a marketplace for goods and services as well as a site for social activities, social encounters, and leisure (Hubbard, 2017). As our research participants indicated Castle Vale high street has been affected adversely by the closure of shops and banking services, which has further widened the inequality gap in service accessibility. This situation is further complicated by digital poverty, an escalating cost of living crisis, and public transportation issues in the area. These factors highlight the importance of strategic interventions to revive the high street and address the pressing challenges faced by the community. The intersection of economic pressures and social isolation underscores the importance of creating thriving, inclusive high streets that function as both commercial and community spaces, which would be particularly beneficial for residents of Castle Vale which is described as an 'island'. The combination of economic pressures and issues of social isolation underscores the importance of creating thriving, inclusive high streets that serve as commercial and community spaces.

Support Services

In Castle Vale, residents have the opportunity

to engage in a diverse array of activities and benefit from the support provided by Spitfire and Compass. Spitfire primarily offers essential guidance and practical assistance in budgeting, debt management, and crisis assistance and support in navigating benefits and filling out forms. On the other hand, Compass Support provides a comprehensive range of services, including family coaching, employment support, youth programs, and health and well-being services amongst others. Participants who have accessed these services consistently report positive impacts on their lives and their overall well-being. Despite the evident benefits, our research has identified certain barriers limiting broader access to these invaluable resources, as highlighted by participants. Particularly, privacy concerns and feelings of embarrassment emerge as some of these obstacles hindering access. The apprehension about privacy arises from the fact that some professionals affiliated with these organisations also reside in Castle Vale and are familiar to certain residents. This awareness creates a sense of unease and reluctance among residents to seek advice and support. As articulated by one participant in a focus group, the fear of compromising privacy and potential embarrassment poses a genuine challenge for some residents in the utilisation of these essential services.

“ I noticed when I talked to a few people then, who I identified, has a genuine need for income maximisation, they didn’t want to come down to [seek advice] because they knew people there.

Similarly, another participant from the focus group also said:

“ I suppose there’s both a benefit and a little bit of barrier with being such a close-knit community on the estate that it’s good that people know people and there’s a very strong word of mouth, these are the services. But then the flipside of that I suppose is that for some people it’s a lack of privacy.

The quotes highlight the double-edged nature of close-knit communities. While such communities can offer a strong support network, they can also inadvertently discourage individuals from accessing necessary services because of concerns over privacy and feelings of embarrassment, shame or pride. In such a community, the reliance on

‘word of mouth’ as a primary source of information and knowledge about services is also evident. Participants consistently report that residents in Castle Vale primarily discover, and access services provided by Compass and Spitfire through informal channels. However, a notable challenge highlighted by participants is the limited awareness within the wider community about these services. This lack of awareness is identified as a significant barrier to access to these services.

During interviews, a majority of participants emphasised the urgent need for improved communication and more effective advertising to enhance awareness of the available services on the estate. They believe this approach is crucial for reaching out to the local population who may be in need but are unaware of the support services within the community. Mary, for instance, shared her positive experiences living in Castle Vale and accessing advice and support services from Compass and Spitfire, emphasising the importance of such improvements in communication for the benefit of the broader community. She said:

“ My only negative thing would be all the people on Castle Vale don’t know about these services so they wouldn’t access them.

Mary’s concern about the limited awareness of local services within the community is also shared by Maggie, who accessed services in Spitfire and is not aware of the services provided by Compass:

“ I say, if – if you are not in the know, you could be very much a person sitting there on your own wondering how you’re gonna get through today. And I think, you know, because they offer that service, let everybody know that you offer that service. You’re on an estate where the majority are unemployed. Um. I’d like to think that most of them would know that Spitfire offers it. Like I say, I don’t know what Compass do but [...] it would be nice to know that they – what they offer.

Similarly, Lilly said:

“ Like I said, I’ve lived on here most of my life and Compass was here, but I didn’t know what was inside and what help you could get here.

These accounts highlight the importance of effective communication and outreach to ensure that valuable services reach all those who need

them. They underscore the significant need for improving advertising channels to bridge the gap between services and the individuals and families who need them but cannot access them due to a lack of awareness. As Malcolm, volunteering to help in some activities organised within Compass, notes:

“ I’ve got no issues with anything else. It’s just the advertising. That’s always been the big issue. We’ve said that from the outset. They’ve never advertised. We’ve planned things and it’s never worked out due to lack of advertising or not enough. But yeah, that’s it really. It’s a common thing. We’ve done like pop-up coffees to try and get people’s awareness about the place and the amount of people that have said, ‘Is that what you do there? We walk past this place every day and we have no idea what goes on inside.’ And that has been said by so many people hasn’t it? It’s always been an issue here. They never advertise things properly. So that’s what we’re always pushing to do to get it advertised on every media you can get. Because a lot of people don’t use the internet because people are a lot older aren’t they and they’re not internet savvy. So as we say, leaflets. They have started doing that more now haven’t they? They’re a little bit better.

The importance of raising awareness about the services offered by Spitfire and Compass is underscored by these and other accounts shared by participants. This significance is particularly evident in the current context of a cost-of-living crisis, where an increasing number of households grapple with financial hardships, food insecurity, energy poverty, and a surge in mental health challenges. Informed access to available services becomes crucial under these circumstances. Given the reported effectiveness and positive impact of services provided by Spitfire and Compass, as discussed in detail in the following section titled ‘Experiences of Services’, it becomes even more important to enhance awareness, knowledge, and access to their crucial services.

While the need to enhance awareness and accessibility of advice and support services is undeniable, it is equally crucial to address the issue of staff shortage to further improve access. Throughout our study, participants consistently underscored the significance of this aspect

when reflecting on their experiences in seeking services, particularly by those who accessed Spitfire emphasised the pressing need to enhance staff numbers and resources. Ensuring that the organisation is sufficiently resourced and staffed emerges as a pivotal measure in effectively meeting the diverse needs of individuals within the local community and beyond. For instance, participant Jean explicitly highlighted the critical role that adequate staffing plays in enhancing the overall accessibility and effectiveness of services, emphasising the need for addressing staff shortages in Spitfire.

“ I mean the only thing is, I mean they are good in here [Spitfire], but it’s getting in here. Whether they have such an amount of people that they have to deal with. It’d be good if more funding was put in here so they could have more staff so you could get through quicker.

Echoing Jean’s sentiment Jane, accessing Spitfire at the time of the interview, also said:

“ So, the only problem they do have is having to be referred to because they haven’t got enough people to cope with the amount of people that need help now because things have got worse. And when the word goes have they got a good, er, a good organisation people want to come, don’t they?

Focus group participants also highlighted the issue of the lack of staff. For example, one participant said:

“ We’ve had to turn clients wide away because we can’t take anyone on. I’ve had staff leaving and I’ve had to sort of, you know, because the volume of work that was coming in and it’s not easy, it’s intense.

Another participant from the focus group discussion also said:

“ The same I think, like I say it’s capacity because we could all do a much better job and see so many more people if we got the staff, but we haven’t, we’re worked to the bone.

The firsthand accounts shared by participants underscore the urgent necessity for additional resources to extend staff numbers and improve the capacity of services, especially those provided by Spitfire. Spitfire, delivering essential services such

as welfare and benefits advice, debt and budgeting advice and support, crisis assistance, and help in understanding letters and completing online forms, plays a pivotal role in helping individuals navigate the financial struggles and challenges of the context of the cost of living crisis and increased deprivation. Enhancing the capacity of these services is essential to better address the multifaceted financial struggles and needs of individuals and households on Castle Vale and provide effective support where it is most crucial.

Housing: “They do not listen”

Additional concerns and calls for improvements were also raised regarding the services provided by the Housing Association. Residents of Castle Vale who participated in interviews voiced a collective desire for increased “compassion,” “sensitivity,” and “empathy” in the interactions and formal procedures concerning the tenants and residents. The expressed need is for a more understanding and consideration of the challenging circumstances that families and households often find themselves in – particularly rent collection, formal correspondences and responding to tenants’ requests and needs the housing can embed more empathy and understanding in their formal communications to resolve issues. The recurring emphasis on these aspects underscores the importance of enhancing the human touch in the services and when dealing with residents. For example, Margot said:

“ I think my experience with the housing, it’s very much a cut-and-dried situation of they need it and they want it! And there’s not really much help beyond other than [...] to send out letters. [...] You’ve gotta kind of reply to them within seven days, or they’ll start, you know, proceedings to remove you from your home. And I think things like that, when you’ve – as I say, we’ve all got financial burdens, but when you – you very much struggle to make ends meet, um, a bit more – I don’t know if they could have empathy, but sympathy would definitely be something that would make a bit of a difference.

Similarly, Jasmine also raised a similar concern and said:

“ I say, the actual housing office needs to appreciate the situation of people. [...] They just – all they do is make threats [...]. They don’t see a single situation;

all they see is a whole. [...] There should be more consideration for people and an acknowledgment that people are in crisis. We don’t need to be bullied, we need to be helped, and assisted, in order to help ourselves get out of it. Not, ‘You’ve gotta pay it, find the money,’ blah de blah, bailiffs, this, that, the other. Actually, stop, help and support, in order to get sorted, offer a payment plan, do X, Y, and Z, in order to help your tenant. But the biggest thing you want the money? Sort out the houses. Because the houses are diabolical, apart from your new ones.

The sentiment of resentment, rooted in the perception that more emphasis is placed on constructing new houses at the expense of maintaining older buildings, was evident in the accounts of other interview participants. Additionally, there was a shared concern about the insufficient responsiveness to housing repairs and issues, some of which would help improve energy efficiency. This sentiment is echoed by a number of the participants, highlighting a shared concern regarding the prioritisation and maintenance practices within the community. For instance, Peter said:

“ There’s still repairs that need doing in the property. There’s still repairs that need doing on the gates, the gates slam outwards. My old car was dented because the postman would just fling the gate out and it would dent up my car. [...] But you can’t report anything to them because they don’t listen and that’s, that’s my issues. They just don’t listen.

Jane also discussed her resentment due to delays in resolving the issue with her neighbour when talking about her main challenges on Castle Vale which she said were:

“ dealing with your housing and when you have housing issues, trying to get something rectified rather than being pushed on one side. I think it was over – I think we’re into year three now, I got assaulted in my own front yard by the man who lived opposite. And it was on – it was actually pictured and videoed by a neighbour [...]. I asked the housing to put me up a higher wall and a lockable gate because it’s only not even 2ft high. And I’m still waiting now, because of that vulnerability I’ve bought cameras to put at

the front so I can, you know, patio door. So, I'm still going through the mire with that, getting the housing that they've done this, and they haven't. But no I get upset over that when I talk about it.

The concerns with rubbish and fly-tipping and the lack of effective response by the housing association are also frequently noted by participants. For example, Sue said:

“ They don't listen to your concerns. Constant poo issues, constant rubbish issues, constant gardening issues, [...] that have been going on for the best part of five years. Um, I've been trying to request the fence because if the fence was there, then there wouldn't be rubbish because the gardeners would pick it up because they'd be able to see. Um, that's just been the bane of my life because I have OCD. Obviously, I like my outside, my property to be nice and clean. Um, so, obviously, when there was poop and rubbish there, it looks like I am a tramp and that was very, very stressful for me.

Quotes from participants underscore the need to enhance communication strategies for greater empathy and compassion. This is especially crucial when engaging with tenants who face vulnerable circumstances and multiple inequalities. The emphasis placed on refining procedures is crucial to ensuring that interactions with tenants are not only efficient but also considerate of their unique needs and challenges. Moreover, the importance of prompt action and accountability surfaces prominently in these quotes, underlining the necessity for timely responses to housing-related concerns. Addressing these issues not only enhances the overall living conditions for the community but also fosters an environment where individuals feel supported, heard, and cared for in the face of housing-related challenges. Fundamentally, the collected sentiments underscore a pressing need for procedures that prioritise the human aspect of tenant-landlord interactions and a proactive approach to identifying and responding to vulnerability.

Food and Energy Poverty

Poverty and deprivation destroy people's lives and life chances, undermining their mental and physical well-being (Adger and Winkels, 2014). The cost of living crisis has further increased destitution (Patrick and Pybus, 2023), specifically in two essential aspects of life: food and energy. Our research underscores that food and energy poverty are significant challenges faced by low-income households under the cost of living crisis. These challenges have severe implications for mental and physical health. The intersection of food and energy poverty combined with income, education, health, and other social inequalities create a vicious cycle of deprivation. These challenges are deepened further by the rising cost of living, pushing more people into this cycle of poverty and ill health.

Food Poverty

Food poverty emerged as one of the most pressing issues for participants in our study which reflects the nationwide trend in increasing food prices and use of foodbanks. According to the Trussell Trust's findings in 2023, there was a 19.1% increase in food prices within the 12 months leading up to March 2023, marking the most substantial spike since 1977. For example, over 760,000 people turned to foodbanks operated by charitable organisations between April 2022 and March 2023, as reported by the Trussell Trust (2023). Our study reveals the lived experiences of those directly impacted by food poverty in their daily lives. It shows the far-reaching implications of this crisis, showing how it contributes to the reproduction of inequalities across various scales and sites. The narratives of participants highlight the intricate relationship between economic hardship, financial struggles, and access to food and nourishment – all of which contribute to the worsening of physical and mental health. Furthermore, individuals and communities dealing with food poverty experience the difficult emotions that arise when accessing foodbanks which have been underscored in previous research (Garthwaite, 2016). For example, Mark said:

“ Cos it's just nothing out there, is there? Something to look forward to. Then, I've gotta come up and to these places [Spitfire]. [...] I feel like I'm begging for food and stuff and that's not the case, is it? It's just I need it. And it's depressing, embarrassing, degrading. You know so, you don't feel like a man, do ya? [...] I just

don't wanna be here really, but if it weren't for this place, I tell ya, I wouldn't be here cos at least they help ya.

Mel also expressed her feelings of embarrassment and hurt created by having to access foodbank. She said:

“ I did get help for the foodbanks [...] even though it's like at the end of each month erm it's a financial struggle so [...] I don't think they understand how embarrassing it is to do it. [...] You don't understand how hurtful it is to have to walk through the door in the first place and actually ask somebody for that.

Similarly, Jean said:

“ I'm on Universal Credit because I'm out of work due to my leg being operated on. [...] Obviously with the gas and electric being so high like it is and the food the way it's so expensive, I'm struggling to pay the gas and electric, food! I'm getting myself a little bit of food, but then I go and eat at my daughters and then I go and eat at my boyfriend's. [...] Before I had the operation on my leg I'd never been out of work. So everything that I wanted [I] went and got [it]. Now I can't do that. [...] The bills are so high, the food is expensive, [...] I do struggle [...] I perhaps should go to probably the food bank, but I don't use it. I just feel embarrassed to use it, pride getting in the way maybe.

Evident in the narratives shared by our participants is the profound impact of food unaffordability

and the necessity to resort to foodbanks leaving a negative mark on their sense of self-worth. The experience engendered strong emotions of 'embarrassment,' 'shame,' and 'hurt' (Garthwaite, 2016). For some, the weight of shame and embarrassment became a barrier, preventing some residents from seeking assistance at foodbanks, leading them to go without food instead. Participants who did access foodbanks also highlighted the challenges in maintaining a healthy and balanced diet. Food parcels, predominantly composed of processed items, lacked the essential nutrition and freshness required for a well-rounded diet. This issue was especially pronounced for individuals dealing with health issues and specific dietary needs. The heightened cost of specialised food posed an additional hurdle, making it more challenging for individuals and families with particular dietary requirements to meet their nutritional needs. Garry, who has diabetes, exemplifies the struggle against food poverty. His account serves as a reminder of the complex intersection between financial constraints, health conditions, and navigating the complexities of food insecurity.

“ Because I'm a diabetic I have to keep an eye on my diabetes. [...] I'm trying to be as tight-fisted as I can, whereas at one time I'll have a biscuit and then I'll have a bit of insulin. But I don't do that anymore. [...] I'm trying to maybe cut it out as possibly – I'll tell you something you know, the transition period that I had I honestly thought I was gonna starve to death to be honest. But now I can go hungry 16, 20 hours. [...]. It's what they called OMAD: 'One Meal A Day'! [...] Apart from my diabetes being a little bit difficult, erm and that's mainly because of whatever food I can find it's gotta be as cheap as possible. So the cheap food is full of crap basically, but what can you do?

The link between overall health and the availability of healthy, nutritious food is well-established in the literature (Neff *et al*, 2009; Vilar-Compte *et al*, 2021). It is evident that food poverty not only contribute to the deterioration of physical health but also create a significant impact on mental well-being (Luke, 2023). During interviews, participants frequently conveyed their distress and the daily challenges they face, attempting to navigate through the cost-of-living crisis by seeking economic options to sustain themselves

and their families. The pervasive nature of food poverty further played a role in intensifying feelings of depression among individuals, prompting some to withdraw and isolate themselves from social connections. As Anne, aged 51, expressed during the interviews, the struggle with food poverty unfolds as a multifaceted challenge with far-reaching consequences on both physical and mental health.

“ I don't go shopping, at all. It's very much a bread and milk situation. You know? Maybe tins of beans, just the real basics of food. And, obviously, because of not working, at the moment, [...] your life, I guess, is very much brought down to ... but yeah, I know I definitely go without – I go without doing, going anywhere. [...]. I think that then creates me being a bit of a loner because I don't want people to see that situation.

Finding it hard to access affordable food participants in the study frequently reported 'cutting down' or 'going without'. They cut down on meals to manage food costs and to feed their children and families. They reported the process of going shopping as being a stressful event as they have to "count every penny", searching for the cheapest food available in supermarkets. They were no longer able to afford meat, fish, or even fresh fruit and vegetables and opted for low-priced products such as 'cheap white bread', 'tins', and 'cheap processed food'. For example, Doris said:

“ I don't feel as good as what I used to. [...] So I can't say I feel very much healthy now as what I used to. Because I used to buy fruit. I can't buy fruit now because it's such a price now. If I try to buy fruit something else has got to go missing, like a tin of beans. [...]. As I say, I don't eat fish because it's so expensive. [...]. He [the doctor] put me on vitamin pills, but they are to stop. You don't get enough to eat. You know, you just have to cut down and what you can get so you can live.

The cost of living crisis has heightened health inequalities which disproportionately affect lower-income individuals. The issue became even more pronounced for individuals with specific health problems and dietary requirements, leading to a higher prevalence of poor health, depression and complications from their conditions. Participants in our study highlighted that food they could afford or could get through foodbanks often did

not meet their dietary needs making it difficult to manage their health conditions and mental health effectively. Among those diabetic participants particularly expressed heightened worry about the insecurities surrounding food and the added challenges of dealing with a lack of variety when accessing foodbank on the estate. The cost of living crisis, limited food choices for people in low-income households, and health struggles of individuals underline the urgent need for better solutions and interventions to address food poverty.

Energy Poverty

The cost of living crisis has increased energy poverty for low-income households, putting significant strain on their household finances as well as on other aspects of life (Edmiston *et al*, 2021). Energy poverty is key to fulfilling fundamental human necessities including health, food security, education, mobility and communication and closely linked to social and economic wellbeing and eradication of poverty (Halkos and Gkampoura, 2021). In our study, energy poverty has emerged as one of the key challenges faced by participants alongside food poverty. Most of our interview participants reported their struggles with energy poverty and how it was affecting their everyday lives and worsening their existing health conditions. Cold winter months made life particularly difficult as people struggled to heat their homes and stay warm. People in financial crisis and difficulties living in houses that are not energy efficient particularly felt the impact of the rise in energy costs. Maggie, who suffers from osteoarthritis and is in constant problems, expressed her need for a warm home:

“Because we’ve got physical health problems, we need the warmth [...] because my bones all seize up. [...] How can you afford to keep warm? Like everybody else it’s a struggle financially. I get depressed, yeah. When I can’t do anything because of my physical health. [...] You know, it’s just the warmth, the heating, the bills and no wonder why people get depressed because they haven’t got the financials to do anything else. They sit in the lounge and try to keep warm.”

Talking about her health problems and challenges of having arthritis in the damp conditions of her

flat, Sabana said:

“I’ve got damp in the flat as it is. So obviously from not having the gas it’s cold, so my local housing has sent me out two blow heaters. But they’re so expensive, I can’t have them on all the time. So, it’s sitting in big jumpers and your quilt in bed. It’s dire! It really is dire at the moment! ((She starts to cry))”

Sabana continued after stopping crying, this time sharing her struggle with accumulating energy debts and the depression stemming from financial hardships:

“I still hadn’t got no more money, and the gas is building up with a debt that I can’t afford. So, since the day after Christmas Day up until now I still haven’t got no gas. I still haven’t got no gas, and I can’t afford to pay this debt. [...] I think things are just so expensive, the way shopping has gone up, like the amount of gas and electric, that [...] I can’t afford to meet needs, I can’t afford it. You know, I’ve got an 11-year-old that needs clothes and trainers and stuff - I’m struggling with that. [...] I’m in a lot of debt, so that’s a downward spiral as well and I do get depressed about that.”

Paul also highlighted the mental health implications of living in energy poverty, stating that:

“I actually spent Christmas day in a blanket, with no heating, and very little electricity. I think with a lot of the time you get a little bit - you suffer from depression more than most because you ain’t doing anything.”

Participants’ reference to Christmas was unsurprising, as most of the interviews took place in January and February 2023, coinciding with the aftermath of the holiday season. The struggles and challenges of the cost of living crisis and energy poverty were most strongly felt during the winter months, making the impact of these hardships especially heightened during the festive season. Depression and a sense of despair are frequent themes in the accounts of participants as they deal with the challenges of energy poverty and problem debt which is accumulated through trying to meet their essential needs. The documented connection between debt and mental health, as evidenced in the literature (e.g. Fitch *et al*, 2011; Hojman *et al*, 2016), aligns closely with the experiences shared by our participants. Accumulating debt and the accompanying financial and psychological

distress were apparent in the narratives of other participants. For example, when discussing some of her main challenges Dee said:

“ It’s paying off the loans. It’s like electric and gas now. I mean you know, I daren’t look at it when I go home, you know. And don’t get me wrong, the government is giving me that help each month, but sometimes it doesn’t always kick in on time. And if it’s been a few really cold nights and you’ve had it on extra than what you usually would it and can be – and then you think, ‘Well when is this government payment gonna come through?’ and then you find out, ‘Oh EON, it’s from the first port up until the 7th’ and that’s the last week of where I’m always struggling on that week. But sometimes I have to ask for discretional credit. Every month I have to ask for that.

Throughout the interviews, participants consistently voiced the detrimental impacts of energy poverty on their daily lives, expressing feelings of depression, anxiety, and constant worry. However, for some participants, energy poverty extends beyond merely ensuring warm homes and means ensuring some company and way of dealing with isolation and self-harm. For example, Mark said:

“ I don’t mind the gas [...] as long as I have got my electric. [...] I am not bothered cos I can put a blanket around me or wrap up really warm and put loads of bedding on my bed and just don’t go out, it’s electric [which] is well important [because] the only company I have got is my TV. So, I need that on for a bit of company, a bit of something to watch to get me through the day, if that’s off then, what am I doing? Then, that’s when it gets seriously dangerous, I look around for medication that I can just, could just silly overdose on cos that’s the way I feel sometimes. So, I don’t wanna get in the predicament cos I have been there a couple of times, but I don’t like asking, I feel a burden, I feel embarrassed.

Energy poverty is a challenging reality for many individuals and households with low incomes in the context of the cost of living crisis, adversely impacting on people’s health, education (Katoch *et al*, 2024) and social and economic development

(Modi *et al*, 2005; Pachauri *et al*, 2012). When faced with financial insecurity and limited economic and social resources, people are often compelled to make difficult choices – cutting down on other essential expenses, sacrificing basic needs, and even going without essentials. These actions can have profound consequences for physical and mental health and wellbeing. The stress of energy poverty, financial strains, increasing debts all contribute to or exacerbate conditions such as depression, social isolation, and other mental health issues. Faced with the challenges and resulting impact of energy poverty, individuals’ chances for the socio-economic improvement is further undermined (Halkos and Gkampoura, 2021). The constant worry about making ends meet, the inability to afford basic utilities, and the fear of falling deeper into debt create a heavy emotional burden. As a result, individuals may withdraw from social interactions, experience feelings of helplessness, and face a deteriorating mental state. Addressing energy poverty, which is essential for maintaining acceptable living standards, and providing support for those in financial distress is a crucial step toward improving the mental health and socio-economic well-being of people in low-income households.

Experiences of Advice and Support Services

Our research findings unequivocally underscore the critical role played by support services provided by Spitfire and Compass in assisting residents facing extreme vulnerability and economic hardship during the cost of living crisis. The services and efforts of the professionals in both organizations have extended beyond essential practical guidance and activity provision, providing much-needed emotional and mental support as expressed strongly in the accounts of participants in the interviews. Their narratives emphasise the important contribution that community-based local support services make in enhancing financial and social resilience, providing lifesaving assistance, and boosting confidence and overall well-being among the residents. Our findings highlight the key factors that augment the effectiveness and positive impact of advice and support, which are based on the three overarching components: 'trust and relationship-building,' 'empathy and compassion,' and 'familiarity and continuity' in service provision. Embedding these crucial aspects make these services most effective and transformative, demonstrating their vital role in supporting the community during challenging times.

Financial and Social Resilience

The role of advice and support services in providing financial and social resilience was clear in the accounts of participants during interviews. They continuously expressed their gratitude and appreciation to the professionals and the services they were able to provide for them. Participants talked about the effectiveness and impact of these services in their lives and how the advice and support help them cope with the financial and emotional stresses of the cost of living crisis and poverty. Dennise a single mother with dyslexia talked about her experiences of accessing services at Spitfire:

“ It is basically by the time you get your money and try and deal with everything it's just gone, because everything's just gone sky high, erm, like you can't really buy a proper shopping. [...] I mean erm, with Spitfire like yeah, obviously I've got, there's great, great people here that they keep me in line and you know, they've got erm, a folder for me so like if I've got an appointment and things like that because of my learning needs like I tend to forget some stuff that I'm supposed to do so

they'll call me up and say you know, you've got this appointment, you know, don't forget to go and things like that, and like with things like doing a PIP form they'll help and with the assessment they said I can come and they'll be with me while I do the assessment so it's things like that that they do.

Talking about the financial relief from the cost of living crisis and security Margot said:

“ It [advice] has helped me financially, because [...] that claim has managed to kick in [...]. I'm guessing that they will have some, you know, kind of system, or some kind of help regarding seeking something else. Luckily, I've only been in that position right at the beginning, um, and it didn't last very long, so - so, obviously, the support of having extra monies, you know, is - you know, just eases that burden completely [...]. But, um - yeah, but like I say, going back to the support, I know that I've got that support when and if I need it, really.

When asked about the impact of the support she received, Sue also mentioned experiencing relief from the emotional burden of debts and financial worries through the support services she accessed at Spitfire:

“ Oh god, they don’t care who you are, if you’ve got debts or worries you take them to bed at night you can’t sleep, but when you come here and unload it it’s half the battle you know? Cos you know there’s somebody there to help, you know, and give you advice and sort things out. Well, they’re easy to talk to because I know them.

Similarly, Sarah said:

“ I think Spitfire House, it used to be the TRA, but since it became Spitfire House they are fantastic. The things they do, the help and support you get and just being able to speak to somebody that doesn’t judge you or doesn’t make a big issue of something, and they understand where you’re coming from makes a big difference so Spitfire House itself is a lifesaver, and it totally is a lifesaver. [...] Without the support I’ve had with these, explaining things and obtaining money to help me and sort my bills out, I think I’d be in a worse, a much darker place and a worse place if it hadn’t had been for them.

Tearing up while sharing her struggles with the financial situation, problem debt, and the challenges of food and energy poverty following the loss of her job due to caring for her mother diagnosed with cancer, Sian also conveyed the comprehensive nature and the impact of the support she received from Spitfire, which went beyond the practical and material, encompassing vital emotional support. The support proved invaluable in helping her cope with the struggles and challenges she faced in her life which were intensified by the cost of living crisis:

“ But these guys, they support me. They’ve supported me so much. They understand. They help me. You know? They’re – they’re helping me with literally everything, as I say, with my rent, with all my debts, um, with absolutely everything. They – they give me food; they give me fuel. They are helping. And they’re – they’re somebody to talk to, as well. As I say [...] I can sit and I can talk to [them], and I can sit, and I can cry. You know? I can go and kick a wall, and [a member of staff]’ll come out and kick the wall at the side of me, just to – you know, to comfort me.

Sally also highlighted the understanding and empathy given to her during her seeking advice and receiving assistance from Spitfire for food and energy poverty she faced during the cost of living crisis:

“ They don’t judge. They, um... [the advisor] herself has, um, got disabilities, so she’s very understanding when it comes to, um, if I’m having a bad day, or, um, I’m not, if I’m unwell, she sees me. I’m looking grey sometimes [and] she’s like, ‘What’s wrong with you?’ [...]. They’re just more, more understanding, yeah

Deep gratitude and appreciation, expressed by all participants, highlight the importance of the services provided by Spitfire and Compass in fostering hope and resilience. The testimonials reveal targeted support and activities grounded in trust and relationship, empathy and compassion, and familiarity and continuity, helping residents cope better with the worsening of financial challenges and socio-economic disadvantage.

“I would not be here.”

The lifesaving role of support services was consistently expressed through participants’ articulations of their experience of advice and support services. Their accounts of unrevealed indebtedness and gratefulness towards the professionals and for their efforts to address their financial, social and mental health needs. Keeshia, while discussing her acute financial distress and struggles with food and energy insecurity, emphasised passionately how the support from Spitfire and Compass significantly improved her situation:

“ It definitely met my needs! I mean if it wasn’t for the advice and support that I have had from Spitfire and also from Compass Support I don’t think I’d be here today, I really don’t, because they have picked me up one hell of a lot. I mean it’s just like, like we all fit together. [...]. A lot of people look out for each other because a lot of us have grown up on the estate and that’s the way it is. I just class everybody as like family. [...] The support and everything out there is amazing; it is totally and utterly amazing.

The notion of “would not be here” consistently emerged in participants’ articulations of descriptions of their experiences of accessing

advice and support services. Their accounts highlighted the crucial role played by these services and the dedicated efforts of professionals within these organisations. Lilly while discussing the advice and services she received, echoed other participants' satisfaction and gratitude for the support that helped her navigate financial struggles and cope with physical and mental health challenges in adversity. Her statement embodies a sense of hope and resilience, emphasising the positive impact of these services. She said:

“ They're [at Spitfire] like me second – well, they're like a family to me, here. They're all closer to me than my family. Yeah, they have. That kept me going, really. Because at times there is times I've felt like giving up. But these have helped me, and I see light at the end of the tunnel, sort of thing, if I didn't have these, I wouldn't be here, I don't think.

Becky, who lost her job a decade ago due to a breakdown, has been actively utilising services within Compass and participating in but also volunteering for various activities. She expressed her deep appreciation and gratitude for the support provided by the organisation. Becky faced significant challenges in the aftermath of her job loss, including mental health struggles exacerbated by a series of unfortunate events involving the loss of parents and assault. Participating in Compass support activities has played a crucial role in her healing journey, and she enthusiastically shares her positive experience with everyone she believes may benefit from similar support. Becky's willingness to openly discuss her challenges and the assistance she found highlights the significant impact of Compass Services on her well-being and underscores the importance of spreading awareness about available support for those in need.

“ You'd hear this a lot, but there's a lot to do with Compass Support as well, where they have saved people. They have because you're here to save. If it wasn't for them, I wouldn't be here now. And I can, I can 100% say that, through the support before and when Compass came, because I'm telling you now, they are absolutely great on support. They never turn round and go, if you said, “Ooh, I just need a little chat,” they will see you. I cannot, I cannot fault them.

These quotes collectively highlight the profound impact of support services on participants' lives as they navigate the challenges posed by the cost of living crisis and structures of inequality. Our study consistently revealed the lifesaving role played by services and professionals in assisting individuals through difficult times. Participants articulated the life-changing impact of the advice, support and activities attended, emphasising hope, strength, and overall well-being that they gained through their engagement. Within expressions of deep gratitude and appreciation, there is a clear recognition of the invaluable and transformative role played by these organisations in fostering positive change and strength.

“it's increased my confidence no end.”

Engagement with Compass and Spitfire resulting in personal transformation and community building is a recurring theme that was evident throughout the interviews. Addressing both practical issues and mental health concerns the support services had a substantial positive impact on participants' confidence, self-esteem, and sense of community. They emphasised that advice and support created comfort, trust and confidence in residents facing vulnerable situations. For example, Malcolm's experience further exemplifies this transformative effect. He shared how his confidence significantly increased after attending and actively participating in organising activities at Compass. This engagement had a profound impact on both his general and mental well-being. It highlights the holistic nature of support services, demonstrating that not only are practical challenges addressed, but individuals also experience personal growth and improved overall quality of life.

“ My confidence and depression was at its lowest before I came here [Compass]. But since I've been coming here it's increased my confidence no end and then like mixing with other people and being able to help other people with the problems that you've had yourself and you get a better understanding of how they feel and you feel like you can help them in some way.

Similarly, Peter, aged 53 and in long-term unemployment after suffering from physical and mental health issues, talked about the positive and transformative impact of the activities, training and support provided in Compass:

“ It’s just helped me a lot, I feel more err, confident with doing things like, like applying for a job. [...] They built me a couple of job sites in, like err Total Jobs and CV Library and that stuff like you know. So I can have a look for jobs on there, [...] how to send the documents by email just anything [...] I need. They just err, they help me out with you know? Yeah, honestly, they’re just so supportive! This place it’s amazing. I’m not just saying that I mean it! [...] I’d be lost err, be lost without this place you know, when it comes to all you know, if I need help with anything err, IT skills or whatever, yeah. I just, you know, it’s nice to do things by yourself instead of relying on other people you know what I mean? So, it’s great, I feel good, I feel better for it as well you know. Yeah, so, it’s all about the confidence as well, confidence. Obviously, I’m up and down with the confidence err, you know, it’s just, just the way things are out there at the moment, you know, but I’ll get there, I’ll definitely get there.

David’s account also resonated with Peter’s articulation of the impact of the services accessed in Compass:

“ It gave me a bit more confidence. Well, you know, sort of like when I did come out of work and I was low and depressed, got myself in a rut a bit. With their advice, I got myself out of it and started getting back into work and having my CV done. And sometimes advice about, ‘Well it’s probably not worth you taking on a factory job if it’s gonna depress you.’, which it does. I mean I could not work in a factory, and I’ve done factory work of all types. I mean I’ve been covered head to toe in chemicals and God knows what I was spraying. [...] But it’s something now I wouldn’t, but they’d even give you advice to get something that you think you’re gonna be comfortable with in your mind. So, you’re not getting up every morning thinking, ‘Oh God, I don’t wanna go into this’. So that had a positive impact there with advice that way, with advice on getting the CV done, how to present yourself in an interview.

Participants consistently talked about their confidence being increased through attending

the services provided by Spitfire and Compass. Wellbeing and social activities provided by Compass particularly help residents with mental health issues, depression and social isolation. Paula who suffered from severe mental health problems talked about the positive effects of coming to various activities in Compass. She said:

“ When I’m at groups it gets me out the house otherwise, I wouldn’t leave the house. And that helps me with my anxiety because I’m pushing myself every day to come out. [...] It’s helped me a lot really. I feel really quite proud of myself. I’ve been doing all these things that I never did before.

Sue also expresses her gratitude for the support services provided by Spitfire. She talked about the organisation’s effectiveness and the positive impact it has on the community, emphasising its essential role in supporting residents facing financial challenges. Talking about a welcoming and supportive atmosphere she said:

“ Well, I had a bit of debt, but I came to see Spitfire because they’re very good in here. They are very good. If you’ve got a problem come here, they’ll sort it. They did their utmost best to sort it. Yeah, any problems you’ve got they’ve got the time here to help you and I’d recommend them to anybody, and it don’t cost anything, and you get a cup of tea when you’re having a chat and sort your problems out and I think a lot of people on Castle Vale would miss it if they went from here everybody comes here. You’d be surprised by the amount of people that do come here. Yeah, money debt advice yeah you can. Yeah, they’re great support and give confidence to [people] here.

The lifesaving and transformative impact of support services is evident throughout the participants’ quotes above. These examples demonstrate the multi-faceted effects of support services on their lives, improvements in confidence during social interactions, job finding or managing their budget. Participants described how these services addressed not only immediate needs but how they also contributed to their overall health – physical, mental, and emotional. All participants expressed their gratitude and appreciation for the practical assistance, understanding, compassion and welcoming social

spaces provided by these services. Whether offering financial relief, emotional comfort, or comprehensive support, these organisations play a crucial role in helping residents cope with dealing with challenges of cost of living crisis and life shaped by social and economic disadvantage and intersecting inequalities. From access to financial, debt and welfare advice, and health resources to educational programs, these organisations empower individuals and provide hope, strength and resilience.

▼ Historic photographs of Castle Vale



Conclusions

In this report, we have explored the devastating effects of poverty and deprivation on individuals and families living in low-income households from deprived areas. As poverty both increases and deepens in the country and is exacerbated by the cost of living crisis vulnerable households face disproportionate financial and health challenges. Among the most severely affected households are social housing tenants, single-parent families, disabled individuals, precarious workers, and recipients of Universal Credit. Our qualitative case study conducted within Castle Vale sheds light on the lived experiences of individuals from these low-income and financially precarious households. It reveals the profound impact of the cost of living crisis on their everyday lives. It also exposes the effectiveness and the role of community-based advice and support services in mitigating this impact and in navigating the challenges posed by poverty and the cost of living crisis as well as its role in enhancing financial resilience and fostering overall well-being. Working in collaboration between the Pioneer Group and partner organisations this study has yielded three key valuable insights through conducting 30 in-depth interviews with tenants and resident who live in Castle Vale and a follow-on focus group with professionals from the local support services. Our study revealed that:

1. the severe financial distress faced by low-income households with the cost of living crisis worsening existing socio-economic and health inequalities and income disparities. Individuals burdened with mounting problem debt – often arising from utility bills, council tax, and rent arrears – also experience heightened mental health strain due to the ongoing challenges posed by the cost of living.
2. the winter of 2023, marked by high inflation rates, saw individuals and families acutely experiencing food and energy poverty, impacting their everyday well-being and worsening their overall health.
3. the crucial role of community-based advice and support services in enhancing the financial, emotional, and social well-being of Castle Vale residents. These services, deeply embedded in the community and founded on compassion and empathy, trust and relationship, continuity and familiarity play a pivotal role in promoting financial and social resilience.

KEY RECOMMENDATIONS

- Expand and raise awareness of foodbank distribution points to ensure more people can access food. More importantly, improve food quality through providing fresh produce and nutritious food items in food parcels to meet residents' health and nutritional needs. Recognise potential embarrassment, shame, or pride as barriers to accessing food banks and consider supporting the development of a food pantry as well as discreet methods to ensure privacy and dignity for those reluctant to access foodbanks.
- Prioritise urgent investment in housing stock to enhance the energy efficiency of homes to enable families to better manage energy consumption and reduce energy poverty. Organise workshops to educate residents about energy-efficient practices to reduce energy costs. Provide vulnerable individuals with access to necessary funds to meet their energy needs.
- Enhance awareness and accessibility of both, Spitfire and Compass Services through improved advertising and information dissemination. More specifically support Spitfire to increase its funds and staff resources to ensure the wider and continued provision of effective and meaningful debt,

financial advice, and other forms of support – which are highly valued by Castle Vale residents in very challenging times. Enhance employment support provision for all and support/activities for young people to help them to achieve their potentials.

- Advocate for improved social protection and investment in training, skills and employment for the implementation of improved social protection measures and policies that would help prevent inflationary pressures from exacerbating poverty for people from low-income households.

- Embed empathy and consideration in formal procedures and communications revealing an understanding of residents' vulnerabilities and their challenging circumstances addressing tenancy issues, rent arrears or when responding to housing concerns of residents. Foster community trust to shift negative attitudes through improving communication and collaboration with residents.

▼ Historic photographs of Castle Vale



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**“The support and everything out here [Spitfire] amazing!
It is totally and utterly amazing!” (Keeshia)**

**“These guys have been absolutely awesome. They are
amazing here [Spitfire] if it would not for them I would have
lost everything and I would not been here.” (Sian)**

**“I find them [Compass] brilliant. You guarantee that if you have
got a problem, whether it’s financial or personal, somebody will
help you out in one way or another.” (Malcolm)**

**“Oh, Spitfire’s been brilliant, the support, like you wouldn’t find
anywhere else. It’s a shame really that like they haven’t
got more places like in the other areas” (Sabana)**

**“You can’t moan, because, yeah, they’ve been
brilliant here [Spitfire].” (Lilly)**

**“Oh, Compass is fantastic – done me a world of good.
they’re just so supportive this place it’s amazing.
I’m not just saying that I mean it” (Peter)**

**“Just really, really good, I can’t knock them [Spitfire] one bit,
they’re absolutely marvellous.” (Mark)**

**“I couldn’t say a bad word about any of them,
[Spitfire] is a great support.” (Sue)**

**“It’s very effective. Compass helped sort me out. I’ve been in
some really bad places, and I like to think I’m okay now.” (Bob)**

**“I couldn’t ever – I couldn’t ever fault it [Spitfire]
and how, they’ve helped me seek a bit more
financial stability than I had before.” (Margot)**

“The services here [Compass], yeah, it’s brilliant!” (Maggie)

*These quotes by Castle Vale residents are taken from interviews
and all names displayed here are pseudonyms.



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