
Alleviating the Hardships Faced by Low-Income Families in Britain and Addressing the Related Public Health Crisis

The voluntary sector, not the welfare state, is becoming the safety net for those in need; and food banks, not universal credit, the last line of defence against destitution.



The
Multibank



National
Family
Centre

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Introduction

Poverty – demoralising poverty, demeaning poverty, life destroying poverty – is stalking the land.

As we enter 2024, Britain is haunted by penury of a sort we had thought that we'd consigned to history long ago. And so 2024 must also be the year when we start to fight poverty again – and call time on children being sent to school ill-clad and hungry; on families being forced to choose between heating, eating and keeping clean; and on many working families being forced to rely on food banks.

Serious reform will ultimately be needed, and a root and branch review of Universal Credit is urgently required, but those on the wrong side of the current emergency are in no position to wait for it. When governments fail to respond, the wider community has to step in – and step up. And so in this pamphlet we highlight what charities, the corporate sector and philanthropists must and could do now do to help our fellow citizens through this bleakest of times and meet the current winter emergency

In particular, we set out the goods and supplies that charities need – which can, under current arrangements, be acquired for transfer to families in need. We do so after undertaking a survey of the charities that are already bravely and generously providing surplus or second-hand goods to people in need. In this way we can measure the gap between

supply and demand. In the process, we establish which goods are most needed by families they currently find most difficult to afford. We pinpoint the price rises which most threaten the ability of low income families to purchase basic goods – and the costs depressing standards of living and making it difficult for low-income families to provide even for their most basic needs.

When we examine food supplies, we find that food banks, larders, kitchens and community pantries are now delivering more than ever in trying circumstances. These food distributors have become a real lifeline for many where the last line of defence, the welfare state, is failing – and they have come together to deliver many successful and powerful anti-poverty initiatives. While families can draw on the wide range of existing charitable organisations doing great work in this area, we conclude that much more can be done to release food that would otherwise either end up rotting, wasted at the farm gate or put in bins behind shops and supermarkets. We call on the government to stump up support building on the relatively modest sum of £25 million that Fareshare and others are rightly arguing could secure supplies of good food worth many times that – food that would otherwise be wasted.

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When we examine non-food supplies, we find a more complex and more incomplete picture: with a few notable exceptions, like the much praised nationwide work of In Kind Direct and The Hygiene Bank, supply of non-food essentials is much more limited. Too much depends on where you reside and organisations distributing goods are more patchwork. This is dangerous. People in all parts of the country need decent clothing and bedding at this time of year to keep warm and dry, all the more so when the cost of heating is so high. They also need various basic goods to keep themselves clean, if they are not to endure a demeaning reduction in personal hygiene which could easily warp into an issue of public health.

We know from history how damaging to individuals and divisive for society the question of cleanliness becomes, when it is something that is attainable for some but not for all – just think of those dreadful Victorian sneers about the “great unwashed”.

So we focus in on those essential goods – bedding, toiletries, clothing, furnishings and baby goods – where help could be provided this winter.

Hearteningly, taking account of supplies that could potentially be tapped, we have identified access to supplies that can keep people warm and clean – duvets, blankets, soap, shampoo, toilet rolls, nappies, cleaning materials, toothpaste – as the biggest gap that could feasibly be bridged.

The public are incredibly generous, which is very relevant to keeping people warm – donations of good quality, pre-owned clothes and bedding can make a real difference. But, even after all gifts have been amassed, there will be more to do to meet this winter’s demand. And, of course, when it comes to hygiene, second-hand toiletries are no good at all.

So we also look at asking customers to do more through donations of new items when they shop – for example, “one for one” gifting for basic toiletries; putting trolleys at supermarket doors to take donations; or other innovations like one pence on each shopping transaction as a company’s gift to charity.

Indispensable as public generosity is, in addition, we can achieve even more by focusing on retailers’ and manufacturers’ surplus goods. Over £2 billion excess products are estimated to be generated in the UK every year, so we can appeal to suppliers, especially manufacturers, to offer surplus or unwanted goods.

Pulling this lever will make a huge difference to families. It is also, as we will discuss below, the basis of an anti-pollution solution – using unwanted goods to meet unmet needs without destroying or landfilling them.

But the needs of families this winter are just too big to be left to chance factors, like the precise level of donations or the volume of surplus products around. For example, while in Fife we have been able to generate £10 million worth of goods from companies’ surpluses and donations, the gap we confront is £60 - 70 million – the reduction in the real terms value of social security benefits in the area.

So we need to do more. As well as getting more surplus and unwanted goods from retailers and manufacturers, we want to buy more goods at cost price for those people who cannot currently afford to buy at all. We believe that our most effective intervention this winter – and the next – will likely be in three areas where need is greatest, and where individual health – even public health – could be at risk if we do not act.

Bedding: We wish to increase the availability of duvets, blankets, sheets, pillows, sleeping bags, hot water bottles and beds themselves, and will do so in concert with the Textile Services Association and Whitbread/Premier Inn.

Toiletries: We need detailed agreements for providing nappies, toilet rolls, soap, shampoo, cleaning materials, toothbrushes and toothpaste – and our next section makes detailed proposals to precisely this end.

Baby goods: There is a huge and specific unmet need for goods related to birth and early infancy, such as cots and prams. This is reflected in the fast growth of baby banks – which need many more goods.

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We make a proposal for a manufacturers' purchase programme, which follows up on the joint letter being sent by various charities to companies asking them to provide products at cost or below cost price. Our hope is that this will be funded by available grants from foundations, who may be persuaded to contribute if we can show it is possible to secure a 5:1 or even a 10:1 return on their donations.

When it comes to getting the goods out to the people who need them, we already have a template that complements existing initiatives and well established charities: the 'multibank'.

People understand what a food bank is – where supplies are brought together, warehoused, and made available free of charge to families in greatest need. A multibank is a food bank, clothes bank, bedding bank, toiletries bank, furnishings bank and baby bank rolled into one, allowing us to meet the holistic needs of families and helping them move from crisis to rebuilding their lives. We have three up and running in Scotland, Greater Manchester and

Wales – and a fourth is planned to start early in 2024. Businesses which give to the Manchester and Scottish multibanks are seeing their goods channelled to 1,000 different organisations from food banks and local charities to social work teams, schools and health visitors.

Multibanks also have an arrangement to supply non-food items to the highly successful London Felix Project which provides 30 million meals a year across the metropolis. By the end of 2024, we expect to have seven multibanks covering most regions of Britain.

Multibanks work. By setting up a professional goods system, goods go to those who really need them and who could not afford to buy them in the shops. This intensive referral system – which relies on the recommendations of professionals – means there is no danger of undercutting traditional markets, no risk of diverting goods from families in desperate need to those who could afford to buy them over the counter at local supermarkets. The families we help cannot make ends meet without our help.

The results are conclusive. Our social value report findings show:

- The first multibank project has created a considerable social value of up to **£9.75** for every pound of investment, as well as another **£5.95** on top if we include the cost of staff hours donated by companies free of charge.
- Beneficiaries were able to spend money on essentials **(43%)** without getting into more debt **(42%)**.
- Almost two-thirds **(64%)** of professionals credited the project with avoiding a financial crisis for their clients, which may have otherwise have led to legal action or eviction.
- Professionals supporting beneficiaries also saw a significant proportion of families avoid homelessness **(40%)** or a health crisis **(37%)**.
- Almost all **(90%)** of professionals reported seeing a reduction in children's stress and anxiety.
- **83%** of professionals saw a positive impact on children's confidence and self-esteem.
- **68%** of professionals saw a positive impact on children's ability to concentrate at school.
- One in ten parents/carers **(11%)** expressed the view that without support their children may have ended up being taken into care.
- A significant majority **(70%)** of parents/carers reported that their physical health had improved thanks to the donated products they received. Three-quarters **(75%)** of respondents found that their family relationships had improved thanks to the project.
- A large majority **(84%)** of parents/carers reported a more positive outlook on their future. This is strongly corroborated by professionals, **84%** of whom also saw an increase in clients' positivity about the future.

- One in ten **(11%)** recipients specified that the support had helped them to avoid losing their tenancy.
- By addressing the immediate practical needs of their clients, professionals could focus on working with the families on a more structural level.

We now need to deliver more. To cover the needs of ALL multibanks by the end 2024, we estimate that we need to raise upwards of £2 million immediately. This can pay for:

 **10m**
toilet rolls

 **2m**
nappies

 **1m**
tubes of toothpaste

 **2m**
bars of soap

 **1m**
bottles of shampoo

 **1m**
boxes of washing powder

 **1m**
units of assorted cleaning materials

Once added to already pledged donations from Amazon and other suppliers, we can meet our target of 20 million goods distributed from this winter and through 2024.

The Context

Alongside the 2,600 food banks that have steadily sprung up across the country, we have more recently – and more selectively – witnessed a burgeoning of clothes banks, bedding banks, toiletries banks, baby banks, furniture banks and fuel banks.

But try as we do, we cannot meet the rising need.

The Trussell Trust have seen record numbers of new clients seeking help between April 2022 and March 2023, with more than 760,000 people forced to turn to the charity's food banks for the first time – more even than in the darkest hour of the first pandemic wave. That volume of users is now more than the population of Glasgow or Sheffield. Recent figures released by the Trussell Trust also reveal that 1.5 million emergency food parcels were provided to people between April and September 2023 by food banks in the charity's UK-wide network. This is the most parcels that the network has ever distributed at this point in the year, and represents a 16% increase from the same period in 2022.

Foodbanks have become such a fundamental source of support that in 2021-22 the official Households Below Average Income survey – the government's own data – had to factor them in for the first time. In that year, the overall poverty rate was still held down by certain emergency pandemic measures, notably the emergency £20 a week “uplift” on Universal Credit – measures which have now been withdrawn. Even so, 4.7 million people (7%) in the UK were found to be in “food insecure” households.

Over two million households – that include within them some 4.8 million men, women and children – are living without at least one essential household appliance. One million are in families without a fridge, and some 2.8 million people are living without a freezer. Nearly 2 million people are living without a washing machine. As many are also living without a cooker – which helps explain why foodbanks report that clients increasingly ask for “cold packs”,

supplies which don't need to be cooked but tend to be more processed and less healthy.

Research from the children's charity Barnardo's shows more than one million children in the UK either have to share a bed with parents or siblings (700,000) or simply sleep on the floor (440,000) because their family cannot afford the “luxury” of replacing broken frames and mouldy linen. The immediate cost is, inevitably, feeling tired, anxious and finding it hard to concentrate at school. With education disrupted, the longer term toll could include the closing of paths to a different future.

Some 29% of families classed as ‘struggling financially’ reported spending over 80% of what they have on absolute essentials – food, fuel and rent. Outlays on basic toiletries, furnishings and even clothes can be relegated to optional extras. So, too, can the cost of staying in touch.

Ofcom data reveals an estimated 5.7 million households are facing financial difficulties paying for their mobiles, broadband and landlines. Indeed, Citizens Advice estimates that up to a million people cancelled their broadband in the last year because of the high cost of living. A high proportion of these were parents, meaning many children are also now without internet access that is now so critical for learning and social connections.

Nearly 40% of those on Universal Credit have cut back or switched off broadband, unable to pay bills. They are left having to queue at libraries (if they've still got one) to report their incomes to the Department for Work and Pensions each month, a task which can only be done online.

The Social Market Foundation estimates that five million people in poverty would find it impossible to pay for an unexpected cost of £500 without outside assistance. Over the next five years, an estimated two million people in poverty could face a potentially insurable loss. But when money is so tight, stumping

More than one million children in the UK either have to share a bed with parents or siblings (700,000) or simply sleep on the floor (440,000) because their family cannot afford the “luxury” of replacing broken frames and mouldy linen, according to the children’s charity Barnardo’s.

up for premiums will be a challenge. Even worse, we have two types of insurance markets: one that works for the healthy and wealthy, and one that penalises people for being poor, says Martin Coppack, Director of Fair by Design. Poor people are hit by a “poverty premium” – meaning they pay more for cover due to reasons they cannot directly control, such as where they can afford to live. For example, people on low incomes can pay £300 more for car insurance.

Amid the big squeeze, large parts of the population are cutting back on cover, with 18% reducing or stopping their spending on car insurance last year. Protection against the slings and arrows that life throws at us all is now becoming unaffordable for poorer people – the very people who need it the most.

These myriad effects – rising exposure to financial risk, digital disconnection and associated isolation – all flow from the same basic cause: the spiralling cost of so many basic goods.

We are also seeing visible scars that were often hidden before – particularly mental illness. Increasingly, we can directly gauge the clear link between mental fragility and economic exposure. Research by the Joseph Rowntree Foundation has established that people without savings, and people who rent rather than own homes, are prone to wake up twice as often worrying. They are also twice as likely to say mental health is impeding their social life – and, indeed, fare markedly worse on a dozen mental health markers.

The spiral takes another twist downwards when such worries and hardships take their toll on relationships and the ties of family.

One particularly chilling sign is that more children are being taken into care not because of abuse, domestic violence, addiction or bad parenting, but because heartbroken mothers and fathers are simply too poor to care for their offspring. In a survey of the county of Fife, published recently, 11 percent of recipients of charitable help said that without assistance, their children would have had to go into care. The link with poverty is emphatic: children in

deprived areas are 20 times more likely to be in the care system. A recent study in the *Lancet* investigated the connection more rigorously and found that for every one per cent increase in the child poverty rate more than 10,000 additional children were entering care. Between 2014/15 and 2019/20 as child poverty rose fast, 22,945 children were placed on a child protection plan, and 51,736 children were registered as in need: the report estimated that 7.5% of those protection plans and 3.2% of those new episodes of need were “due to the rise in child poverty.”

Heavy bureaucratic intervention in family life is never ideal, and the avoidable removal of a child from parents is a human tragedy. There is also perversity in the economics at work here. Keeping a child in care costs £100,000-£200,000 a year – a small fraction of which would be needed to keep poverty out of the family home. The cost of £1.4bn in care budgets could be avoided if we helped the 42% of families with three or more children who are in poverty.

For some time now, doctors in deprived areas often feel overwhelmed by patients presenting with problems that have obvious non-medical roots – arthritis that is aggravated by the cold when the heating is too expensive to switch on; wheezing that gets worse because housing is damp; or anxiety inflamed when the trials of navigating the benefit system leads to lost sleep.

During the cost of living crisis, the link between healthcare and material conditions has got even starker. Increasingly, according to a survey by the Royal College of General Practitioners, patients are asking doctors to prescribe “non-medical” items such as nappies and even shampoo. Nine out of ten GPs responding to the annual survey expressed concern that rising numbers of patients who needed support with the cost of living would limit their ability to provide medical care.

And so, whether the issue is medicine, family situation, mental well-being or child development, we come back to the same underlying problem: the greatly increased price of the basics, at a time when so many people’s incomes have been stuck.

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Why Conditions are Deteriorating

How can it be that so many people are going without things we used to imagine almost everyone in the UK could expect to be able to afford? Essentially, because – while incomes have stagnated – the cost of meeting even-more basic needs has gone through the roof. The “cost of living crisis” is the phrase, but the “cost of staying alive” crisis might be a better description as the biggest drivers have been and still are the two supplies we all need to keep body and soul together, namely food and warmth.

This winter’s poverty is set to be deeper and become even more entrenched. For even if the rate at which general prices are rising has eased, prices are not coming down and in many cases still going up.

People are still feeling the impact of costly food and fuel, but we are also now seeing the impact of the rises in the costs of so many other essential goods, including telecoms, housing (both rent and

mortgages), toiletries, clothing and travel. Within the last couple of years, thinktanks and official statisticians alike have looked at how and where price rises are biting on different parts of the income spectrum, and confirmed the intuition that – as the cost of the basics surge – it is the poor who have been hardest hit.

The graph below shows exactly why the winter of 2023-24 is proving the most difficult of all: benefits are just too low to meet the rising bills.

Until 2020, the chart shows, a single person needed to spend 80% of their Universal Credit payment just to cover minimum food and home energy costs. Now, as we enter 2024, the benefits fall 20% short of covering even these items. Single adults are left skimping on heating or eating, falling into debt, or relying on the kindness of friends or strangers even before they have begun to think about other essentials such as clothing, toiletries, transport and essential goods such as bedding.

Single person’s minimum spending requirements on food and home energy, relative to total benefit entitlement

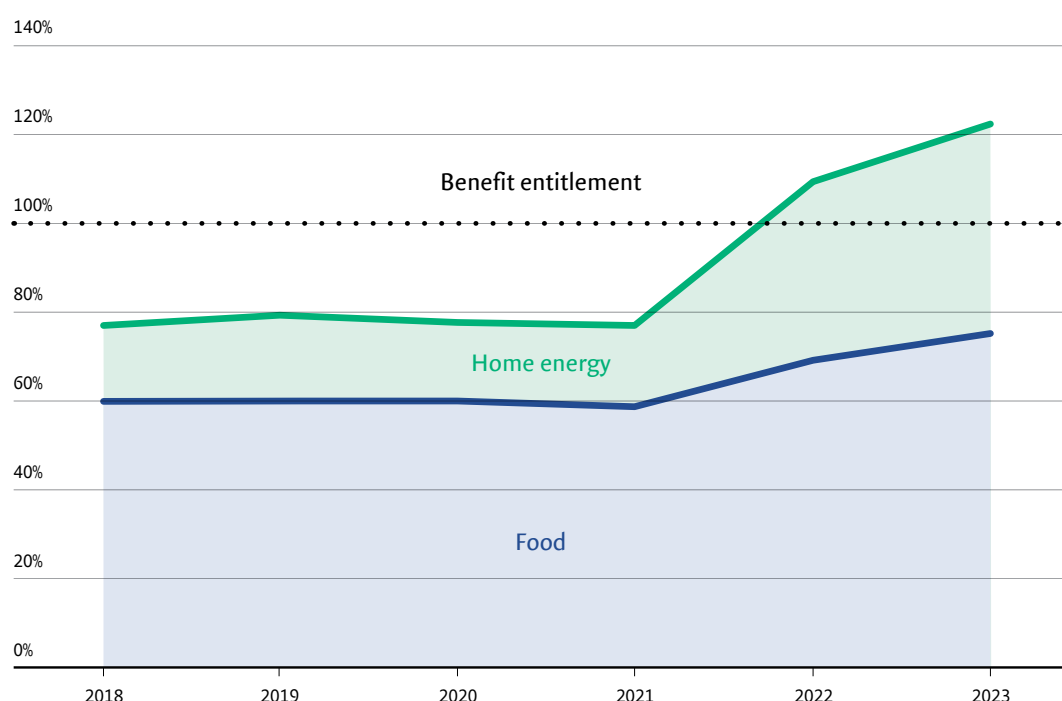


Fig 1: “Less than nothing left”: the needs of heating and eating alone now exceed basic benefits

Note: spending requirements based on Loughborough University Minimum Income Standard research.

Now, with even many charitable funds running low, some confront catastrophe.

While everyone would want children to have a decent start in life, the situation for families is not much better. For a couple with two children, benefits of £308 a week already fall £11 short of covering just food, home energy, and essential transport costs, without any expenditure on other essentials like clothing and toiletries. Worse, the ‘two-child’ limit in Universal Credit cuts funds for larger families much more, meaning that for a couple with three children, benefits of £324 fall £74 a week short of covering just these three areas. All children in the family are affected by the two child rule and where there are four or more kids, things are even bleaker.

These sorts of figures best explain why people feel so much worse off this winter – and why the need has been rising far beyond our current ability to meet it. In some ways, they understate the case: deductions

from benefits to repay past loans are common, and can consume up to 25% of benefit payments (and if utility bill debts are included up to 30%) leaving families far below the waterline.

Another way of looking at the same problem is to set down the cost of “essentials” – defined in consultation with members of the public, about which things they think nobody should have to go without – then tot these up, and then see how basic benefit levels compare.

This is the approach taken by the Trussell Trust foodbank network and Joseph Rowntree Foundation in their “Guarantee our Essentials” campaign, now endorsed by dozens of organisations across civil society, from Barnardo’s to Scope to the Methodist Church.

Table 1 makes the comparison between the cost of essentials, and the standard rate of Universal Credit, which passes for the safety net. The gap between needs and payments can hardly be missed. The £120 required for essentials by a single person (and remember this is assuming no special costs or loan repayments are involved) is £34 more than the £86 per week available to adults over 25 in Universal Credit, and fully £52 more than the mere £68 available to those of 24 and below.

We have to keep asking fellow citizens: what would they say if week in, week out, year in, year out, they had to survive with only £4.50 a day each for all their food essentials?

All this is the background to the shocking Joseph Rowntree Foundation-backed Destitution Report which found that nearly four million Britons, including one million children, had at some point last year been “destitute,” very tightly defined as lacking the ability to keep clean, dry, warm or fed. These numbers had more than doubled, and for children outright tripled, in a mere five years.

This is the emergency we can all see playing out as tents proliferate across the streets of our cities. It is the reason why we need emergency help for families in the greatest need.

Amount needed to afford essentials for the adults in a household (for 2023/24)








Essential	Single £ per week	Couple £ per week
 Food and non-alcoholic drinks	£37	£67
 Electricity and gas	£35	£44
 Water	£6	£7
 Clothes and shoes	£6	£13
 Communications, including phones, internet and postage	£8	£11
 Travel	£16	£32
 Sundries - for example toiletries, haircuts, cleaning materials, bank charges	£13	£23
Total (rounded)	£120	£200

Table 1: hefty costs of the bare necessities
Source: Joseph Rowntree Foundation

Having established that the roots of the crisis lie in inadequate safety net combined with rocketing costs, we now drill into the particular challenge of costs for different essentials. Using the ONS inflation calculator for individual household items, we set out the average increases over the last year.

These are official figures for toiletries, telecoms, council tax, energy, postage and food.

Hygiene and Cleaning Products

The increase in hygiene goods prices has outstripped many other items, with an annual increase of 12% on the below selected items.

In some cases, it is far higher: for example, for nappies and baby wipes (neither of which are included in the ONS basket of goods), parents have faced price rises of up to 60%. Pampers 24-pack Baby-Dry Night Nappy Pants Size 6 rose by 60 per cent in Asda – from £5 in June to £8 in July. In Morrisons, 12 packs of 50 New Baby Sensitive Baby Wipes rose from £11 in July to £15. And a pack of Aqua Pure Baby Wipes pack rose from £2 to £2.50 in Sainsbury's.

Little wonder, given these rises, that the number of people in hygiene poverty has risen to nine million UK adults. That is a huge problem for their ability to go about ordinary life with confidence, potentially a growing problem for public health too, and – inevitably – very often also a precursor to going without other essentials. People are forced into awful trade-offs: In Kind Direct finds that one in 5 people in hygiene poverty have gone without toiletries to afford food. The shame takes a huge toll: one in 5 of those affected also feel embarrassed to leave the house.

Most of us recognise this is unjust: 88% of UK adults believe hygiene products are something no one should go without. There is compassion, too, in relation to the particular needs of women: 73% of UK adults believe that period products should be freely available in workplaces and schools.

Your Basket

Average prices of items in August 2023 and the latest annual growth rate.

Name (weight or size)	Average price	Price last year	Annual growth
Tissues large box	£1.60	£1.47	9%
Shampoo 250-400ml	£3.80	£3.30	15%
Liquid Soap 200-300ml	£1.33	£1.16	15%
Deodorant/anti perspirant 50-250ml	£2.28	£2.07	10%
Sunscreen 15 spf	£6.76	£6.15	10%
Cold/flu drink powder sachets pack of 10	£5.41	£4.41	23%
Washing up liquid 380-900ml	£1.17	£1.10	7%
Washing detergent 800ml-1.5litre	£6.18	£5.54	12%
Kitchen roll pack of 2-4	£3.07	£2.75	12%
Household cleaner liquid 450-500ml	£1.40	£1.17	20%
Bleach 750ml	£1.11	£0.88	26%
Bin liners for kitchen use per pack	£2.61	£2.44	7%
Antibacterial surface wipes per pack	£2.45	£2.15	14%
Fabric conditioner 500ml-1.5litre	£2.42	£2.21	9%

Table 2: Rising costs of hygiene and cleaning products

But people are also unaware of the problem: 19 per cent think ‘not many’ people are struggling to afford soap; 87 per cent are not aware of a single charitable organisation that tackles hygiene poverty.

They are wrong. A recent survey found that hygiene poverty – defined as the inability to afford basic toiletries – affects:

- **13%** of those from lower-income households.
- **11%** of younger people (18-34 year olds).
- **11%** of those from an ethnic minority background.
- **5%** of adults who are working.

Of people who were experiencing hygiene poverty the same report found:

- **61%** said that it has negatively impacted their mental health.
- **50%** said that they felt anxious or depressed, and **49%** said they felt ashamed or embarrassed, because of going without basic toiletries or hygiene items.

Of those living in hygiene poverty:

- **13%** said they have avoided going to a job interview.
- **12%** said they have avoided going to work.

Of those with children:

- **62%** said they have had to choose between buying hygiene products for themselves or their children.
- **41%** said their children’s confidence has been negatively impacted.

The latest teachers’ survey on hygiene poverty carried out in the summer before school resumed shows that 72% of school staff think there has been an increase in hygiene poverty in their school in the last year, and even more worrying 71% expect the level to rise further.

Telecoms

Annual inflation in telecoms jumped from 3.5% in March to 7.9% in April, and rose further to 9.1% in May – the highest rate since 1991.

Communications services have contributed to stubbornly high inflation in the UK

Annual CPI inflation rate %

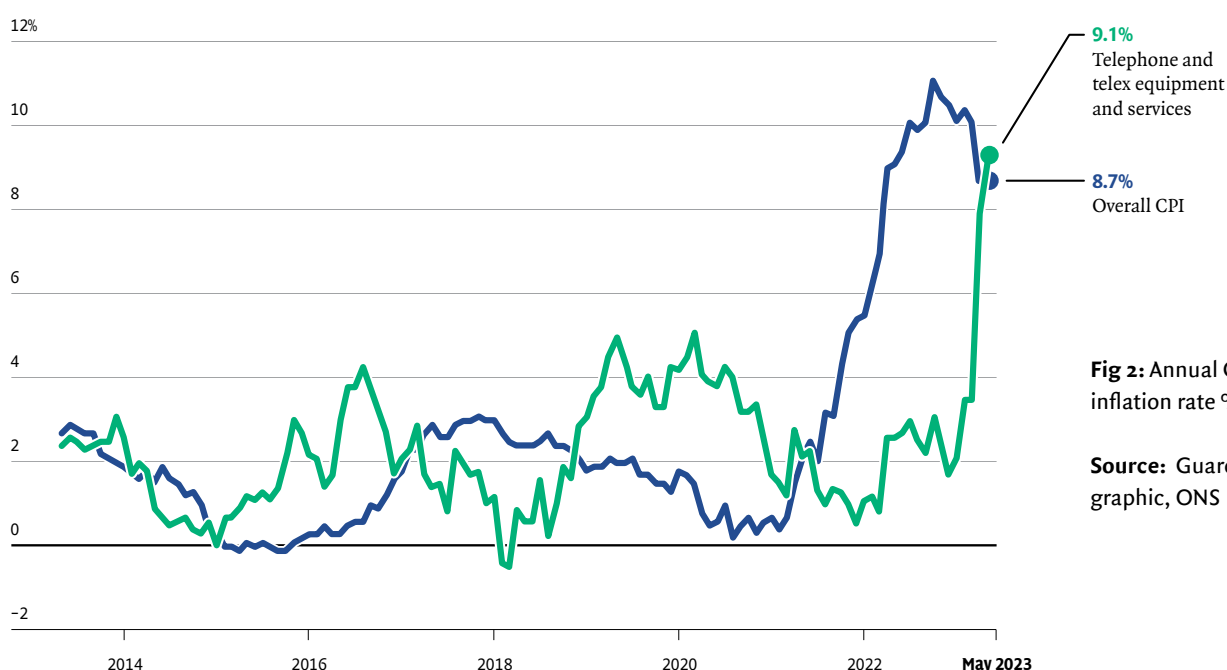


Fig 2: Annual CPI inflation rate %

Source: Guardian graphic, ONS

Council Tax Up

In 2023-24, the Office of Budget Responsibility estimates that council tax will raise £44.4 billion. That represents 4.2% of total receipts or 1.7% of National Income, and is equivalent to around £1,560 per household. These figures are net of any discounts and reduction schemes, and what makes this particularly devastating for many poorer families is the abolition of the comprehensive old national Council Tax Benefit system a few years ago, to be replaced by a patchwork of local rebates which were underfunded from the off, and increasingly leave even the poorest having to pay something.

In England, a 5.1% rise on the average Band D council tax of £1,966 meant an extra £99 per year. In Wales, the average hike was 5.5%, with Conwy seeing the highest annual rise of almost 10%. Most councils in Scotland opted to raise council tax rates by at least 5%. The highest increase was in the Orkney Islands, which raised the household bill by 10%, followed by 7% rises in East Lothian, Falkirk and Stirling. In the absence of a sitting assembly, the Northern Ireland Office said in February that regional rates would rise by 6% in April. The average domestic district rate increase – set individually by Northern Ireland’s 15 councils – was 6.67%.

Postage

From Monday 2 October 2023, the cost of a first-class stamp has been hiked to £1.25 (up 15p from £1.10). It’s the second time the price of standard-letter size first-class stamps have been hiked this year, after they last went up by 16% in April.

Class & letter size (1)	Current price	New price	Price rise%
First – Standard	£1.10	£1.25	15p (+14%)
First – Large	£1.60	£1.95	32p (+22%)
Second – Standard	75p	75p	No Change
Second – Large	£1.15	£1.55	40p (+35%)

Table 3: Rising costs of postage

The “cost of living crisis” is the phrase, but the “cost of staying alive” crisis might be a better description as the biggest drivers have been and still are the two supplies we all need to keep body and soul together, namely food and warmth.

Energy Prices

Cornwall Insight predict the price cap for a typical, dual-fuel, direct debit, household will rise by around 3.5% in January. Under Ofgem’s old definition of average energy use, known as the Typical Domestic Consumption Values (TDCV), which they used when they made the announcement of the October cap, this would see a typical price cap go from October 2023’s £1,923 per annum (new TDCVs £1,834) to the forecast £1,996 per annum (new TDCVs £1,897) in January 2024. It is then predicted to dip slightly in the second quarter of the year. But because support is being reduced many will remain fuel poor.

Food and Drink

Always a huge proportion of budgets for poorer families, as has been widely reported, food has for much of the past year been rising at its fastest rate in many decades, with the price of many essential staple goods often experiencing the fastest inflation of all. The table gives detail, and points to an average annual increase of 16% for the groceries shown.

Across the board then, prices are still going up. The welfare state safety net is threadbare. As the next section will set out, it is charities which are left to meet people’s needs.

Your Basket

Average prices of items in August 2023 and the latest annual growth rate.

Name (weight or size)	Average price	Price last year	Annual growth
Granulated white sugar per kg	£1.14	£0.73	56%
Canned tomatoes 390-400g	£0.74	£0.56	32%
Baked beans 400-425g	£1.05	£0.89	18%
Lemonade 2litre	£0.96	£0.77	25%
Mayonnaise 390-500g / 420-540ml	£2.20	£1.69	30%
Cook-in sauce 350-520g	£1.97	£1.50	31%
Fresh/chilled whole chicken per kg	£3.85	£3.36	15%
Beef mince per kg	£8.38	£7.41	13%
Bacon per kg	£9.44	£8.10	17%
Frozen chicken nuggets 220-600g	£2.49	£2.02	23%
Frozen beef burgers pack of 4	£3.44	£2.67	29%
Onions per kg	£1.09	£0.86	27%
Carrots per kg	£0.67	£0.60	12%
Bananas per kg	£1.15	£0.94	23%
Semi skimmed milk 2 pints	£1.24	£1.19	4%
Eggs per dozen	£3.31	£2.71	22%
Multipack crisps	£1.79	£1.56	14%
Individual meat pie	£1.79	£1.54	16%
Small box of tea bags pack of 80 (230-250g)	£2.54	£2.23	14%
Instant coffee 90-100g	£3.37	£3.01	12%
Large chocolate bar	£1.75	£1.47	19%
Non-dairy milk drink 900ml-1litre	£1.89	£1.56	21%
Olive oil 500ml-1litre	£6.43	£4.65	38%
Butter 250g	£2.23	£2.16	3%
Breakfast cereal (sugar/chocolate coated)	£2.83	£2.51	13%
Breakfast cereal (gluten free)	£2.60	£2.26	15%
Plain Biscuits 200-300g	£1.31	£1.11	18%
White sliced bread 750-800g	£1.35	£1.20	13%

Table 3: Rising costs of food and drink

Charities Step In

Against this battery of high prices, the one piece of heartening news is that charities are stepping in and stepping up to help. This next section maps the landscape of support.

The voluntary sector, not the welfare state, is becoming the safety net for those in need; and food banks, not Universal Credit, the last line of defence against destitution.

Because of the need they see around them, millions of citizens around the country are prepared to volunteer their time and money to help those worse off than themselves – often working in tandem with dedicated public servants staffing stretched local services to maximise the difference that can be made.

All this shows Britain at its best. None of us can be at ease when millions are ill at ease, comfortable when so many live without comfort, or content when there is so much discontent.

Most of us believe that as a society we are richer when we care for the poor. Millions come together to help each other from the best of instincts: we don't just cooperate out of need, we have a human need to cooperate.

Whether it's community pantries, kitchens, swap shops, or multibanks, Britain's 160,000 or so small and large charities are showing creativity – with new organisational forms being improvised to try and answer the frightening challenges of the hour. With the current big squeeze following on so rapidly from the pandemic, which brought its own burst of innovation, as new mutual aid groups emerged and embodied a great wave of compassion across our communities, these extraordinary efforts are starting to seem almost routine. And indeed, as we will document, in every part of the United Kingdom a vast range of projects are addressing the basic need for food, fuel, furniture, clothing, bedding as well as friendship and support. But as inspiring as this new improvised architecture of support is, its make-

shift character leaves it with an inescapable frailty. Our charities do remarkable work, but few can depend on and guarantee entirely reliable resources. Grim circumstances are now pushing many to their limits.

Some multipurpose charities, whose primary purpose lies in areas other than the provision of food, are nonetheless having to spend tens of thousands a month on food so the families they serve can have something to eat.

Some schools, who have collected for outside charities in the past, are now compelled to use their traditional collections for their own parent communities. Others have now also doubled up as launderettes for children's clothes by installing washing machines in a bid to ease the burden of the rising cost of living.

While destitution is doubling, the donations to charities have halved in a year, with charities now as hard pressed as the people they serve. It is not that fewer people are giving, but that they are giving less. People with little who gave to those who have nothing have less left to give. And promises that high incomes would trickle down are sadly another neoliberal delusion. While there are many wealthy philanthropists who give generously, the top one per cent as a whole typically declare donations averaging just £10 a week, much of which they can set against tax, their generosity extending to just 0.21% of their income.

This grim backdrop only makes the efforts of the charities all the more heroic. So let's now consider in more detail what they are able to do to offer a lifeline to countless families across the United Kingdom.

Our charities do remarkable work, but few can depend on and guarantee entirely reliable resources. Grim circumstances are now pushing many to their limits.

Meeting the Need

Food Poverty

When people think of today's charities stepping in to assist in the crisis, their first thought will be of food banks.

In 2009, there were just under 25,899 people using Trussell Trust food banks. Now there are nearly 3 million, 100 times as many. And there are now 2,600 food banks – almost twice as many as there are branches of McDonald's – where only a handful existed a decade ago.¹ According to the Trussell Trust, the biggest network, ninety-five per cent of food banks said that the steep increase in need was due to the inflationary rises in the cost of living.² Reliance has rocketed in tandem with the price of the basics: between April and August 2022, most food banks surveyed by IFAN, an alliance of independent food banks, found a quarter or more of their users hadn't used their services before.³ The House of Commons library reported recently that charities should anticipate demand for food banks to rise still further.⁴

But for precisely the same reason – pressure on family budgets – 72 per cent of food banks had reported a drop in food donations.⁵

A total of 4.7 million adults in the UK struggle to afford to eat every day, and two million children are at risk of missing the next meal. And yet, at the same time, 9.5 million tonnes of food are thrown away by shops and restaurants.

The Bread and Butter Thing

Manchester is home to some of the most creative projects in the country, where charities are tackling food poverty, reducing food waste and allowing perfectly consumable surplus goods to reach those who need them. The Bread and Butter Thing is one such organisation.⁶ Each week it collects over 100 tonnes of surplus food from businesses and supermarkets

and redistributes it to members, who, in turn, use it to create almost 250,000 meals for themselves and their families.⁷

For £7.50 per week, The Bread and Butter Thing offer around £35 worth of food, including fresh fruit and vegetables, chilled food and cupboard staples such as pasta and cereal. Not only is it reducing hunger by providing families with fresh, affordable food, it is also making a dent in the appalling £19 billion of good food wasted in the UK each year.

Emerge 3RS

Also based in Manchester, Emerge 3RS works with charities, schools and community groups to distribute surplus donated food. During 2020-2021 they provided the ingredients for 8,052,009 meals.

Football clubs

Supporters' clubs at Liverpool and Everton, Rangers and Celtic, Dundee and Dundee United are putting old rivalries aside and jointly organising pre-match food collections of supplies for those in need. With their slogan 'If you can, bring a can', these networks of fan-driven food banks are harnessing the generosity of thousands who gather each weekend to watch football.

Community Kitchens

From the Big Feed project in Birmingham⁸ to Karen Mattison's much praised project Cook for Good, which helps people prepare nutritious, low-cost meals in London,⁹ free cooking classes are being pioneered, helping people come together to learn new skills and feed their families well. In Fife, Lochgelly Lunches is one of many local projects which provide warm meals and offer companionship to more than 200 families. The Scouse Kitchen in Liverpool is open to school pupils and their families and is an opportunity for them

to share a warm meal together. The trial was funded by Liverpool Football Club alongside ex-player Robbie Fowler and organised by local MP, Ian Byrne.

The Felix Project

The biggest London-based food redistribution charity, the Felix Project, was set up in 2016 to distribute food across the capital.

A spin out from the nationally successful charity FareShare, it collects surplus food from the main retailers in London, repurposes it and delivers it to people and charities that need it.¹⁰ The charity provides a link between suppliers with fresh produce that would otherwise go to waste and charities that need nutritious, fresh food for their service users.

Fuel Poverty

There are an estimated seven million households across the UK that are in fuel poverty.¹¹ When people are unable to adequately heat or cool their homes, this causes a raft of issues, such as the unthinkable decision about whether to heat their home or cook a hot meal for their family.

Low income, high fuel prices, poor quality and unaffordable housing all contribute to fuel poverty. Cold homes cause special harm to children – who do worse at school and can have worse mental health – and also disabled people, half of whom are planning to cut back on heating. It is estimated to be the cause of over 11 thousand deaths each year.¹²

In response, charities and churches are creating lifelines for people who are suffering through the cold this winter, helping them to get warm and heat and feed themselves and their families.

Warm Welcome

Set up by groups like Church Works Stewardship and Christians Against Poverty, seven thousand sites across the UK are being transformed into winter heating hubs, opening their doors to people unable to afford to heat their homes and keeping them out of the cold.

Any organisation can register itself as a ‘Warm

Welcome’ hub, offering a free, warm and welcoming space for the public over the winter. When many people, including the elderly, are having to choose between heating and eating, a free, warm space can be a lifeline.

So-called “warm hubs” are also emerging in rural communities, like that in Warwickshire Rural Community Council, where isolated and ageing populations can get together, for activities and advice on how to save energy.

The council in Wolverhampton, which has the highest rate of fuel poverty in the country, has prepared warm spaces, including community centres, libraries, and council-owned buildings, while a dedicated shuttle-bus has been laid on to transport people for free to the centres.¹³

Fuel Banks

The Fuel Bank Foundation is fighting the fuel crisis – in which 96% of those they support are choosing between heating their homes and cooking a meal – by giving emergency support to top-up meters which have been switched off, as well as advice and support to help improve their financial situation in the longer term.¹⁴

Home Goods Support

Living without basic furniture and appliances in your home can take a heavy mental and physical toll, and also end up making life more expensive.

Everyone deserves a decent home environment, but only two per cent of social housing is let out furnished or partly furnished. If you arrive strapped for cash, you might be stuck without even a sofa to sit on or a table from which to eat a meal.¹⁵

Not having appliances to make a fresh meal can mean relying on unhealthy takeaways. Needing to use a launderette instead of a washing machine at home can add £1,000 to annual bills and can mean that people go to work, school or job interviews without clean clothes.¹⁶ This is a basic issue of health and dignity.

To tackle furniture poverty and give people the tools to make changes to their lives, charities are finding ways to get essential appliances to those who need them. Not only this, but they are helping to bring pride, hope and self-esteem by making houses into homes.

Mustard Tree

Based in Manchester, Mustard Tree seeks to tackle both the causes and consequences of poverty, starting with tackling furniture poverty.¹⁷ Like a high street charity shop, it receives donations of household items and furniture from the public and businesses which are available to buy. However, unlike most charity shops, Mustard Tree gifts 40% of these goods to people who were previously homeless and have now moved into a permanent residence.

With their vouchers, Mustard Tree allows people the dignity of choice to choose any items they might want from the shop – both essentials and finishing touches – to make their space their own.

They also try to break the cycle of poverty through their Freedom Project.¹⁸ This six to 12-month in-house training programme supports people in gaining experience, developing skills, and overcoming barriers that might prevent them from working.

Telecoms

5.7 million households are struggling to afford phones and broadband. Millions had to stop spending on mobile or broadband during 2022, leaving them isolated.

Here then, we have yet another developing front of the cost-of-living crisis. And yet here, too, we find a philanthropic response.

The National Databank

The National Databank provides free mobile data, texts and calls to people in need via Good Things Foundation's network of local community partners.

Community organisations can apply to access the databank, enabling them to provide data to 500,000 people in communities who need them.

Vodafone Everyone Connected

Vodafone, through their Everyone Connected programme, distribute free six-month mobile phone SIM cards to people without digital connectivity predominantly via charity partners including the Trussell Trust and Barnardo's. The programme has so far helped connect over two million people in the UK and delivered over £100 million in Social Value.¹⁹

Clothing

Many families in Britain cannot afford clothes for their growing children, trying to stretch baby grows to get a bit of extra wear out of them, or sending children to school in swimming trunks instead of school shorts. Adults fleeing domestic violence cannot take enough clothes with them, and are often left with only what's on their backs.²⁰

And yet – once again – a dearth of something for one part of our community goes alongside a deluge of it for others. 350,000 tonnes of wearable clothes end up in landfill each year in the UK. This amounts to £140 million, with an extra £30 million in clothes estimated to be hanging up in wardrobes, unwanted and unused.²¹ There is a huge environmental impact of the short-lived, quickly discarded items that we buy. WRAP estimate that the annual footprint of an average household's new clothes, including washing and cleaning, produces equivalent carbon emissions to driving 6,000 miles.²²

Once again, charities are attempting to fill the infuriating gap between desperate demand and surplus supply.

Shareware

This Nottingham-based charity provides emergency, free-of-charge clothing and shoes, as well as bedding to people in the area.²³ Not only is Shareware giving

dignity and opening up the opportunities that come with being properly dressed, it is also tackling the pollution generated by textiles waste. Any donations they're unable to use are collected by a local business and sold to textile recyclers, keeping them out of landfill.

Cardiff Rotary Club

The group started a project called "Wrap Up Cardiff" this Autumn. It is a recycling project which asks for donations of coats and winter clothing that are in good condition and donates them to those in need, including refugees from Ukraine who have received the necessities for settling into their new homes in the UK.²⁴

Crisis Support

No one plans to be in a crisis, but it's easy to fall into one when life's difficulties collide. Over the last couple of years, it's been increasingly common for challenges to pile on top of one another, after a pandemic which put a lasting strain on physical and mental health, livelihoods and relationships, and now a cost-of-living crisis that has made it impossible for so many of our citizens to keep up with the basics, at least without recourse to debt. In the worst, and increasingly common scenario, people can end up with nowhere to sleep. Which is, yet again, where charities often step in.

The Brick

In collaboration with the Greater Manchester Combined Authority, The Brick runs the A Bed Every Night Scheme. Over three locations in Wigan and Leigh, crisis support is offered to move people off the streets into one of 20-25 beds with a hot meal and a shower. Their emergency accommodation service is a 24/7 hub offering help, advice, life skills courses, training and other meaningful activities during the day. Proceeds raised from the charity shop support their work.²⁵

Loneliness and Isolation

Charities are not only supporting people in material ways. They are also helping the 25 million people in the UK who feel lonely.²⁶ Amid our age of supposed hyper-connectivity, the truth is ways of interacting are changing, and for many, meaningful social connections are being lost. What would have once been done face to face – shopping, working, speaking to family and friends – is now conducted online.

Not only is loneliness a painful experience, it is also linked to early death, dementia and cognitive decline, heart disease and stroke, among other serious health conditions.²⁷

The Active Wellbeing Society

This Birmingham based group is a network of over 80 organisations and countless individuals whose mission it is to create communities living active and connected lives.²⁸

During the pandemic lockdowns, they facilitated home delivery of essential supplies, organised phone and Zoom calls and, where possible, made home visits to combat isolation.

Their 'Listen and Connect' service continues to give a space for people simply to talk and be heard, as well as to be connected to practical support.

Cathay's Community Centre

Based in Cardiff, this is another example of a fantastic charity at the heart of its community, offering a huge number of opportunities for people to come together, meet and connect. Not only does the centre offer support to avoid loneliness and isolation in older people – such as social clubs for those living with dementia and their carers – they also run groups for young people, including LGBTQ+, with and without additional needs. It also runs English language courses for those new to the area, a cafe and a clothes bank.²⁹

Information Sharing

Over and above direct material support, information and guidance is an invaluable resource. Charities know that simply helping people to navigate the system of limited government support that is available is vital.

When someone is submerged in worry and struggling to find a way out, the most valuable thing of all can be to be a first port of call, which knows just what people need to know, and provides clear practical pointers.

Citizens Advice

This long-established charity is an indispensable first port of call for those trying to navigate a sometimes-bewildering welfare state. It has also evolved to a niche within the new charitable ecology of support necessitated by the long austerity years. According to Citizens Advice, two people a minute require crisis support. Foodbank vouchers are given out for specific days and specific centres, entitling the holder to a parcel with enough food for three days plus essential toiletries.³⁰

Hastings Advice and Representation Centre

Helping residents access the services they deserve, the centre has helped people to secure £4,228,881 in previously unclaimed, enhanced, or reinstated benefits, the great bulk of which (almost £3.8 million) being secured for people with long-term health issues.³¹

The We Care Foodbank

Despite the name, this group, based in Lewisham, has made a difference that goes far wider than food. It bought a disused telephone box to create a '24/7 community hub'. The colourful spot on Deptford High Street is filled with essential information about local resources to make sure support can be accessed by anyone who needs it, helping them find free legal help, mental health support, as well as urgent information about, among other things, accessing emergency food.³²

Hygiene Banks

For millions of families on the frontline in the battle against destitution, soap, toothpaste, nappies and toilet rolls are now luxury items, and parents must make the daily decision whether their children should eat, be warm or stay clean. For the very toiletries most of us regard as essentials and take for granted are becoming unaffordable for families on the breadline. It means having to share a toothbrush, use makeshift period products, and washing clothes less frequently, or not at all. An estimated 3.15 million adults are living in hygiene poverty, forgoing basics like toothpaste, toilet roll or washing powder.³³

For many children, it means suffering the stigma of being called 'dirty' with all the social isolation that comes with it. It can increase the chance of children being bullied, lonely or friendless. In a survey of 500 teachers, three quarters expressed concern about unwashed hair, unbrushed teeth and unlaundered PE kits. Many said that they have had to send a child home or intervene in some other way. Many reported that they'd lent (35 per cent) or bought (42 per cent) products for pupils, or referred families to food banks that can also provide toiletries. Once again, though, more particularly charitable responses have been emerging.

In Kind Direct

Serving 5,000 charities, and with a plan to reach 7,000 next year, the group has raised awareness of hygiene poverty. It estimates that every £1 it spends enables £14.05 of social value spending to happen elsewhere in its charitable network.³⁴ It is calling for businesses, charities, and public bodies to protect the human right to hygiene. Examples of supplier donations include Carex, which donated over 700,000 bottles of handwash in 2020. L'Oréal has donated thousands of make-up, fragrance and skincare products this Christmas. Always and Tampax donated 2 million tampons and sanitary towels. Andrex donated 1.25 million toilet rolls. Cif (a Unilever brand) donated 250,000 anti-bacterial eco-refills in time for the

Christmas just gone. Seventh Generation have donated 36,000 bottles of laundry detergent over the last year, enabling 1.5 million laundry cycles.

The Cottage Family Centre

Based in Fife, and the pioneer of the first Multibank, the centre has now placed more emphasis on its work as a toiletries and hygiene bank. Just a year ago, the most in-demand winter items were duvets, blankets, sleeping bags and even hot water bottles. But during 2023, there were growing requests from health visitors, social workers and teachers for soap, toothpaste, toilet rolls, nappies and other basic hygiene products for the children and families they are helping.

Bedding Banks

More than one million children are without their own bed – with 700,000 youngsters sharing with someone else, and another 440,000 sleeping on the floor.

Without a bed to sleep on, it is of course harder to live, work and study. Children do worse at school, and their mental health and well-being suffer. All too often, it is left to charities to give them a good night's sleep – and with it the hope of a brighter future.

Zarach

The charity was kick-started by a teacher in Leeds who was shocked to discover that her pupils were not awake in class because they had to sleep on the floor without mattresses. Thanks to sponsors and donations, a 'Bed Bundle' is now delivered to a referred child within seven days, giving not only a brand-new bed, mattress, duvet, pillow, sheets, pyjamas and hygiene kit, but also the equal opportunity to learn and succeed at school that comes with being properly rested.³⁵

It is spreading across the country, with its aim being a National Sleep Strategy that promises a bed for every child.

Broader Support for Children

Many parents are worried about being able to afford essential winter warmers for their children with well over a third (40%) reporting that they'll struggle to buy a coat, and 38% worried about affording boots or shoes. A survey by the Little Village charity (detailed below), found a huge preponderance of London parents saying they were worried about keeping their children warm this winter, with rising numbers dressing children in outdoor clothing such as hats and coats indoors.

There are national organisations that facilitate hyper-local support within the community to prevent crisis before it even happens, helping children in particular to get the start in life they need.

Barnardo's

Children's charity Barnardo's also uses an army of volunteers to support the work of their 800 partnerships to improve the lives of children and young people across the country.³⁶

HomeStart

HomeStart's unique volunteer support model is there for families with children under 5 who are struggling. With HomeStarts in communities across the country, the demand for their model proves that isolation can affect people in all areas of the UK. For example, the work of Home Start Camden-Islington to support 168 children in a busy and prosperous area of London demonstrates that no areas, not even the wealthier, are free from the effects of poverty and cost of living this winter.³⁷

Baby Banks

All the fears and difficulties faced by parents that we have documented press particularly hard on parents of young children. There are some obvious reasons for that. It costs on average £675 a year just to feed a child aged up to three, and £1,107 a year to clothe fast-growing toddlers. Then there are many specific one-off costs, such as buggies and cots, and many specific recurring bills, such as nappies and formula milk.

Exclusive research by Fabulous reveals that 15% of mums now rely on “baby banks” for essentials. Very often, but certainly not always, these are women who have been made redundant or been through a family breakdown. These charities merit a closer look and greater support.

Little Village

This London based baby bank has become one of the largest baby banks in the UK since it launched in 2016, and says it supported nearly 3,000 children last year alone. Its work has increased dramatically, having discovered that increased living costs have created fear among parents across the capital that they cannot afford to cope.

Baby Basics

The project, which began in Sheffield, has now seen a 93% rise in those needing its services between 2016 and 2019. It is a volunteer-led project aiming to support new mothers and families who are struggling to meet the financial and practical burden of looking after a new baby.

The Baby Bank on Us campaign

Set up by the Sun newspaper, the campaign brings together Save The Children, Little Village and baby banks across the UK. It has called on the public to donate second-hand children’s items to their nearest baby bank or sign up to volunteer. The Princess of Wales, known for her work on early years’ access, has endorsed the campaign, saying that baby banks were “doing an incredible job” to help parents and carers struggling to make ends meet. Their aim is to provide what some authorities do – a baby box or a new baby bundle which can be worth up to £1,000.

Advocacy

One last crucial role of charities is to develop a respected voice in the national conversation – voices which can be then raised in order to make a difference.

Most charities also want to speak up for reform which might prevent the problems which they can only ever hope to ease. The Trussell Trust and the Independent Food Aid Network (IFAN), for example, campaign for a future in which food banks are no longer needed. The national profile they have built up over the years enables them to campaign on the policy problems that are the root causes of poverty.

Save the Children UK likewise knows that policy change is essential to ending child poverty.³⁸ In Scotland, for instance, it has led a campaign calling for the Scottish Government to at least double the Scottish Child Payment to £20 a week as family incomes need to be raised to address poverty at its cause and ensure women – particularly single mothers – have a route out of the cycle.³⁹ The charity, and others such as Women’s Aid, are also campaigning for the benefit cap to rise, identifying it as a major barrier for women with children to flee abuse.⁴⁰

A New Coalition of Compassion

We witnessed the extraordinarily flexible quality of our charities when they responded quickly and inventively during the pandemic, and not only transformed themselves to provide their services online, but also came up with entirely new ways of helping people who were isolated in their own homes.

Now we are seeing the same flexibility of response in the face of cascading hardship, as embodied in such innovations as Warm Welcome, Warm Hubs and Fuel banks, as well as pantries, kitchens and swap shops.

But this time we are witnessing something else, developing too – a new coalition of compassion emerging between charities and companies.

Great charities like Fareshare, In Kind Direct and others are playing a vital role in coordinating offers of help. These national organisations ensure that charities delivering on the ground can do their job by providing them with the items they need and raising public awareness of their work – and just how urgent it is. In Kind

Direct, for example, highlights the scourge of hygiene poverty by publicising the damning realities about what people are going without that we have documented above.⁴¹ They are calling for charities, public bodies and also businesses to come together to put things right.

We have already shown how many great things charities are already doing. In the next section, we look at just how much more – and just how rapidly – more could be done if more businesses would follow the best by stepping up too. Where possible we want to focus on initiatives that could be readily extended across the country, so as to maximise the potential effects.

Ways Forward: Coordination of Suppliers

Businesses have always been vital to our response as a community. Many companies already give back to their community supporting low income families and local charities who help them in a wide range of different ways. But now is the time for us to raise up our sights to what we can do to expand this to meet our winter emergency.

So I am encouraged by the recent coming together of UK charities and corporates to feed the hungry, shelter the homeless and aid the poor. It feels like a profound moment, with an adjustment of roles and a pooling of key responsibilities, in recognition of the interest we all have in taming poverty.

Most countries are made up of three distinct sectors that are understood to comprise our society – markets, government, and communities.

But today, in the face of the kind of abject poverty that I thought I'd never see again, I see a fourth sector emerging, in the coming together of companies and charities in what might be called a coalition of compassion. As discussed earlier, Multibanks are a good example. They recognise a simple truth that companies have the surplus goods that people need – food, clothing, beddings, toiletries and furnishings – and charities know the people who need them. With companies aware that a group of

consumers cannot currently afford their goods, and with charities ready to work in partnership to deliver them, this new coalition of compassion has the potential to create a chain of hope that connects the richest corporate executive to the poorest family in the land.

All of this is happening amid a burgeoning new interest in the broader role of business in society. Two years ago, in what was hailed as a revolution in corporate social responsibility (CSR), the US Business Roundtable reaffirmed that shareholders had obligations to all their stakeholders, including the general public. They emphasized that serving their local communities was integral and not incidental to their *raison d'être*.

CSR is no less important in business planning in Britain, and has been championed by the current CBI President Brian McBride and many well-known chief executives. One study showed that most businesses (52%) already believe a successful CSR strategy is not a cost but will actually add value.

Much of the CSR debate has inevitably focused on the environment and the climate emergency, with companies competing to showcase their green credentials.

There is widespread – and sometimes justified – suspicion about “greenwashing”. So the search is on, led by Sir Ronald Cohen and others who favour social impact financing, for robust metrics that can rigorously gauge not just the risks and rewards that investors traditionally study but also the results, especially their environmental impact.

I have no doubt that at some point in the future companies, which, after all, have obligations to society in return for the privilege of limited liability they enjoy under our laws, will be required by statute to publish accounts that measure not only their profit and loss but also the wider social and environmental consequences of what they do. This includes their impact on the communities in which they are employers, and the extent to which – through such practices as paying the living wage, or diverse recruiting – they can improve the well-being of locals.

The best businesses have come to understand they can do well by doing good. As Alan Jope, the recently retired CEO of Unilever, has said, every product must have a purpose. Businesses can demonstrate a financial case for their social activism: that it leads to more committed employees, better and higher quality recruitment of staff, in particular energetic and idealistic young people, lower employee turnover overall, and more loyal and enthusiastic consumers. The right corporate social values can make all stakeholders, including shareholders as well as employees, proud to be part of a company that has a clearly defined purpose, to make not only profit, but a real difference.

Settling on the appropriate measurable indicators may be a dry task but getting them right is crucial. Meaningful metrics can inspire confidence in investors, empower managers to steer serious change, and lend the whole system the integrity required to give the public faith. More specifically, they make it possible to provide meaningful answers to the dangerous and demoralising charge of greenwashing.

And if we do get serious about the practicalities – campaigners, as well as companies – we might all be surprised by how much we'll be able to do.

Multibanks, and other similar endeavours, offer not just an alliance of altruism in a new social contract between companies and charities, but also a breakthrough in corporate attitudes – a breakthrough that can spur employees to work with pride, inspire the recruitment of idealistic staff, and make brands more appealing to consumers.

Companies led by Amazon are embracing this more holistic approach by donating to our multibanks. They have been followed by groups such as the Textile Services Association and Whitbread which have offered nearly new bedding that might otherwise be ripped up as rags.

The government can, and should, spur more such efforts. If, for example, tax law was changed to exempt charities and companies from VAT when goods are distributed free of charge, even more donations could follow.

Bridging the Most Urgent Gaps

Our short survey of current charitable provision and the continuing poverty crisis has shown that no matter how generous individuals are and continue to be, and no matter how successful our attempt to secure surplus supplies and repurpose them has been and may be, there remains a huge gap in provision this winter.

Second-hand goods are often generously donated, and often incredibly useful. But such donations are also plainly inadequate to meeting this winter's demand – with huge categories of pressing need, such as toiletries, where second-hand goods are plainly no use at all. We have also been looking at goods that come or could come from asking customers to give donations of new items when they shop, e.g. one for one in toiletries or trolleys at doors of supermarkets. Another option is to ask retailers to add 1p on each bill to raise money for donations. While all options have merit and all can make a difference, this winter the gap is still too big to be left to chance.

Remember: charities are running out of supplies and money. Our conclusion is that only a new initiative can cover this winter's needs and bridge the gap between demand and supply.

One path to longer term reform might be an extended pilot to test social prescribing of hygiene goods to meet the most urgent needs identified by medical professionals.

But pilots take time to get up and running, let alone to assess and extend nationwide. And there is a potentially bitter winter to get through before any of that can be done.

So what, more rapidly, can be done to ramp up provision? There are two main ways to meet the gaps in provision this winter.

One way is to do more to attack both poverty and waste by increasing the amount of surplus goods from the numbers we have already achieved. If a total of, say, £2 billion worth of surplus output is generated in relevant product lines (including essential items like

nappies, bedding and warm clothing) in the UK each year, then the potential is substantial.

We have been in touch with retail and manufacturing companies pleading with them to offer up any surplus goods or goods that might be destroyed when they come close to their use-by date. We have offered to raise money to pay for the transportation of these products from factories or warehouses so that we can get them to the families in greatest need.

But even if we were to hit this target, we would still need to do more: we estimate that in Fife, where multibanks are advanced, we would still only be able to meet less than 20 per cent of the shortfall.

We need to face up to the reality that there is, as things stand, a limit to the surpluses we can draw on quickly this winter.

So the second step we propose, particularly to the many firms that manufacture toiletries and related goods is for companies to donate or sell at the cheapest available price a quotient of goods that relate to what families need, rather than restricting themselves only to stock that is earmarked as surplus.

They would follow the lead of toiletries manufacturer Accrol, which has offered our multibanks toilet rolls, half as a donation and half at production cost only.

We now want fellow companies to agree to donate necessities – such as soap, shampoo, nappies, toothpaste and cleaning products. And we are happy to enter into a partnership - buying at production price and thus sharing the costs of these purchases with charitable foundations as an immediate way to ensure these goods can go free of charge to families in desperate need.

Companies can do special manufacturing runs of basic products and, if they want to forsake the additional costs of labelling and brand names, offer those goods to charities and multibanks at cost price.

The option of supplying unbranded products should reassure our biggest companies that their loyal customers will continue to buy their products as normal.

Good companies need to spend most of their time building up customers, so it is worth pausing a little more on the reasonable worry they may have about undermin-

I am encouraged by the recent coming together of UK charities and corporates to feed the hungry, shelter the homeless and aid the poor. It feels like a profound moment, with an adjustment of roles and a pooling of key responsibilities, in recognition of the interest we all have in taming poverty.

ing their purchaser base. Suppliers need to understand that the struggling families we are helping will not be able to afford their products at any time this year or next. And they don't need to take this on trust. They have the assurance of a professional referral system: teachers, social workers and health visitors have to be satisfied that there is a need which cannot be met without charitable help. So the extra products really will go directly to those who are now going without and cannot afford to buy in the shops.

While the worry about the immediate diversion of customers is easy to dispel, all sorts of other worries are not. Like the danger that children and adults will stop cleaning their teeth and using toothpaste or mouthwash. That they will stop using soap or shampoo and even re-use dirty nappies – and get out of the habit of using hygiene goods not just now but for a long time, and at a cost to public health that is in no one's interest.

The benefit to companies lies in ensuring hygiene goods continue to be seen as essential daily habits, at a time when this is threatened. Families who are not current customers should soon be future customers, grateful for the help they have received. Grateful, too, will be the wider customer base, for the difference made in averting the public hygiene crisis that currently looms.

Good companies have stepped up in the past. It is time for us to come together to do so now in this new coalition of compassion that creates a fourth sector in our country where companies and charities can achieve much more together than they can achieve on their own. So we believe it is time to ask manufacturers to supply us goods at cost price, via a programme funded by available grants from foundations.

Conclusion

There are vast, urgent and pressing needs to be met in 2024 and into 2025.

Our focus must be on where the gaps between demand and supply are greatest, and where we have the best possibility of bridging that gap.

While the multibank will cover clothes, furnishings, food and other goods, bedding and toiletries are the obvious priority this winter.

We will need to raise funding for both the expansion of multibanks and the acquisition of supplies.

As discussed in the introduction, we need to raise £2 million for:

 10m toilet rolls	 2m nappies	 1m tubes of toothpaste
 2m bars of soap	 1m bottles of shampoo	 1m boxes of washing powder
 1m units of assorted cleaning materials		

In so doing, we hope to begin to ease the sorrows of Britain's left-behind millions and relieve a mounting public health crisis. Together, we can turn back the twin tides of waste and want, which this winter are disfiguring and dividing our country.

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