

Desperation of Poverty Life



Improving the Local Welfare
Safety Net in York
SUMMARY REPORT 2026



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

This research project, funded by Lloyds Bank Foundation, focuses on the Local Welfare Safety Net in York. This safety net comprises of locally designed schemes aimed at assisting households struggling financially, beyond the mainstream benefits system. This includes Discretionary Support, which includes the Household Support Fund and Local Welfare Assistance Scheme, and Council Tax Policy, encompassing Council Tax Support, Discretionary Council Tax Relief and collection policies.

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



This research aims to utilise community insights, in this case, people with lived experience of poverty and navigating welfare benefits in order to shape welfare benefits and broader systemic reform in the following ways:

- **Refine Local Schemes:** Ensure support better reflects the lived realities of residents.
- **Target Root Causes:** Look beyond immediate financial aid to understand the bigger picture of poverty.
- **Inform Strategy:** Provide actionable recommendations to advance York’s broader anti-poverty efforts through both policy change and community solutions.

This project represents a shift in traditional research, being community-designed, facilitated and analysed by individuals with direct experience of the welfare benefits system.

By placing those who navigate these systems as the primary researchers the project delivers research that is more credible and representative of the realities faced by people navigating the welfare system.

The Project Team

The work was led by a dedicated group of community members, supported by facilitators from Healthwatch York www.healthwatchyork.co.uk and Lived Insights www.livedinsights.org

Community Researchers	Community Contributors	Facilitators
Kate, John, Lynne, Jamie, Kate, Andrew, Marian, Emma	Rob, Josie, Andrew, Nathan, Dean, Liv, Laura, Steven, Julian, Marge	Roger (Healthwatch York), Miles (Lived Insights), Astrid (Lived Insights)

Acknowledgements

This project was made possible with support from the York Poverty Truth Commission which was a project held by York Centre for Voluntary Service from 2023-24. Many of the community commissioners joined us at short notice through a local food provision 'I am Reusable'. We are very grateful to them for their commitment to this research, their enthusiasm and wisdom.



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

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



Methodologies

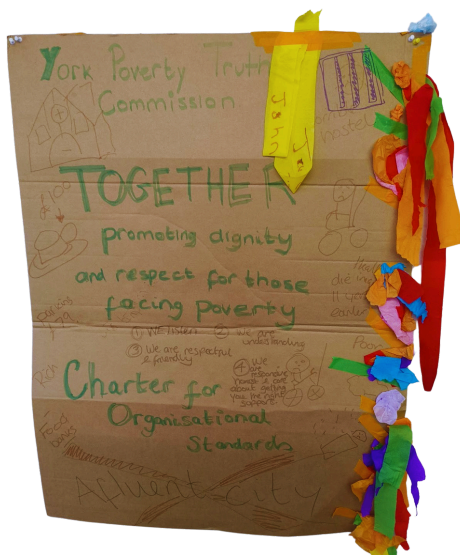
We used Participatory Action Research (PAR), an approach that focuses on collective action and learning. PAR uses accessible, interactive tools that empower people to identify community impacts, highlight barriers to change and define priority areas collaboratively.

Core Principles of our Approach:

- **Lived Experience as Expertise:** PAR values community members as experts in their own lives. Their local knowledge is viewed as essential for developing sustainable policy change.
- **Community-Led Research:** Unlike conventional methods that impose external criteria, PAR enables local people to define their own questions, tailor the methodology and lead the data collection and analysis.
- **Flexibility and Depth:** The process is adaptable, allowing for the analysis of broad demographic themes alongside qualitative case studies that track individual and organisational impact over time.

The Process:

For this project, we conducted a series of six workshops with members of the York Poverty Truth Commission and other individuals from across the city, ensuring the findings reflect a wide range of lived experiences.



Methodologies

Continuous Evaluation

To ensure the research remained dynamic and community-led, we used real-time participatory evaluation methods:

- **SuperPowers:** Members and facilitators identified the unique, hidden capabilities they brought to the work.
- **Hopes and Envelopes:** Members sealed their expectations in envelopes, reopening them in the final session to evaluate if their goals were met and contributions honored.
- **Evaluation Betty:** A visual feedback tool used at the end of each session to help the team pivot methodologies based on the group's needs.
- **Car Park:** A space to put comments or ideas from discussions that didn't fit our purpose at that moment, but could be useful for the research later.



Creating the Conditions

We aimed to create a supportive, inclusive and motivating environment where members could build confidence and collective strength. Attendance was entirely voluntary, welcoming anyone with enthusiasm at any stage. A core group of seven members remained committed throughout the project. Based on our Community Researchers model, members were supported to gain practical skills, opening up opportunities for both personal and professional growth.

Methodologies



“People felt comfortable to share things about their lives, undoubtedly this enabled the group to grow closer”.



The Space

We held the workshops at an informal city-centre drop-in, St Deny’s which provided a safe, non-judgmental setting that built trust and enabled workshops between workshops for peer support.

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

The project delivered six collaborative workshops, co-designed with a planning sub-group and refined through constant feedback. This flexible approach allowed members to specialise in areas they were most passionate about such as analytical theming or action planning ensuring the methodology was both adaptive and effective. One member reflected;



“The way we did the methods made us think differently from the usual ways of working...got us to think about our skills”.



The Workshops

Workshop 1: Foundations

The initial session focused on creating a safe, non-hierarchical space where members could share experiences openly. Members identified their personal Superpowers and sealed their initial thoughts in Hopes and Envelopes for future reflection.

Key organisational tools like Evaluation Betty and the Car Park were introduced to manage real-time feedback and different ideas. To ensure emotional safety, the group collectively designed their own rules by identifying uncomfortable behaviours they had witnessed elsewhere. Finally, using a member-designed logo, the group constructed a Cause and Effect Tree to begin mapping the root causes and impacts of poverty in York.



The Workshops

Workshop 2: Deep Dive into the Safety Net

The second workshop transitioned from broad discussions of poverty to a specific examination of Discretionary Support (including the Household Support Fund and local welfare schemes) and Council Tax Policy (including Council Tax Support, Discretionary Council Tax Relief and collection policies diagrams), members mapped the barriers and linked them directly to potential solutions. We used the following techniques;

- **Spider Diagrams:** Members drew on their lived experience of navigating local Discretionary Support Schemes to identify approaches that facilitate application and those that present as barriers.
- **Solutions Ranking:** The group prioritised potential responses to poverty based on their impact and relevance to York's anti-poverty strategy.
- **Awareness Building:** A collaborative whiteboard was created to list all available local welfare schemes, revealing that many residents were previously unaware of the full range of support available.

This session was pivotal in shifting the research toward actionable ideas and solutions.

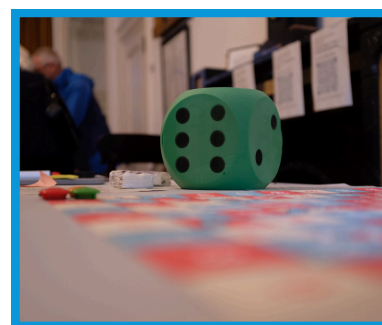
Workshop 3: Mapping the Human Journey

This session used roleplay and spatial mapping to visualise the human journey through York's welfare system. Members physically placed cardboard circles on the floor to rank services by importance (larger circles, more important) and ease of access (further away, harder to access). By working through real-life scenarios, such as fleeing domestic abuse or facing eviction, the group identified positive experiences and critical gaps in the system.

The Workshops



The Snakes and Ladders game illustrates the real-life ups and downs of the local welfare safety net, a powerful metaphor for navigating the safety net. Snakes represent destabilising factors, such as benefit delays, invasive evidence requirements, or unexpected crises that cause setbacks. Ladders represent accelerators toward stability, including trauma-informed staff, supportive services and streamlined processes that reduce barriers.



Workshop 4: Analysis

What Do We Make of It All?

In the fourth workshop, the group moved from data collection to analysis, focusing on identifying the "**good, the bad and the ugly**" of York's welfare systems.

To categorise their findings, members used the Rose, Bud, Thorn framework:

- **Roses (Strengths):** Identifying what is currently working well in the system.
- **Thorns (Barriers):** Highlighting specific problems and gaps in provision.
- **Buds (Opportunities):** Exploring potential ideas, solutions and recommendations for change.

The group worked in themed sub-groups to organise observations into thematic clusters (groups of related observations that fit together), grouping related experiences together to reveal emerging patterns.

To cross check the analysis we compared the insights of different groups by passing findings around the sub groups and searching for similarities and differences, also refining the community-led recommendations for Council Tax Policy and Discretionary Support.

By the end of this workshop, the process of clustering and cross-checking resulted in 15 shared clusters.

The Workshops

Workshop 5: Theming and Action Planning

This session focused on organising previously identified clusters into coherent themes. Members worked in small groups to generate theme headings addressing the central question: How could the welfare safety net in York be improved?

Groups then reviewed each other's work to refine concepts and develop a structured action plan. This collaborative process enabled the identification of cross-cutting themes and supported consensus on priority solutions and actions.

The entire workshop was devoted to this intensive exercise, moving the project from exploring ideas toward defining actions for improving local welfare support.

Workshop 6: Consolidation and Next Steps

The final workshop focused on consolidating the project's findings, recommendations, solutions and actions. Members identified cross-cutting solutions applicable to the cross cutting themes identified in earlier sessions.

The group revisited the Hopes and Envelopes and updated their list of Superpowers, reflecting on initial aspirations and personal growth since Workshop 1.

Discussions also explored the most effective ways to share the research, including options such as a webpage, Padlet-style platform, or weekly social media posts highlighting each theme.

Participants considered the key messages of the work and the actions they hoped to inspire. The session concluded with a strong sense of collaboration and satisfaction, reflecting on the effectiveness of the methods and the collective effort.

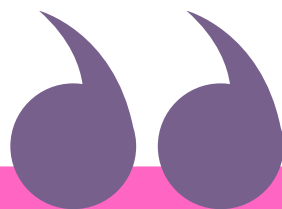
“Breaking Down Barriers”

Festival of Social Science: "Breaking Down Barriers"

On 6 November 2025, the research team hosted a participatory event for the Festival of Social Science, engaging approximately 50 attendees in exploring York’s cost-of-living crisis and welfare support. The session was facilitated with skill and confidence by the community researchers, who used the interactive tools developed during the project to bridge the gap between policy and lived experience.

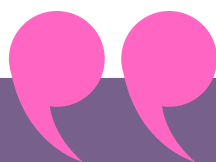
Key Activities & Engagement:

- **Interactive Tools:** Attendees rotated through the Snakes and Ladders game, the Cause and Effect Tree and Spider Diagrams to identify cycles of poverty and potential solutions.
- **Real-Life Scenarios:** Roleplay exercises challenged participants to navigate the system through the lens of specific crises, such as a family facing eviction, an asylum seeker arriving in York, or an individual fleeing domestic abuse.
- **Digital Integration:** QR codes were used to share direct, anonymous quotes from those with lived experience, providing a human voice to the data.



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

“Breaking Down Barriers”



“The piece of work I found particularly important was the event at the Medical Society building... I found not only were we able to answer many of their questions, but we also took many questions that we needed to find answers to. Snakes and ladders was a great game to play with the public...It was brilliant. Everyone looked so busy and animated. I thought the atmosphere was off the scale”.

Breaking Down Barriers: Exploring Access to Local Welfare Support
in York | Events | Festival of Social Science

Findings and Solutions

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

- **Operational Level:** Practical process improvements that can be made quickly and at low cost, such as simplifying forms and communicating information more clearly.
- **Systemic Level:** Solutions addressing the root causes of poverty by transforming organisational practices, local economies and societal attitudes. Examples include transformative ideas like community-owned energy distribution.

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

Discretionary Support and Local Council Tax Policy

What we found

Members described the Household Support Fund (HSF) as "**inaccessible**" and "**invasive**". Major barriers identified included digital evidence requirements, members reported confusion about how to submit evidence digitally, "**do you need to take a photo of your device with a device**". This reliance on technology was highlighted as a significant barrier for those without devices or digital skills.

The timing of HSF payments was also raised. As the fund is often administered only twice yearly, members questioned whether it meets needs at the point of crisis: "**do we get it when we need it?**"

Findings and Solutions

Discretionary Housing Payments (DHP) were described as having narrow eligibility criteria. Members noted that you *"need to be claiming the housing element of Universal Credit"* simply to access other elements of support. The assessment process was described by some as an exercise in *"moral judgement"* with questions such as *"How do they decide what you spend your money on?"*

There was a strong sense of confusion around allocation decisions, payments were described as *"not logical"* with *"no resemblance to real needs"* and *"similar circumstances, different outcomes"*.

Council Tax collection processes were consistently described as *"aggressive, threatening, and frightening"*. Members spoke about anxiety caused by rigid escalation from calls to letters to deadlines, with *"decision uncertainty"* sometimes leading to a *"threat of eviction"* *"court action"* or *"bailiffs attending the property even if you own or private rent"*.

The process was described as *"scary"* and *"inflexible"*, with limited opportunity for dialogue. Members reported that communication letters often trigger severe stress responses, leading some people to disengage entirely.

Alongside these barriers, members also shared positive experiences. The York Financial Assistance Scheme (YFAS) was highlighted as providing dignified and practical support. One member described the impact of receiving furniture support:



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

Findings and Solutions

Another member noted that the Household Support Fund *"can take a lot of weight off your mind"* when used to clear energy debt.

Another member highlighted the Welfare Benefits Units availability to provide rapid, effective and compassionate support when a friend accessed their support and as a result received their Personal Independence Payment within a week.

What that means

Across discussions, members identified that operational problems sit within system and city-wide issues rooted in moral judgement, lack of transparency and short-term crisis management.

Members described being required to justify every expense as feeling like a punishment, rather than receiving non-judgemental help. The absence of clear decision-making criteria contributed to a sense of unfairness and mistrust.

Social value (positive difference something makes to people's lives and communities, beyond money or profit) was described as poorly understood or measured, *"what is value?"*

Decisions were perceived to prioritise short-term financial savings over long-term wellbeing and stability. Members questioned whether systems aim for lasting change or repeated crisis response:



"Do we want longer term change?
Or quick-fixes, what do you want to achieve?"

What can we do about it?

Recommendations and Solutions

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

- 1. Centralised Support:** Strengthen a central organisation (such as a specialist unit or the Citizens Advice Bureau) to provide dedicated, regular updates and advice on what support is available.
- 2. Simplified Evidence Requirements:** Remove the requirement for intrusive digital evidence. Move toward a system of trust or simplified verification that does not require multiple devices.
- 3. Regular Payment Cycles:** Move away from twice-yearly HSF lumps sums toward a year-round crisis fund for when residents actually face financial emergencies.

Findings and Solutions

Ideas, Actions and Change

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

Findings and Solutions

Themes: Patterns or concepts that emerge from clusters



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

In this section, we turn to the broad themes identified by group analysis, which serve a dual purpose, summarising the key issues experienced by the community and generating ideas for community-led solutions, ideas, actions and strategic policy thinking.

Through this work, members identified four core, cross-cutting themes providing the framework for linking operational to actionable solutions and long-term systemic improvements.

Theme 1: Staff & Approach - Treat People with Kindness and Understanding

The main theme identified was the quality of human interaction in welfare services, **“staff should make service users feel safe.”** Across exclusion, staff interaction and support services, members highlighted a **“lack of empathy & understanding of complex trauma,”** showing that how staff treat people is as important as financial support.

Findings and Solutions

What we heard

The group described experiences of services where they often felt judged, stigmatised or overlooked. Some felt disqualified from support because *"people don't ask the question in the right way"*.

Digital-only and telephone-based systems were seen as particularly difficult during periods of stress, when face-to-face support felt essential. *"Asking for help is so hard. Staff not understanding"*.

Standardised processes were said to overlook individual circumstances, including trauma, neurodiversity and long-term poverty. Members felt services often treated people as *"able bodied"* when many struggle.



"No one listens to us".

What that means

This disconnect in approach has serious impacts on both applicants and service providers. When services feel unkind or judgmental, some people disengage from support, *"I shut down," "can't be bothered"* leading to ever declining mental wellbeing. Anxiety linked to official communication leads some to avoid letters or contact, which may exacerbate debt, with members noting that *"people accessing support are often in a state of stress"*.

Findings and Solutions

Members said services often respond more to organisational views than to what people actually need. **“System to be responsive to what we need, not what they think we need”**. This is sometimes referred to as **“relationship/relational poverty”** within the welfare system, where lack of trust and empathy makes it harder to interact effectively.

What can we do about it?

Recommendations and Solutions

In response to these challenges, the group recommends a shift toward trauma-informed, person-centred approaches that prioritise people’s needs over process.

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

Findings and Solutions

Ideas, Actions and Change

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



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

Findings and Solutions

Theme 2: System Simplification & Access – Make It Easy to Get Help

The second major theme highlights barriers caused by complex communication and administrative processes. Members pointed to issues like Council communication, exclusion, and hidden inequality, *“Them + Us”*. One member said, *“Council should stop putting the problem on you”*.

What we heard

Members described council systems and communication as overly complex, fragmented and difficult to navigate. *“Letters or help feels too complicated”*. Support information was scattered across services, requiring people to identify and apply for each fund individually. *“No-one knows..you have to ask to get it!”* Digital exclusion was a major barrier, with online forms described as time-limited, *“log you out after 10 minutes”*, confusing and inaccessible.

What that means

Poor internal communication between services meant support and enforcement could occur simultaneously, increasing stress and confusion.



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

Findings and Solutions

The burden of navigating complexity was consistently placed on individuals least able to manage it and can lead to support not being taken up.



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

What can we do about it?

Recommendations and Solutions

1.

Overhaul Correspondence:

Simple language and use a friendly, respectful tone for all correspondence.

2.

Centralised Support Hub:

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

3.

Proactive Benefit Checks:

Instead of relying on individuals to apply for multiple separate funds, the Council should offer comprehensive benefits checks.

Findings and Solutions

Ideas, Actions and Change

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

Findings and Solutions

Theme 3: Agency & Lived Experience – Shaping Services Together

The third theme highlights the role of applicants in shaping services, using their lived experience to influence how support is designed and delivered. This could support services to meet the needs of the people they serve and adapt to the complexity of human experience.

What we heard

Members expressed a strong desire for their experience and insights to help inform future policies and highlighted the value of peer support and practical help with letters and forms, *“more human interactions”*. Support from people with lived experience was often seen as more effective than formal service interactions. *“Include staff that have lived experience”*.

What that means

The research suggests that an effective way to help reduce poverty is to involve those with lived experience of poverty in decision-making.



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

Findings and Solutions

When members feel their contributions are valued, it increases their sense of agency, belonging and confidence, supporting improved wellbeing and financial stability.

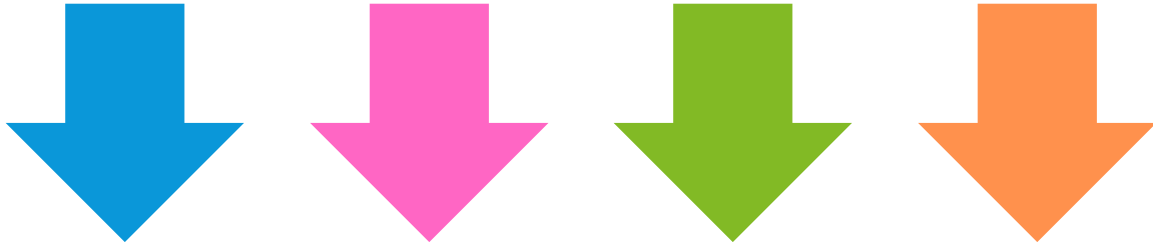
What can we do about it?

Recommendations and Solutions

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

Findings and Solutions

One members idea - Here's how it could work - fund a dedicated Support Worker



“The replacement of the HSF with social prescribers give 10 hours of advice to each poor household in York.

One person should be made available that is aware of all solutions and recent updates and as a first point of contact.

It should be a person that knows the full system and any recent changes the client is allocated a person not a reference number that keeps in contact with the individual until the prescriber is no longer required.

A suggestion would be to use the HSF be used as a payment of the social prescribers. This service gives a sense of control and reassurance at a difficult time of their lives. The service doesn't waste time sending to the wrong places. It doesn't exclude people digitally or whatever difficulties people have. The client feels understood and cared for.

A whole complete caring service that gives a sense of respect and confidence throughout the process”.

Findings and Solutions

Ideas, Actions and Change

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

Findings and Solutions

Theme 4: Resource Management and Financial Support - Foundations for Stability.

The final theme focuses on the resources people need to live well, such as housing, income, education, community hubs and networks, access to financial services and the systems and policies that determine who has access to these resources.

What we heard

Members highlighted immediate pressures including housing costs *“fill the empty houses”*, transport, childcare and school-related expenses, *“childcare support over holidays”*.

Members also explored long-term solutions, such as community-led energy projects like geothermal schemes, highlighting the value of community-led thinking in developing practical, sustainable solutions.

What that means

Poverty was understood as multi-dimensional, extending beyond income to affect health, education and future opportunity. Short-term crisis responses were seen as insufficient.

Findings and Solutions

While improving how services treat people is important, it cannot replace the need for comprehensive action that tackles the underlying causes of poverty and addressing it requires multiple solutions because the challenges are interconnected and cannot be solved by a single approach.

What can we do about it?

Recommendations and Solutions

- 1. Housing Supply Innovation:**
Convert empty buildings into social housing, e.g., Empty Spaces to Homes Model.
- 2. Community-Led Energy:**
Invest in city solar and geothermal projects to eradicate fuel poverty.
- 3. Core Cost Support:**
Support families with travel and school costs, helping remove practical barriers that prevent people from engaging in community life.
- 4. Support a wide social infrastructure:**
Invest in community organisations that provide local support, create social connections and strengthen networks of support networks, e.g., “Boys Brigade, afterschool clubs”.

Findings and Solutions

- 5. Improved Access to High Quality Education:**
Invest in education establishments including further and higher education to expand people's aspirations, strengthen psychological confidence in what is possible and provide better access to meaningful and sustainable employment.
- 6. A city-wide infrastructure that supports physical and mental health:**
Invest in community-based infrastructure and promote a cultural shift in which awareness of health and wellbeing is embedded in everyday, local-level interactions.



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

Findings and Solutions

Ideas, Actions and Change

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

Findings and Solutions

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

* Ideas generated and solutions proposed through discussions with one group member.

Conclusion

The findings from these workshops demonstrate that York's Welfare Safety Net functions as a critical intervention point for residents in crisis.

For individuals facing financial distress the effectiveness of this system often depends on the quality of frontline interactions, such as the empathy of a Support Worker and the immediate availability of essential resources like food vouchers.

While the research highlights examples of compassionate and effective support within the current system, it also shows that residents experience welfare processes as judgemental, confusing and distressing.

These experiences can exacerbate anxiety, delay engagement with support and contribute to people cycling back into crisis rather than moving toward stability.

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

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

To realise a reduction in poverty, York needs to invest in the community-led ideas and innovation to reduce city-wide poverty presented in this report as well as the findings relating to specifics of welfare benefits schemes.

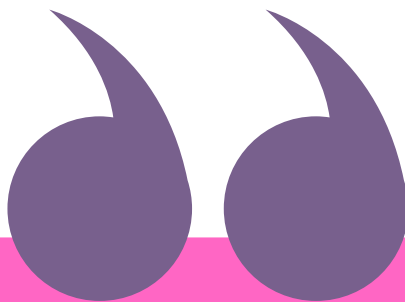
Conclusion

The rationale is that without broad cultural (mindset, values, attitudes) and policy change there will be no real change for people in poverty beyond the *"momentary alleviation of a crisis situation until the next one hits"*.

The message from the community is clear *"The Council serves us, not the other way around"*.

This requires transparency, listening to the direct experience of those in poverty and treating every applicant with respect.

By addressing these structural issues, York can develop a welfare system that provides a reliable safety net for residents and even alleviate poverty altogether.



"For the people, by the people".