Thriving despite financial hardship in Edinburgh

Poverty is hard, demoralising, isolating, and traumatising. Society has been trying to eradicate it for centuries, with varying degrees of earnestness. One thing that has stood in the way of effectiveness is an excessive focus on employment and financial independence as an indicator of 'success'. Recent efforts in the charities sector have underscored the need for a more holistic understanding of what anti-poverty efforts are trying to achieve.

Succinctly, we need to understand what thriving means in the context of financial hardship. We can then think about the barriers to it and enablers of it. This report outlines a research project that set out to explore these themes.

The project was funded by the University of Warwick and organised in partnership with people in the Edinburgh community who have personal experience of poverty in the city, charities working against poverty in Edinburgh, and academic partners. The project was inspired by the launch of the Thriving Futures Fund. One of the aims is to inform the fund about how it can effectively change the lives of people in financial hardship for the better.

Who we are – The Working Group

- Janet, Lived experience of financial hardship in Edinburgh
- Betty, Lived experience of financial hardship in Edinburgh
- Femi, Lived experience of financial hardship in Edinburgh
- John, Lived experience of financial hardship in Edinburgh
- Denise, Lived experience of financial hardship in Edinburgh
- Hugh, Lived experience of financial hardship in Edinburgh
- Patrycja, Head of Edinburgh Trust (Turn2us)
- Louise, Food and Health Development Officer, Edinburgh Community Food
- Catherine, Hub Coordinator, Edinburgh Food Project
- Nicholas, Digital and Wellbeing Coordinator, People Know How Edinburgh
- Julia, Research Fellow, University of Cambridge
- William, Research Fellow, University of Oxford
- Mark, Associate professor of public policy, University of Warwick

What we've done

Our intention was to coproduce this report in a collaborative effort between practitioners, people affected by poverty, and academics. We tried to share power,

learn from each other, and write something that reflected all our perspectives. To this end, we conducted:

20 interviews at 6 community sites around Edinburgh, including churches, food banks, community centres, and pop-up cafes.

30 interviews within the working group and 3 all member group meetings.

10 interviews beyond the group with staff at anti-poverty charities in Edinburgh and the Edinburgh council

At this point, we produced a preliminary report to discuss at a half day workshop to which we invited another 12 people with lived experience, 4 practitioners working in anti-poverty efforts, and a representative from the council, to get more perspectives.

We then produced this final report, which was signed off by members of the working group.

What we found

What is thriving in financial hardship?

In 2022, the UK national anti-poverty charity Turn2us, who are closely involved with the Thriving Futures Fund in Edinburgh, coproduced a theory of thriving in financial hardship to inform their work. It is represented graphically below. We all grow into different trees. We used this theory as a starting point for our project.
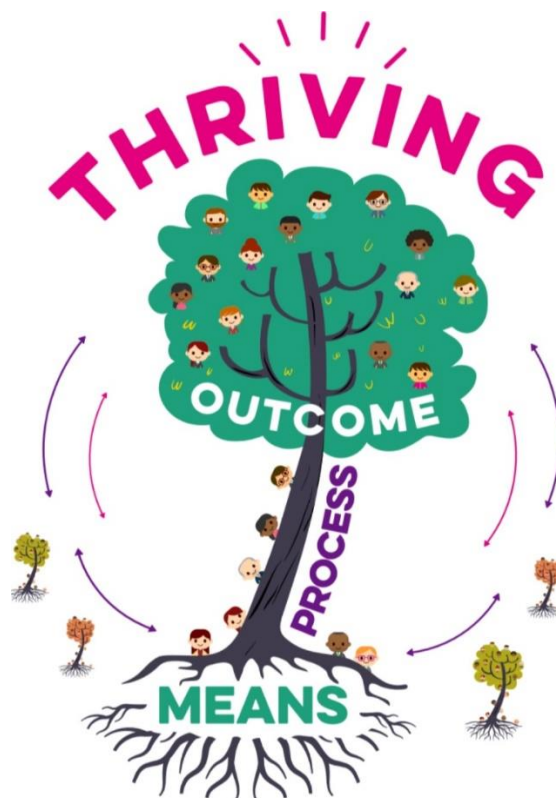
It makes three central points:

Means

First, you need the *means* to thrive first and foremost. These are the roots of the tree. The most important of these is to have your basic needs met – income, health (physical and mental), housing, heating, white goods, friendship and other social support, and autonomy in your life. Other means that were especially relevant for financial hardship were advocates, digital skills, and help with accessing the welfare system. These means gave you the space, time, and resources to plan a way out of financial hardship. Without them, you are too insecure and stressed to think beyond your current crisis.

The means to thrive also include living in a society that doesn't oppress you through sexism, abuse, ableism, racism, and such like. This is the soil in which your tree grows.

Process

Having the means to thrive does not automatically lead to thriving, but it does allow you to embark on a process. This is the second part of the theory. You need to find a life that works for you. For example, you might enjoy cooking and be able to lead a rewarding life as a cook or chef, but you'll never discover this without cooking equipment, access to cooking classes, and a chance to work in the sector. You need opportunities to experiment with different activities, groups, skills, and jobs to find something that is right for you that you can build a life around.

Outcomes

The third part of the theory – the outcomes – let you know when you've found a life that fits. The main outcomes emphasised by people with lived experience were a sense of freedom and purpose, feelings of competence, contentment and peace with yourself, and relationships that were nourishing rather than toxic.

Our research in Edinburgh supported this model of thriving.

People said that it expresses how they think about thriving in their lives. However, they raised additional points:

- Having your basic needs met is more important than anything else
- There are many *barriers* to thriving that are not included in the model. For example, foot paths that are not wheelchair accessible prevent people from being social.
- Your thriving can also be *constrained* – a tree cannot grow big in a small pot. For example, curfews in homeless shelters make it hard to keep bartending or cleaning jobs, which are often the only sorts of jobs available for the homeless.

- We all grow into different trees, and so the theory needs to be adapted to each person to be useful to a social worker or other helpful person.
- It's hard for a tree to grow alone – we need an ecosystem, and that's mostly about community. We need to look after each other. That includes the government, but also neighbours, friends, family, and local organisations.
- Sometimes other people are the problem. There was an awareness of toxic relationships, domestic violence, and the chaos bad actors can bring into your life when you're vulnerable. These impede thriving and exit from poverty.
- There's a time element to thriving. Things change, and so do you. Sometimes your branches break, or the soil grows toxic. Sometimes you need to grow in a new direction or backtrack and start again. Seasons pass, and you might lose some leaves as a friend moves away but then you grow new ones.
- Growth, development, and thriving are often self-reinforcing in a virtuous cycle. Unfortunately, the same thing is true of decay and despair. We need holistic care and support to put our lives in order and keep them secure.

What helps or hinders thriving in Edinburgh?

Our research suggests that a lot of the poverty in Edinburgh, and a lot of the misery that characterises that poverty, is *structural*. That means that it is not the fault of impoverished people, but instead the product of economic, geographic, and social forces outside their control. In particular, people with lived experience emphasised:

- **High housing costs –** The very high cost of housing in the city, which leaves people in poverty living in poor conditions that worsen their health, stress, and self-esteem and often leave them disconnected because they are from city and town centres.
- **Lost community services –** Council budget cuts that have gutted services at community centres, contributed to the neglect of council housing estates, led to the disappearance of fetes and other community building initiatives, removed crisis support payments and services, and eliminated affordable entertainment options. These cuts are undermining the *social* safety net in the city – networks of support among community members. They will lead to greater costs in the long run from A&E visits, incarceration, and welfare dependence.
- **Tourists over locals –** There was a sense of marginalisation stemming from the fact that city regularly opened up for tourists, notably during the Edinburgh Fringe Festival, but then all those spaces and people shut up shop for local charities and people in need such that, for example, cooking class struggled to find venues.
- **Cruel benefits system –** The general meanness of the welfare system. This includes the stinginess of payments (such as £20 for crisis support), volumes of paperwork, frequency of monitoring, and general rudeness of frontline staff

at places like job centres. There is deep distrust of the poor which increases feelings of marginalisation and stigma and discourages people from seeking the support they need and is available to transform their lives. There was a perception that payments were so low as to keep people miserable, even those who, like single parents or the severely disabled, can't reasonably be expected to 'work' their way out of poverty.

- **Disconnected support –** The welfare state is also highly fragmented. Each piece of support you need, whether it be for mental health, housing, or food, comes from a different place. Each of them requires a lot of paperwork to access, and they don't share that paperwork. So you're running around all the time trying to get little bits of help instead of being able to go to one place, like a social worker, for wrap around services. There was widespread frustration with the lack of a 'one stop shop' for support and an expectation that Job Centres should obviously function as such.

- **No free entertainment –** Free or cheap entertainment or social activities in the city have disappeared, and there was a perception that things like pop up cafes were desperately needed.

- **Community should be for all –** The best sorts of community meals were those that were attractive and not reserved for people in poverty. This prevents them from being stigmatising to attend, and also allows people in poverty mix with people in other circumstances who might offer social support, opportunities, and information.

- **Digital exclusion** – many services for those in financial hardship require digital literacy and an internet connection to access. Meanwhile, there is insufficient free wifi, notably in places like job centres, homeless shelters, and town centres where people in poverty often need to go. There is also little training in digital skills available except through charities like People Know How, and many websites for people in financial hardship like EdIndex are poorly designed and hard to use. People want to speak to a human, not a bot.

- **Confusing bills** – Relatedly, there was widespread frustration with the way services were explained and delivered, like energy companies not charging you simply for what you use month to month. The associated confusion made it easy for scams to proliferate, and these scams made people distrustful of answering emails or asking for help.

- **Stigmatising health care –** The health care system is rude and exclusionary to people in poverty, blaming them for e.g. poor diets and lack of exercise when the necessary funds and facilities are not available. People in financial hardship are denied the health care they need to get out of poverty. For example, we heard of someone denied medical treatment for deep vein thrombosis unless she lost weight, when it was the thrombosis that was keeping her in a wheelchair!

- **Government relying on charities** – The government was failing in its duty to provide a welfare state, expecting charities to plug the gaps while simultaneously cutting grants and other funding to such organisations. Charities should not be expected to house people or provide basic financial support. There was a perception that government was actively discouraging people from getting the help they are entitled to.
- **Waiting times** – Waiting times for simple forms of assistance were harmfully long, like 3 months to get a washing machine. These wait times contributed to health problems, anti-social behaviour, disrupted households, and other dysfunction that would ultimately cost society more than simply getting help out faster.
- **Inequality between neighbourhoods** – Some areas of the city had helpful services available but often this was not city wide. Travelling is possible for some but not all. It is important to recognise differences between neighbourhoods, not seeing experience of the city as the same everywhere.
- **Community champions** – individuals who had enormous knowledge, wisdom, compassion, and networks like Suzanne at Places for People – were seen to be critical to overcoming poverty. These people were often beleaguered, demoralised, and working with so little. Identifying them and giving them trust-based support free of paperwork and other hassle would accelerate exits from poverty and thriving despite it for many people.

The workshop at the Bingham Community Centre in Edinburgh.

Making life in chronic poverty less brutal

We want to underline a point that has already been mentioned. Because structural drivers of poverty were so prevalent, much of the poverty in Edinburgh was *chronic.* This means that there is little scope to exit that poverty. For example, many people accessing foodbanks were caring full time for partners and/or multiple children and had little scope to work more than 15 hours a week alongside that. They were dependent on benefits and had little scope to change their lives until their caring responsibilities eased. Given the extent of chronic poverty in Edinburgh, efforts to make life more pleasant for the effected people would be valuable. This would include things like cheap entertainment options (e.g. movie knights at community centres or discount tickets to sports events), subsidised activities for children and youth, and community food events like the Hibernian football club Saturday lunch club.

The role of the individual

While emphasising these structural factors, a consistent theme emerging from the research was the need for effort and commitment from people looking to exit poverty. Exiting poverty is typically a long process involving many small steps, including money advice and financial planning, mental health treatment, the cultivation of a social support network, the acquisition of skills for life and work, and maintaining employment. This requires reliably showing up, following through, and taking responsibility. Charity and community partners all emphasised that when they give help, they ask for cooperation in return so that support can be built on. The phrase "don't give someone fish, teach them to fish instead" was heard often.

Getting someone ready to exit poverty

The sorts of crucial anti-poverty assistance that the government, charities, and community groups need to be equipped and ready to provide include:

- Income, food, housing, health, and mobility – the basic blocks of the welfare state that are especially important for crisis management.
- Money advice and financial planning
- Solidarity, friendship, community
- Places where you are welcome, safe, heard, and supported.
- Mental health support and counselling
- Skills and coaching in e.g. digital literacy, cooking and nutrition, or mood management
- The development of self-esteem, confidence, and courage
- Space to think and plan. This can take a variety of forms, including child minding and babysitting services to free up time away from distractions, public

parks, and help with the bureaucratic (paperwork) burdens associated with getting help.
- Entertainment to help relax, like free movie nights and pop-up cafes, or a tent so you can take a bus into nature for a day or two.
- Mobility, often in the form of bicycles or wheelchairs.

These varieties of support can equip someone to exit poverty. They provide the encouragement, structure, and assistance people need to maintain momentum through the hard slog of it.

Coproduction partners emphasised that these supports should ideally come from the same place, and that it is very helpful to have a coach or social worker who checks in frequently to ask what you need. The importance of 'wrap around' services and a one-stop shop for all your needs were strongly emphasised, either in a place like a job centre (which were perceived as deeply uninviting and largely unhelpful) or a person like a traditional social worker.

How can the thriving futures fund help?

The Thriving Futures fund has 4 community partners:

- Enable Works
- Fresh Start
- Link Living Edinburgh Young Person's Service
- One Parent Families Scotland

The fund provides each partner £50 000 annually for three years to allocate grants to people they support. The funding is flexible, and the partner organisations are given discretion and autonomy in how they disburse the funds. This trust-based funding for community champions to operate wrap-around services at a one-stop shop that is human, community-based, and caring. This initiative aligns with the findings our research.

Our research tried to identity things that cost money that can be transformative for people in financial hardship, both in terms of getting out of poverty and in terms of improving their quality of life along the way. These include:

- Skills acquisition, including accredited courses that open job opportunities
- Equipment, such as internet-enabled devices, software programs, or crockery
- Mobility aids like bicycles and wheelchairs
- Housing set up costs, e.g. guarantors, bonds or deposits, and furniture
- Time & space to plan or train, which could be provided through childcare or debt relief, among other things
- Psychotherapy and other mental health support
- Start-up funding and advice for a business venture

- The financing of advocates and professional services like lawyers or private medicine
- Small things that can improve your mood and outlook on life, thereby maintaining your momentum and grit. Examples include a simple tent to allow hiking and camping, or modest home improvements like carpets or insulation.
- Small injections of money at crucial times to enable social connection, dignity, or maintaining momentum. Examples include gifts at Christmas, haircuts, and business attire for a job interview.

Conclusion

Poverty is an endemic and often hidden problem in Edinburgh. Our project sought to bring light to it and gain an understanding of what anti-poverty efforts are trying to achieve by working in partnership with people who have first hand experience of the issue.

We hope that our work can inform actors in the space, not the least council and other government agencies, and also act as a template for service-user involvement in future efforts much as the Edinburgh Poverty Truth Commission has done.

We are dismayed that our charity partner, People Know How, was forced to close during our project the by rapid drying up of grants and other funding for charity work. As our work points out, digital inclusion is vital for thriving in and exiting from poverty, and if funding doesn't even exist for the best organisation offering training and community outreach in this regard the situation is dire. We hope that our work can stimulate greater focus on the critical role community organisations like People Know How play in improving the lives and opportunities of our society's most vulnerable.