# The Equalizer

Welcome to the first edition of The Equalizer - West London Equality Centre's (WLEC) monthly newsletter aimed at promoting equality for all.

## In this issue:

- Resources for individuals, communities, and advisers
- Making a crisis out of a scandal: ways of surviving the cost-of-living scandal
- Help through Crisis: From the front lines of our project
- Pride and Poverty: The LGBTQIA+ community and poverty.

## Resources

Individual – Are you suffering through the cost-of-living scandal check out these resources and see whether you can get assistance

- Discretionary Housing Payments <u>https://www.gov.uk/government/publications/claiming-discretionary-housing-payments/claiming-discretionary-housing-payments</u>
- Cost of Living Payment see if you are eligible! <u>https://www.gov.uk/guidance/cost-of-living-</u>

payment#:~:text=If%20you%20have%20a%20joint,were%20entitled%20to%20tax% 20credits

 Check your benefit entitlement here at Turn2Us over £15 Billion of benefits go unclaimed every year!<sup>i</sup>

https://www.google.com/search?q=turn+to+us+benefit+calculator&oq=turn+to+&aqs =chrome.3.69i57j0i433i512j0i512l3j46i175i199i512j46i512j69i60.4559j0j4&sourcei d=chrome&ie=UTF-8

- Local Welfare Grants: <u>https://www.ealing.gov.uk/info/201305/other\_financial\_support/1532/local\_welfare\_a</u> <u>ssistance</u>
- Energy company grants:
  - o Affinity Water low income tariff <u>https://www.affinitywater.co.uk/billing/lift</u>
  - o British Gas Energy Trust https://britishgasenergytrust.org.uk/grants-available/
  - o Scottish Power
- Managing your finances on the Money Advice Service
- If you are in debt, try Step Change https://www.stepchange.org/
- Advice4Renters Money

- Energy bill rebate https://www.ealing.gov.uk/info/201097/council\_tax/3015/energy\_bills\_rebate
- Warmer homes grant <u>https://www.london.gov.uk/what-we-do/housing-and-land/improving-quality/warmer-homes#:~:text=The%20Mayor%20of%20London's%20Warmer,and%20healthy%20during%20cold%20weather.</u>

## For advisers

- Vicars Relief Fund <u>https://smitf.flexigrant.com/</u>
- Human Need <u>https://fundforhumanneed.org.uk/?page\_id=81</u>
- Cross light debt charity <u>https://www.crosslightadvice.org/?gclid=EAIaIQobChMIz--</u> e6tH19wIViZ3VCh2NsgKcEAAYASAAEgLN4fD\_BwE

Community organising and how to help

- Donate food to the Trussell Trust here <u>https://www.trusselltrust.org/get-help/find-a-foodbank/</u>
- Acts 435 https://acts435.org.uk/join#becoming

## Making a crisis out of a scandal.

Although the cost-of-living crisis has been recently in the news at - WLEC we have witnessed the same issue simply getting worse over the years. Our project Help Through Crisis – working alongside Ealing and Hounslow Charitable Voluntary Services (EHCVS), Ealing Mind, and Ealing Law Centre has been ongoing for seven and a half years. When the project started the buzzing phrase was the "squeezed middle" but now it is clear people are being crushed. From where we are standing this crisis is actually a scandal, caused by a failure of proper services over a decade of austerity and an outright war against people in poverty. This scandal is one that has been ongoing for the better part of 20 years, inflation has simply made it worse. Looked at as a whole there has been no increase in wages in real terms since 2008[i].

Yet our prime minister insists that work is still the best route out of poverty a narrative that is increasing false when 41% of benefit claimants are in work and 68% of households with children in poverty have at least one working parent.[ii]

But these are just the numbers, in the real world (as shown by our case study below) the reality is that if you can meet the essentials of living and survive – and that's a big "if" – there is little to no money left to do the stuff of living and actually thrive. The impact of this is that there is no way of saving for an emergency or meeting unexpected bills resulting in destitution for a predicted 1.2 million households.[iii]

This scandal is unsustainable, and we are finding that many of our clients simply give up and unable to manage relinquishing control of their lives to any organisation who is willing to help. Despite our best efforts WLEC, and charitable organisations like us, have limited resources. The reliance on the charitable services such as food banks is getting to breaking point, in recent months the amount of donations to Trussell Trust food banks have decreased drastically, which means that even the people who used to donate are themselves struggling or anticipating that they will not have enough to share. This is due to get even worse in October when the energy companies have decided to raise their prices yet again. The price of energy has more than doubled in the space of a year.

In light of all this doom and gloom there are practical ways to hold it together and we have some ideas on how to manage and assist people. One of the first things to do is to see whether there are any benefits, or grants you can claim from using our resource list above. The next thing to do is do not suffer alone; there are many people in the same situation and struggling with utility bills and debt – if you have any solutions or tips that you have come across share them online or even with us by emailing back. If you have means and would like to help others then consider donating to the food bank or to organizations like Acts 435. Or even better consider volunteering with us you can sign up here it would be much appreciated to have help fighting this scandal together.

## Help through Crisis – From the Case files

Yasmine came to us in October 2021 through the recommendation of a friend who received advice from us at the foodbank. Her initial enquiry related to gaining reasonable adjustments for her health concerns from her employer. Shortly after receiving our advice Yasmine's health took a turn for the worse, she collapsed in the street and was hospitalised with a progressive illness affecting her mobility. Yasmin was unable to walk for several weeks, and it is unlikely that her mobility will return to what it was.

As Yasmine made her slow recovery our HTC adviser acted swiftly and with the help of her friend to translate and gather documents was able to assist Yasmine by:

- contacting her employers to arrange sick pay,
- arranging for a care assessment so that she could gain a care grant of £215.39 per week to cover a support worker attending to her day to day needs.
- completing a personal independence payment (PIP) application and attending the interview.
- Assisting her in communicating with her local council to change her details in relation to council tax, housing benefit and assistance with housing need as her current accommodation was now inaccessible.

The case is still ongoing and we will continue to support Yasmine until she can begin to support herself again.

\*Names and dates have been changed

## Pride and Poverty: the LGBTQ+ community and poverty

The relationship between sexuality and poverty is not a highly discussed one but one that should be investigated this pride month and every month. The scholarship in relation to this correlation is nearly a decade old and whilst the popular media decides to focus on getting simple pronouns right, there is not much information or awareness on the economic barriers faced by the LGBTQ+ community and whether it is possible for LGBTQ+ people to survive and thrive in society.

This first and most well-known cause of poverty for members of LGBTQ+ community is homelessness. An issue that worsened over the lockdown and continues to hurt young LGBTQ+ people as the "Everybody in" campaign slowly peters out.<sup>[i]</sup>

Many young LGBTQ+ people are afraid of disclosing their sexuality and identity to their family for fear of violence and eventual eviction from their homes. Many already face violence from family members or partners.<sup>[iii]</sup>

The effect of homelessness in entrenching poverty is hard to overstate; without a fixed abode there is a barrier to gaining effective permanent employment, accessing services such as benefits and engaging with effective community resources. Homelessness is a major stressor one that can cause long lasting and detrimental physical and mental health effects long after a person has gained housing.

For young LGBTQ+ people the problem of homelessness continues to go unseen as according to the most recent survey and report by the Albert Kennedy Trust charity (AKT) the first place that members of the LGBTQ community go to for support is each other with over 74% seeking support from friends, resulting in sofa surfing. For the minority who do seek assistance from local councils over half noted facing discrimination, not just on the grounds of their sexuality and gender identity but also because of illness or disability. This discrimination does not end with gaining housing, as a 2017 Stonewall report noted that one in 10 LGBT people (10 per cent) who were looking for a house or flat to rent or buy were discriminated against because of their sexual orientation and/or gender identity.

If you have experienced discrimination or barriers to seeking help and advice it is vital that you take pride in who you are and you seek support. We can help via our projects WLEC Against Hate and our Private Tenant Advice Service we arm you with the knowledge to get access to the service you need and undertake advocacy on your behalf.