

# Stockport Local Assistance Scheme Consultation

For Stockport Council

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R E S E A R C H

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This research has been carried out in compliance with the International standard ISO 20252, (the International Standard for Market and Social research), The Market Research Society's Code of Conduct and UK Data Protection law

## **1. Introduction**

Stockport Council is facing financial challenges which means they have to save £47 million over the next four years. This means difficult decisions have to be made regarding how public spending is allocated and prioritised.

One route to reducing some spending is to end the Stockport Local Assistance Scheme (SLAS) – a scheme which offers support to meet a wide-range of emergency needs, be this food, clothing or white goods. Savings have been made to this scheme in recent years and the proposal now is for the scheme to be removed from April 2019.

In November 2018 Stockport Council commissioned Qa Research to conduct two focus group discussions with people that have accessed Stockport's Local Assistance Scheme in the past year regarding this proposal.

## **2. Aims and objectives**

The research was concerned with consulting with service users on what the impact of ending the SLAS service would be, and exploring what alternative support is available. These qualitative discussions were designed to add depth to the survey which Stockport Council have also conducted.

## **3. Methodology**

Two focus groups with service users were held at The Hatworks on December 13<sup>th</sup>. Qa Research recruited people to the groups from a database of people that had accessed SLAS within the past year. Eight people were recruited to each focus group, 13 turned out on the day. A basic profile of services users attending the groups can be seen on the next page:

**Table 1: Participant Profile**

Profile	Count
<b>Gender</b>	
Female	7
Male	6
<b>Age Group</b>	
16-24	3
25-34	3
35-44	3
45-54	0
55-64	4
65+	0
<b>Number of times accessed scheme</b>	
Once	5
2-3	7
4+	1
<b>Used Local Assistance Scheme for...</b>	
White Goods, Furniture, Carpets	6
Secondary School Uniforms	5
Food and Energy	3
<b>Dependent Children</b>	
Yes	8
No	5
<b>Health Conditions/Disabilities</b>	
Yes	8
No	5
<b>Base: 13 (One cancellation and two no-shows)</b>	

Each participant was given £30 cash to thank them for their time and to cover any travel costs they'd incurred.

Groups were audio-recorded with permission in order to ensure accuracy of write-up.

## 4. Key findings

### 4.1 Use of SLAS

#### Uses of SLAS

##### **Range of uses and users**

A range of support was accessed by participants. Most users of the scheme were helped in a one-off capacity to cover high-value items such as white goods, furniture and carpets, along with secondary school uniforms when children enter year seven. A smaller number of participants relied upon SLAS to provide food and energy at fairly regular, but spaced out, intervals.

These represent two types of service users; those who were faced with an unexpected or unaffordable cost at a period of change, and those who relied on semi-regular support to keep them out of debt and help them cope. Two younger women had gained support from the scheme when they were heavily pregnant and moving into new properties, providing them with white goods and furniture such as a cooker, a fridge freezer, a bed and carpet. Other participants had been helped when they were seeking work or struggling with their mental health. Eight out of the 13 participants stated during the recruitment exercise that they had either a disability or long-term health condition, with mental health referred to regularly among a number of participants.

Group members were impressed with how they were offered more items once people visited their new homes and saw what was missing – one woman was offered an extra carpet when her cooker was delivered. This was meaningful to her as she felt taken care of and pleased at the extra support, as she was heavily pregnant at the time and it helped carpet the baby's room.

*“I had one room carpeted and a cooker as well, because I was pregnant at the time. When they came round, because I had only put down for the cooker, when they came round to give me the cooker they said I could also get a carpet because they saw I didn't have anything. So they measured it there and then and fitted it within three weeks, which was really good because I moved in in February and had my son in March”*

##### **Introduction to the scheme**

Participants were directed to SLAS through a number of different routes. Most people ended up stumbling across it when making arrangements through other support schemes. Some were recommended the scheme by Stockport Homes when they had a meeting, or a visit from the council to see if they were settled in their new accommodation. Others were signposted through Citizens' Advice, local assistance workers at the library or the council.

In terms of school uniforms, some were told they may be eligible for support via the schools if they discussed struggling to afford this; some had heard about the possibility of support as they were also entitled to free school meals or free bus passes.. The two pregnant women became aware of the scheme through word of mouth, as it was widely used in their area amongst young mums. Another participant was visited by a case worker for Targeted Prevention Alliance, due to his mental health issues, who helped him move into a more habitable flat and furnish it with SLAS support.

*“A friend of mine actually moved into her flat a couple of years ago, and I thought when I moved in there's this assistance scheme that we can try and get what we need, it's better to try it than not have anything, so we tried it and got everything”*

*“[Previous, privately rented flat] was shocking in comparison to what I'm in now, but I didn't know that at the time. He [TPA case worker] got me in touch with Stockport Homes and got me out of there, but I didn't have anything to go in it. Within two weeks I was in my apartment....[became emotional]” [Moderator So it was sort of life-changing?] “Absolutely absolutely, without a shadow of a doubt”*

## **Value of SLAS**

### **Personal impact and importance**

Discussion on the importance and impact of the scheme centred on several key issues including helping with people's physical and mental health in times of need, avoiding debt, and giving parents peace of mind.

### **Physical health:**

For some, the scheme made a big difference to their mental and physical health. One man used SLAS regularly for food and fuel costs; the fuel money was especially important as he told of how he had become unwell and been on the verge of full-blown pneumonia due to his cold flat. He felt the extra fuel money enabled him to stay well and avoid serious illness.

*"A couple of years ago, I was one degree away from full blown pneumonia. I went to hospital because I felt a bit flu-ey, and they said I was one degree away from being totally bad. It gets very cold rapid in my flat if it's not on. Health-wise, I need it, so it's just a help. I just don't want to get in that situation again."*  
[Moderator: Is there any other support you could access?] *"No, not that I know of. Probably get in debt"*

One woman who was pregnant when she received SLAS support emphasised the impact of her new cooker, as she was then able to feed herself and her child. Another was grateful for her bed while heavily pregnant, which allowed her to stop sleeping on sofas.

*"For me personally it was really important because I was about to give birth and so I needed a cooker to feed myself and feed my son. I had no money whatsoever to be able to afford a cooker"*

*"It was pretty important that we got the bed because like I said I was seven months pregnant and we were sleeping on sofas"*

### **Mental health: A lifeline in difficult times**

Some of the more vulnerable participants felt heavily indebted to the Local Assistance Scheme, with two people calling it a 'lifeline' and 'life-changing'. This included the participant who was visited by Targeted Prevention Alliance, and another who had received food and energy support on several occasions.

*"I was having mental health problems, and if I hadn't had this to fall back on I would have been, five days a week, sat in my flat with no electric or not being able to cook, and not really having anywhere to turn really"*

*"As the gentleman said, it was a lifeline, what a great word. I really don't know what I would have done"*

There was general consensus among participants that the scheme provided valuable support in times of stress and change, where they would usually struggle to get by. One young woman had experienced a difficult time after a period of being homeless, and was finally getting back on her feet with a council flat. The scheme provided her with a cooker, a fridge freezer and a bed, and when they came to be fitted also offered her a carpet.

*"When you first move in somewhere it's hard anyway, like you don't really know what to do, so for it to just be there and for someone to help you with that, you actually need it"*

This sentiment of SLAS being of great personal value and encouraging betterment was echoed by other participants.

*“There’s people in situations where they need help, and instead of ignoring the situation you’re actively helping people to get into a situation where they can better themselves”*

*“It helps you get back on your feet, and helps you walk forward after you’ve got on your feet”*

These comments are indicative of a general gratitude from within the groups that there was a safety net of sorts available. Participants claimed to find comfort knowing that measures were in place to look out for them in times of need, contributing to their personal wellbeing. Others agreed that it allowed them to ‘breathe easy’ and prevent a cycle of debt or borrowing. The fact that many participants were offered help without them having to be pro-active in searching this out help meant they had managed to avoid extra stress at already difficult times.

*“As the lady said, it’s just nice to know it’s there, (murmurs of agreement) that you’ve got somewhere to turn”*

*“That’s one of the main things about it I feel, just for your own personal wellbeing, that there was support there, I didn’t know anything about them, I didn’t know anything about the scheme... so to get that assistance and that support was more important than a lot of other issues that were going on”*

### **Parents’ peace of mind:**

Several participants had used SLAS to purchase secondary school uniforms, for these parents the impact of the scheme related to the impact on their children. This included parents’ peace of mind that their children would not get bullied for having second-hand or the wrong uniform, or knowing that they wouldn’t have to take money away from other areas, like food or heating or the need to buy school shoes.

*“If you don’t pay for it, and send them in with something that’s not named, they’re going to get in trouble as well, and might get bullied as well, so as a parent it gives you peace of mind that they’re going to look the same as all the other students”*

*“It’s made a difference to them, more than me, because they’re the ones who don’t have to go in in old shoes, you know they get picked on for shoes and things at high school”*

### **What they would have done without the scheme**

### **Cycle of debt and poverty:**

People were keen to express how helpful the scheme was to them, and how the one-off items had prevented them from getting into a cycle of debt.

*“If someone’s willing to help you free of charge, rather than getting yourself tied up in debt, it’s the last thing you need isn’t it when you’re struggling as it is anyway, I mean the last thing they should be doing is trying to take it away”*

For the one-off payments like white goods, it helped some participants avoid turning to rent-to-buy schemes which would involve high levels of interest.

*“Would have struggled day-to-day, I’d be in a situation where I would have got it, but would have been in debt, would have been paying it off for a very very long time, so to have it there free of charge is fantastic”*

One woman, however, had not known that the scheme provided white goods (she had used SLAS for school uniform) which meant she had recently purchased a rent-to-buy washing machine.

*“I didn’t know about the white goods, because I’ve just moved in and I’ve been struggling as well. If I’d known about the white goods I wouldn’t have had to go down the route I’ve gone down [Moderator: Which is...?] It’s basically lending money to buy a washer, that sort of thing, the interest is dead high”*

**Make do or go without:**

If the scheme wasn’t available, many said they would have simply struggled on without (especially in the case of carpets and furniture). In cases like school uniform where the purchases were necessary, participants would have turned to taking money out of other budgets, lending, or second-hand. Many expressed frustration about how non-negotiable the school uniform rules were, especially regarding branded items.

*“I think it’s very useful especially with school uniform, it’s very very expensive, some schools are dearer than others, my daughter’s school everything was badged, and if I had to pay for that I would have really struggled”*

*“You’ve got no option, with school uniform you’ve got to buy it, then they get in trouble and excluded”*

*“I would have had to buy it [school uniforms] anyway, but it just meant it didn’t come out the food money basically”*

With furniture and white goods, people who didn’t have dependent children were more prepared to go without, and wait until they had the money to access these items. This involved them having a poor standard of living, often sleeping on sofas or mattresses on the floor, eating only cold food, and relying on friends and family for clean clothes.

*“I would wait until I could afford it [washing machine]. I was used to dragging my clothes to my sister’s before I got my washer. They gave me a fridge freezer straight away, but if I didn’t I would have had to wait until I could afford it. And then I probably would have had to borrow the money for my washing machine. There’s always something you go without, so it was better that it was there”*

*“Very important, because moving into my flat I didn’t have anything, they helped me get a bed because I only had a mattress, and so they helped me to get a bed, and to get a cooker, so before I got a cooker I was living off sandwiches, so I could have hot meals and stuff, so it was better and then my money could stretch a bit further”*

**Attempts at second-hand:**

The two participants who received white goods and furniture when they were pregnant were extremely grateful and neither knew what they would have done without the scheme – both were heavily pregnant when they moved house. They discussed their attempts to buy second hand items but without much luck – most items were still considered to be far too expensive, and there were question marks over the condition of goods.

With children, people discussed the guilt and stress of providing the right things for their children, and many were reluctant to give their children second hand uniform (if a second-hand shop or exchange service existed) as they didn’t want their money problems to affect their children, for example through bullying. Some felt their children just wouldn’t wear second-hand items.

**Struggle/suffer – mental health:**

Some participants spoke about how not receiving help from the scheme would have impacted their mental health, as they had nowhere else to turn. Participants were largely against borrowing money from family and friends who often had little money of their own. For one group, this was set in the context of one man emphasising his personal pride and ‘not wanting to accept hand-outs’, which



came up periodically throughout the focus group. The other group simply felt unable to rely on friends or family any more than they already did.

*“Without it it’ll just make people feel helpless, like they’ve got no one to turn to”*

One group also had a discussion about not being able to have fun with their children because of tight budgets, which affects their mental health. Things like visiting the cinema were mentioned as unaffordable activities, and giving their children the same experience as their peers was noted as a key anxiety among parents. This was by no means completely alleviated by SLAS, but it was implied that removing the scheme might add to such anxieties.

*“You’re left with emotional guilt and stress, you want to give your children what you want to, when they go to school and say ‘this person goes here this person’s got that’, it hurts you as a parent you feel like you’re all on your own. But especially with these things it does take the pressure off a bit”*

*“Everyone’s depressed as well because you’re just living to get through, to the last day, you’re not actually having fun or having a nice life at all”*

## **4.2 Proposal to end SLAS**

### **Reactions to ending the scheme**

#### ***Initial reactions***

As suggested from the personal value and importance participants placed on the scheme, and their stories of how it helped them, participants did not agree with the proposal to end SLAS in April 2019. Not everyone recalled receiving a letter (and survey) about the proposal to end the scheme so some felt quite uninformed about this.

One participant was very aware of the proposal to end SLAS, and was particularly angry about it. This person had spoken to councillors prior to the focus group and was unhappy about decisions being made by the council without consulting members of the community (he was also unhappy about the independent commissioning of this project). He felt that cuts should come out of council workers’ pay instead and felt that the proposal to end the scheme was a ‘forgone conclusion’ despite this consultation taking place.

*“They ask for our opinions but they don’t give a monkeys about them, no matter what we say they’ll do what they want”*

Some participants expressed anger and frustration regarding the current climate for vulnerable people like themselves, those on low incomes, young parent households and those experiences mental health issues. Whilst people recognised the need for tightening budgets and the need to make difficult decisions removing the scheme completely wasn’t seen as the way forward. Largely speaking, participants argued the case that SLAS should be prioritised within budgeting decisions, by emphasising how much people such as themselves relied upon it, and how much of a positive impact it had had. People were keen to retain the scheme in some capacity even if it were to be cut further.

In one group, there was some sympathy and understanding that cuts and difficult decisions needed to be made, however there was consensus that SLAS should remain a priority service based on the rationale that widespread use is evidence of need. The other group also opposed the proposal as the scheme had reduced the negative impact of some of the struggles local people are facing every day.

*“It’s something that should be their top priority to keep...I think it would be a very bad decision to just scrap this scheme completely”*

*“I think taking away something that helps people, if it’s something as small as paying for your school uniform costs, or something as big as helping you to move into an apartment with working facilities, it’s something that’s improving people’s lives”*

Largely speaking, reactions to the proposal to end SLAS centred on how important and valuable the scheme was, and therefore should be prioritised. One man stressed that ending the Local Assistance Scheme would be a very bad decision, as he felt it not only gives direct help in particular instances, but enables people to become self-sufficient through stabilising them in difficult times and preventing a downward spiral. Others echoed this sentiment, discussing that SLAS helps people back on their feet and gives them a nudge in the right direction.

*“This is something that is a direct help, whether it be white goods, whether it be something that can just help stabilise your life and put you in a position of being self-sufficient...if it stops it would [put] people in positions where you don’t know what could be happening the next day.”*

### **Potential impact of ending the scheme**

Some participants felt the council didn’t realise how much it could impact people, as they felt the scheme was actively helping people. Discussions mentioned how schemes such as SLAS can sometimes be what keeps a family or household out of poverty, and speculated over the impact of removing this support.

*“They think ‘yeah we’ll just take it out of here’ but not realising how it’s going to affect the people that live here, because think about mothers next year, if it’s stopping next year, think about the situation we were in”*

*“Without it it’s going to put people in more poverty, from what I can see, families are really really struggling, or just people on their own are struggling, without it where are they going to go?”*

Some participants pointed out that the shortfall in support was likely to be picked up by the public sector regardless through a knock-on-effect. The actual impact of the programme was noted by one participant as above and beyond its monetary value.

*“From the council’s point of view, from a business point of view, it’s not a bottomless pit of money, at some stages it’s got to be managed, it seems to be a scheme that’s well used, so I’m a bit... it’s difficult to put a meaning on it, why is it happening, there’s still a need for it so, where is it going to be bolstered, what budget is that going to come out of?”*

*“[Desperately needing money] which equates to petty crime, serious crime, mental illness, which bounces off the other things like NHS anyway”*

*“To cut it off because of the £47 million budget, and these are just figures at the end of the day, we don’t see the money we just see how it affects people, what they’ve got and what they haven’t got, so to stop it would be ludicrous”*

Members of both groups talked about what would happen without the scheme. They felt that people will always survive and get by, but in what manner? Many were put in a position where they would have to find another way or somehow make do without.

*“People would turn to loans, food banks, charities, people will always survive and people will always be in the conditions that they are, people just get on and live how it is but this scheme just helps people give you that hand up and be self-sufficient”*

One man (who used the scheme for energy payments fairly regularly), spoke about how it helped him to learn and budget because he knew the payments were only twice a year, but without them he would have gotten into debt and behind. He felt the scheme should not be cut as it helped people like him keep their head above water.

*“It’s taught me: ‘right, I can’t use it again, I’ve got to sort me head out’. I was in a bad place, so it makes me think I can’t fall back on them all the time”*

### **Wider context**

Some participants talked about the wider context of Stockport, and how money has been spent on buildings and city regeneration, but wages and estates remained the same. It therefore was frustrating to them that a scheme like SLAS, which was a crucial support for some, might be cut.

Members of both groups mentioned a new shopping centre/cinema that had been built, and the irony that people such as themselves could not afford to go there. This was met with some frustration in the groups.

*“I think a lot of money gets wasted on things that isn’t necessary, like sticking some sort of strange sculpture up or something like that, why spend that money?”*

*“That new cinema building cost a lot”*

*“Stockport now looks more posh but no-one can afford to go there”*

Others talked about universal credit (and struggling through the six-week changeover), breaking out of the poverty and debt cycle, and the wide range of different needs the scheme helped address.

*“You see it with swapping over to universal credit, people get behind on things”*

*“People can’t afford to live, you see it around, so it really is needed”*

### **Going forward**

#### **Prioritising certain needs**

After the initial reactions, conversations in the groups moved to a more productive focus, regarding what the council could realistically do in the situation, perhaps prioritising certain needs or providing other practical alternatives. Some participants came up with some alternative and creative solutions to ending the scheme completely.

Both groups discussed the ethical dilemma involved, should the scheme remain open to certain user groups or prioritise some emergency needs over others? Some participants felt that vulnerable people such as pregnant women or those with disabilities and mental health problems should be taken care of as a priority..

*“The white goods, the emergency, the beds, the things that you fundamentally need, the catchment, the safety net is actually needed urgently”*

Members within both groups (including many who would fall into the priority categories discussed above) felt prioritising certain needs would be unfair, that nobody was more entitled as everyone was struggling with a diverse range of needs. A discussion about 'where to draw the line' was had and people agreed this would be a very difficult decision to make.

*"where do you draw the line, you've got to prioritise somewhere"*

*"But you can't just keep it for families and not for single people, that's probably why they're cutting it altogether because they'll have tried to cut corners, and realised it's really horrible to some people"*

As an example, one (older) man discussed being entitled to a £140 heating allowance over winter from his energy provider, whereas he could recognise many other people need this support too but aren't eligible. Many participants felt this discriminated against people with different needs and wouldn't want to see SLAS do the same.

*"I don't think you can just stop part of it, because people have different needs, you need to keep it open for everyone, who's to say which one's a priority to the other, because at the moment it's a priority to that person"*

Although opinions were mixed, the majority of participants in both groups felt either the whole range of services should be kept (but with a reduced budget) or all should be cut. In their eyes this would avoid discrimination.

### **What could the council do to ease the impact of losing the scheme?**

#### Engage personally with the community

If the scheme were to end, some participants felt a public meeting or vote would help the community come to terms with the decision and feel like they were being listened to. As previously mentioned, there was some frustration within the group towards council workers and the perceived avoidance of face to face contact with people in the community. It is likely that, given these reactions, such an event would uncover a fair amount of frustration regarding the situation.

Others urged the council to take stock of how widely the scheme is used, which they felt illustrated how necessary it was for the community. Comments reflected some disillusionment with the council, and frustrations about having to rely on council services.

*"People need it because we're all struggling because of the council, does that make sense? It's cause and effect, do you know what I mean, everything they're doing means we have to rely on them, so we rely on them and then they're like 'why are you relying on us?'"*

To give a little more context, many made general comments about wages or benefits having to increase if schemes like SLAS were cut with no replacement, with the view that the council could make life more affordable in this respect. Although Stockport Council is unable to impact these things directly, these comments show a wider frustration with the economic and social struggles faced by those using SLAS.

*"Or put the prices down on things so people can afford them"*

*"Yeah everything's going up but wages aren't going up"*

*"It's a really low amount that they expect you to live on"*

Keep the scheme in some respect

As evident from the comments made by both groups, participants emphatically supported keeping the Stockport Living Assistance Scheme. The groups certainly recognised the need for budget cuts and difficult decisions, but many felt, if the scheme could not be prioritised enough to be kept fully, it should be continued in some respect. Although participants did not discuss what shape this should have, the sense from participants was that the scheme was too valuable to remove completely.

*“Maybe cut the pot, but don’t scrap it completely”*

Work with schools to tackle uniform issues

A frustration of several parents that had been supported with the costs of secondary school uniforms was the cost of uniform and the rigid enforcement of items emblazoned with school logos. Some suggested (when prompted) that schools could take the pressure off having logos on all of the uniform. Others felt that a productive dialogue between the council and schools may reduce the burden on parents to provide expensive, branded items.

*“Don’t make us have the logos on uniforms, so I can go to George at ASDA and get them dead cheap. Needing the PE kit”*

*“I could have bought him a blazer, £10, but they turned round and said he has to have the logo, the PE kit, logo on it”*

*“A lot of the time it’s just that initial shock when they start high school, so they could be getting more involved with the local schools, because they make them wear it”*

An interest-free rent-to-buy scheme for school uniform was also proposed by parents, similar to a saving scheme run by Credit Union. Indeed one parent stated they had received information about this possibility already although they had chosen not to take this up. Parents were happy to buy the school uniforms, and save for it when they can, but their frustrations lay with the schools, who expected all children to wear expensive items with the school badge on, preventing them from buying cheaper alternatives. Parents were keen to spread the cost in instalments, but could not afford to buy items like blazers all in one go.

Run or signpost to an interest-free rent-to-buy or pay-as-you-can scheme

One group were particularly understanding about the need for adaptation of the scheme and general council budgeting. They came up with some interesting suggestions such as a council rent-to-buy scheme for white goods and furniture, or a ‘pay what you can’ scheme which could generate some income for the council.

*“The council could do something like their own rent-to-buy scheme, so you’re not paying over the odds for it, so people who need it can access it, but they’re not being ripped off by the likes of BrightHouse”*

*“Pay what you can, at least you’re getting the goods and you’re learning the responsibility of paying something back”*

*“They could make it into like a charity, so people could make donations, and be marketed in a way that people are aware of it, but then it’s a charity in the sense that you’re paying something back, because if it is just about funding then you’re getting money back”*

Raise awareness about available support

Throughout the focus groups, various different areas of alternative support were identified, albeit from scattered and vague information sources. Even awareness of the broad spectrum of support through SLAS was fairly low, with few participants knowing the different ways they could get help.

As will be evident in the next section on alternative support, awareness usually comes from word of mouth, which indicates the need for a comprehensive collection of community, government and business schemes that can help people in their situations. If the scheme were to be cut, knowledge sharing in this way could help soften the blow to SLAS users by giving them alternative routes to support services.

*“They need to tell us how to get help, not just take it off us and not tell us what to do”*

### **4.3 Alternative Sources of Support**

#### ***Awareness of alternative support***

Discussions of alternative support showed that some participants had a fairly wide awareness of community schemes and options of support. To reiterate, awareness came largely through word of mouth, or through using or being offered such services. Charities, community schemes and some other government support were raised, and Credit Union was repeatedly raised as a place to turn in times of financial need although no one explicitly mentioned using them so far.

The library and Citizens’ Advice were two places where alternative support information could be amalgamated, but these were often felt to bypass community schemes, second hand furniture and white goods stores, and charities. Furthermore, some participants reported mixed messages and misunderstandings when seeking official support, and others found eligibility criteria restricted what support was available to them. Not all would approach places like CAB.

*“From what I’ve learned from other people, there is a lot of help out there, but you’ve got to be in a certain circumstance”*

#### ***Existing/high-interest rent-to-buy schemes***

Some participants noted how they were unable to access rent-to-buy, interest-free loans or instalment schemes due to their financial situation and lack of credit history thus being at risk of paying over the odds for goods as one participant felt they had recently done for white goods

*“You can get it on tick if you’ve got a decent credit record, but I’ve never had anything like a phone contract”*

People talked about existing rent-to-buy schemes like BrightHouse, which was widely agreed to take advantage of lower income people through high interest rates. Generally there was a good understanding of the negative impact of using such services, but in some cases this would come down to necessity. Indeed, one participant felt she had nowhere else to turn that one of these schemes, so it was a real option for some, if an unappealing one.

*“They’re just within the law those places”*

*“But with BrightHouse and things like that, you’re paying more for it than what it’s originally priced”*

#### ***Interest-free loans and rent-to-buy***

Within both groups, there was a fair amount of awareness and enthusiasm for interest-free loans, from places like credit unions especially, although any type of loan was met with suspicion.



*“You can get a loan from Credit Union and it’s like hardly any interest, and regular instalments, so it’s better than a normal loan. I’m still wary of it though”*

*“I was offered a loan from the DWP but I didn’t want to take it because I didn’t want to get in debt”*

For school uniforms, one participant again noted that Credit Union do a saving scheme to help people budget for the yearly expense, which she felt supported people who struggled with budgeting skills. Interest-free rent-to-buy schemes from places like Credit Union, paying in instalments, were noted as attractive options by a number of participants, although none had used them.

When discussing the council’s role if SLAS were to end, both groups suggested the council could run a similar scheme, to provide white goods, furniture, or uniforms at a manageable cost. Hypothetically speaking, there was a great deal of enthusiasm for this idea.

*“If there was a shop or something you could go to, not overpriced and you could pay weekly, interest free, something that you can manage to afford”*

*“I think they do do that somewhere, I would have done that that I needed to”*

*“I know the Credit Union does a white goods scheme”*

### **Ability to pay something**

Many participants were not expecting to receive anything for free; they accepted it when it was offered, naturally, but some explicitly said they would have been happy to give something back or pay in part. One man, who was offered furniture and white goods while he was on his way back to employment, stated he was more than happy to pay for items, he simply couldn’t afford them at the time. He noted that people in his position might be able to pay back in instalments to make this more manageable. A similar suggestion was made regarding school uniforms, as it was the lump sum of money that posed the greatest challenge.

*“For the cooker, my carpet and my bed, I’d have happily paid x amount a month to the scheme, not at an extortionate rate that would cripple me but, obviously they’ve give me it for free so I’m more than happy to pay something back to them”*

### **Pride/stigma as a barrier to accessing support**

A few members of one group appeared most interested in rent-to-buy schemes and interest-free loans as a matter of pride. Use of food banks and ‘handouts’ were mentioned to be ‘embarrassing’, ‘degrading’ and ‘awkward’. There was considered to be a general stigma about going, and a few members said they would only swallow their pride in this regard for their children; their own needs would go without.

*“It would be better going to a credit union [than a food bank or charity] because you wouldn’t have that fear of saying ‘I need a handout’, you’re paying in what you’re borrowing so it’s less embarrassing”*

*“It’s embarrassing [going to a foodbank], I know it sounds awful but it’s embarrassing”*

*“I would do [go to a foodbank] for children, but if you got to that point when your child would go hungry, I think you’d have to go, but it is embarrassing”*

One participant noted that people were avoiding food banks due to the stigma, despite being in need. This suggests a need to de-stigmatise using food banks within communities..

*“I think people think not as many people need it, but actually people who need it aren’t using it, they’d rather just struggle through it”*

*“[My friend] did it [went to a food bank] once but she said ‘I can’t bring myself to go again’ even though how helpful it is”*

*“I’m a proud person, I don’t like – as my son says – handouts or ‘owt like that, but I was struggling at the time. Like all these people here I don’t want to do it, but I’ve got to do it.” (same man, but later on) “I can pay my bills, I was approached by credit unions, but I said no, I’ll make do”*

### **Food banks and community schemes**

Despite this slight stigmatisation in one group, several members had used food banks in times of need and were aware of local food banks. Groups also discussed how food banks can provide food and energy vouchers, and reiterated that energy companies can provide a winter fuel allowance to some customers (but this also caused frustration about who could get this and how often).

*“Some of the food banks help you with gas and electric from time to time”*

*“You’re only allowed so many, I think [my dad] was allowed 2 or 3 for the year”*

A number of community schemes came up in the discussion. Several participants were members of food pantries, where you pay membership of £2.50 in exchange for food parcels worth much more. These were widely appreciated, and it appeared far more accepted, perhaps because paying a fee somewhat de-stigmatised this in their eyes.

*“What I use is like a food pantry, so you pay £2.50 and get £15 of food, it’s great”*

Other community schemes and community second hand exchanges were also mentioned. The young parents both said people in their community provided help when they were in need. People noted some charities that sold cheap donated furniture and white goods, but discussed that many were now closing down.

*“There’s a church that has a lot of baby stuff and children’s equipment, so I know of that one”*

*“I think there’s a furniture place that does stuff for cheap”*

### **Family and friends**

Borrowing from families and friends was not a viable option for many, and most were keen to avoid it even if their families could help. Some didn’t want to put their problems on their loved ones, and others told stories about borrowing from friends once, and then the council (or other authorities) assuming they could rely on that person again and denying them help.

*“I do have friends that have been supportive, at the end of the month they’ve been there to lend a hand, like yeah you can borrow £50 off your mate at the end of the month, but £200, £250 for a cooker you can’t really do that”*

*“They’ve got their own lives, their own situations, the last thing you want to do is put your problems onto them, that’s why this scheme is so good”*

*“They told me to go and get help from family and friends, and they thought I could rely on them because I’d done it that once”*



### **Citizens' Advice**

Citizens' Advice was not cited as a good source of alternative support by many, although a few participants had been directed to SLAS through it. One young woman felt it was a good service but the process agitated her and was not sensitive to different vulnerable situations and mental health problems. Some felt the process was too bureaucratic, and would use their advice but were unhappy about the system they had to go through.

*"People can't do that because you get really agitated sitting in a place with all those people, telling you shit you don't want to hear and you just get more agitated... they are good the Citizen's Advice, but the way they go about it isn't right at all"*

Largely speaking, the members of the focus groups had a wide array of knowledge regarding alternative services between them, but not a consistent knowledge individually.

## 5. Conclusions & Considerations

The focus groups have identified that the SLAS is a highly valued scheme amongst users. Regardless of what the scheme has been used for, be this school uniforms or white goods, impact has been significant for users and their families. In some cases the support through the scheme was considered to act as a 'lifeline' and has supported with true 'emergency' needs.

With regards to the proposal to end SLAS the consensus amongst users is that the scheme should not end. This is set in the context of the need for and use of the service (demand is there and perhaps increasingly so in the current climate and the switchover to Universal Credit) and the impact it has for people. From a user perspective, the need for the service is not going to go away and thus to cut the service makes little sense to people. Indeed some discussed this could have wider repercussions on local services, exacerbating mental health issues, people going without essentials and some felt people could turn to crime or exacerbate a cycle of deprivation for people and families.

A key positive of the SLAS is that vulnerable people have been offered support at times of real need, many hadn't had to consider what they would have done without this support as support arrived in a timely manner. What was known though was that people would have struggled and already stressful times for people (particularly it appears for vulnerable people moving into new accommodation) would have been exacerbated. In this sense whilst service users were not as such worried about the impact for themselves of losing the scheme, there was a wider concern for what it would mean for other vulnerable people going forward experiencing the same difficult times as they had. There was concern that people wouldn't be given the 'step up' needed by this bit of support, the helping hand, the "positive" input into lives which can sometimes have more down days than up.

Service users were realistic that cuts need to be made across the board but they strongly felt the scheme should not end completely, if at all. Whilst they couldn't prioritise some users/needs above others some suggestions were made for how the scheme could 'clawback' some of the expenditure it involves through further at cost rent to buy initiatives for all of the goods. It was also considered that this could give people more responsibility over their finances and help with planning, as it had done for one user that had received support with fuel costs, they knew there was a maximum amount of times they could tap into this, which helped planning. Similarly the movement to offering support with saving schemes for school-uniform support (given it's now only available for Year 7 pupils) was considered a positive even if not everyone knew about this or take it up – the idea was to prompt people to think about their financial planning and this seems important to users going forward, to support with this, not simply 'cut' a service.

We outline a few considerations below based on the discussions which may be worth sharing with organisations working with vulnerable residents depending on final decisions regarding the future of the SLAS:

- There appears to be a need to work to de-stigmatise some of the alternative sources of support such as food banks and organisations like Credit Union to make them viable options for more people.
- Word of mouth and raising awareness of sources of support through existing contact with workers appears to work well/lessens stigma attached. Could more outreach work be beneficial going forward?
- Can any discussions be had with secondary schools regarding uniforms? Can requirements be less rigid? Although most parents would prefer not to buy second-hand could it still be worth having banks of second-hand uniforms available to purchase at particular locations?

## 6. Appendix

### 6.1 Group 1 Write-Up

Facilitator: Becky  
Date: 13/12/18  
Time: 11.00  
Venue: The Hat Works, Stockport

#### Section 1: Introductions

Profile of Participants	
Gender:	Female: 4 Male: 3
Age:	16-24: 1 25-34: 2 35-44: 1 45-54: 0 55-64: 3 65+: 0
Number of times accessed the scheme:	Once: 2 2-3 times: 4 4+ times: 1
Used local assistance scheme for:	White Goods, Furniture, Carpets: 2 Secondary School Uniforms: 4 Food and Energy: 2
Dependent children:	Yes: 5 No: 2
Health conditions/disabilities:	Yes: 5 No: 2
	<b>7 SLAS users</b>

#### Section 2: Use of Local Assistance Scheme

A range of support was accessed by participants. Most users of the scheme were helped in a one-off capacity with high value items such as white goods, furniture and carpets when moving into new homes, along with secondary school uniforms when children enter year seven. A smaller number of participants relied upon SLAS to provide food and energy at fairly regular, but spaced out, intervals.

Participants had heard about the scheme through a number of different mediums, including the council, Citizens' Advice, the library, or schools. Some people were referred based on moving into council housing, receipt of free school meals at primary school or free bus pass, or by local assistance workers at the library. Most people ended up stumbling across it when making arrangements through other support schemes.

*"I'd never heard of it until this autumn when my little boy was due to start high-school, and I was in a bit of a fix at the time and the school put me in touch, and through them I managed to get this grant for his uniform. We all sat down and they asked me questions and we filled it in together, and I got the grant, otherwise he'd have been going in in jeans and t-shirts"*

Discussion on the importance and impact of the scheme centred on several key issues including avoiding debt, helping in times of change and stress, and helping parents have peace of mind.

For some, the scheme made a big difference to their mental and physical health. One man used SLAS regularly for food and fuel costs; the fuel money was especially important as he told a story about becoming unwell and being close to full-blown pneumonia due to his cold flat. He felt having the extra fuel money allowed him to stay well and avoid serious illness.

*“A couple of years ago, I was one degree away from full blown pneumonia. I went to hospital because I felt a bit flu-ey, and they said I was one degree away from being totally bad. It gets very cold rapid in my flat if it’s not on. Health-wise, I need it, so it’s just a help. I just don’t want to get in that situation again.”*

*[Moderator: Is there any other support you could access?] “No, not that I know of. Probably get in debt”*

There was general consensus among participants that the scheme provided valuable support in times of stress and change, where they would usually struggle to get by. One young woman had experienced a difficult time after a period of being homeless, and was finally getting back on her feet with a council flat. The scheme gave her a cooker, a bed and more, and when they came to be fitted also offered her a carpet.

*“When you first move in somewhere it’s hard anyway, like you don’t really know what to do, so for it to just be there and for someone to help you with that, you actually need it”*

This also echoes a general gratitude from within the entire group, that there was a safety net of sorts, and it was nice to know that measures were in place to look out for them in times of need.

*“As the lady said, it’s just nice to know it’s there, (murmurs of agreement) that you’ve got somewhere to turn”*

For the one-off payments, some people talked about how it helped them to stay out of debt and meant they didn’t have to turn to rent-to-buy schemes (like BrightHouse), although one woman had not known the scheme provided white goods (she had used SLAS for school uniform) which meant she had recently purchased a buy-to-rent washing machine when moving into new accommodation.

*“I didn’t know about the white goods, because I’ve just moved in and I’ve been struggling as well. If I’d known about the white goods I wouldn’t have had to go down the route I’ve gone down”*

*[Moderator: which is...?] It’s basically lending money to buy a washer, that sort of thing, the interest is dead high”*

People were keen to express how helpful the scheme was to them, and the one-off items had preventing them getting into a cycle of debt.

*“If someone’s willing to help you free of charge, rather than getting yourself tied up in debt, it’s the last thing you need isn’t it when you’re struggling as it is anyway, I mean the last thing they should be doing is trying to take it away”*

As around half the group had used SLAS to get secondary school uniforms, the impact of the scheme often related to the impact on their children. This included parents’ peace of mind that their children

would not get bullied for having second-hand or the wrong uniform, or knowing that they wouldn't have to take money away from other areas, like food or heating or new school shoes.

*"I think it's very useful especially with school uniform, it's very very expensive, some schools are dearer than others, my daughter's school everything was badged, and if I had to pay for that I would have really struggled"*

*"If you don't pay for it, and send them in with something that's not named, they're going to get in trouble as well, and might get bullied as well, so as a parent it gives you peace of mind that they're going to look the same as all the other students"*

If the scheme wasn't available, many said they would have just struggled on without (especially in the case of carpets and furniture). In cases like school uniform where the purchases were necessary, participants would have turned to taking money out of other budgets, lending, or second-hand. This group were largely against borrowing money off of family and friends who often had little money of their own, and the notion of pride and 'not wanting to accept hand-outs' came up a few times.

*"You've got no option, with school uniform you've got to buy it, then they get in trouble and excluded"*

*"Would have struggled day-to-day, I'd be in a situation where I would have got it, but would have been in debt, would have been paying it off for a very very long time, so to have it there free of charge is fantastic"*

*"Even though it's dead good [what they do at the food banks] you don't want to go do you cos it's a bit.. you know"*

*"I would wait until I could afford it [washing machine]. I was used to dragging my clothes to my sister's before I got this. They gave me a fridge freezer straight away, but if I didn't I would have had to wait until I could afford it. And then I probably would have had to borrow the money for my washing machine. There's always something you go without, so it was better that it was there"*

### Section 3: Proposal to end the Local Assistance Scheme

For a few members of the group, the proposal to end the local assistance scheme came as a shock, as they stated they had not received a letter from the council. Once the proposal was explained, there was widespread disagreement that the scheme should end.

One older participant was very aware of the proposal to end SLAS, and was particularly angry about it. He had spoken to councillors prior to the focus group and was unhappy about decisions being made by the council without consulting members of the community (he was also unhappy about the independent commissioning of this project). He felt that cuts should come out of council workers' pay and that the proposal to end the scheme was a 'forgone conclusion'.

*"No, I spoke to three councillors, they're all [area] councillors, because I did fill the survey in online"... "they ask for our opinions but they don't give a monkeys about them, no matter what we say they'll do what they want"*

Other members of the group opposed the proposal to end SLAS, due to its capacity to reduce the negative impact of some of the struggles people in the local area face. People talked about universal credit (and struggling through the six-week changeover), breaking out of the poverty and debt cycle, and the wide range of different needs the scheme helped address.

*"Without it it's going to put people in more poverty, from what I can see, families are really really struggling, or just people on their own are struggling, without it where are they going to go?"*

*“You see it with swapping over to universal credit, people get behind on things”*

*“People can’t afford to live, you see it around, so it really is needed”*

Some of the group talked about the wider context of Stockport, and how money has been spent on buildings and city regeneration, but wages and estates remained the same. It therefore was frustrating to them that a scheme like SLAS, which was a crucial support for some, might be cut. People talked about a new shopping centre/cinema, and the irony that people like them could not afford to go there. This was discussed widely throughout the majority of the group, who echoed this frustration.

*“I think a lot of money gets wasted on things that isn’t necessary, like sticking some sort of strange sculpture up or something like that, why spend that money”*

*“that new cinema building cost a lot”*

*“Stockport now looks more posh but no-one can afford to go there”*

*“yeah it is expensive, especially if there’s a few of you going”*

When prompted to discuss the impact of the scheme ending, people felt they would ‘struggle’ by (either going without or reducing food/energy budgets). Others simply couldn’t imagine what they would have done without the scheme (a benefit for some had been that they hadn’t *had* to consider alternatives thanks to SLAS), and others felt they would have spiralled into debt.

While some talked about prioritising vulnerable people, others felt that because of the diverse range of needs (single people, children, disabilities), that it was unfair to give some support and not others. For example, one (older) man was allowed £140 heating allowance over winter from his energy provider whilst he was mindful other people were in need but weren’t eligible. Many in the group felt this discriminated against people with different needs and that it would not be fair for SLAS to make assumptions on need.

*“I don’t think you can just stop part of it, because people have different needs, you need to keep it open for everyone, who’s to say which one’s a priority to the other, because at the moment it’s a priority to that person”*

If the scheme were to end, some in the group felt a public meeting or vote would help the community. There was some frustration within the group towards council workers and the perceived avoidance of face to face contact with the community. Others urged the council to look how widely the scheme is used, which they felt showed how it is necessary. Others made general comments about wages or benefits having to increase if schemes like SLAS are being cut with no replacement.

*“People need it because we’re all struggling because of the council, does that make sense? It’s cause and effect, do you know what I mean, everything they’re doing means we have to rely on them, so we rely on them and then they’re like ‘why are you relying on us?’”*

*“Or put the prices down on things so people can afford them”*

*“yeah everything’s going up but wages aren’t going up”*

*“it’s a really low amount that they expect you to live on”*

*“They need to tell us how to get help, not just take it off us and not tell us what to do”*

Some suggested (when prompted) that it would be good if schools could take the pressure off families by it not being enforced to have logos on most of school uniform items.

*“Don’t make us have the logos on uniforms, so I can go to George at ASDA and get them dead cheap. Needing the PE kit”*

*“I could have bought him a blazer, £10, but they turned round and said he has to have the logo, the PE kit, logo on it”*

#### **Section 4: Alternative Sources of Support**

Discussions of alternative support showed participants had a fairly wide awareness of community schemes and options of support. There was some interest in interest free loans, from places like credit unions especially, although just because some people are aware of alternatives doesn’t mean people would wish to or would use them unless absolutely essential.

*“From what I’ve learned from other people, there is a lot of help out there, but you’ve got to be in a certain circumstance”*

*“You can get a loan from Credit Union and it’s like hardly any interest, and regular instalments, so it’s better than a normal loan. I’m still wary of it though”*

A few members of the group were most interested in rent-to-buy schemes and interest-free loans as a matter of pride – use of food banks and ‘handouts’ were mentioned to be ‘embarrassing’, ‘degrading’ and ‘awkward’. There was a general stigma within the group about going, and a few members said they would only swallow their pride in this regard for their children; their own needs would go without.

*“If there was a shop or something you could go to, not overpriced and you could pay weekly, interest free, something that you can manage to afford”*

*“I think they do do that somewhere, I would have done that had I needed to”*

*“I know the Credit Union does a white goods scheme”*

*“It would be better going to a credit union [than a food bank or charity] because you wouldn’t have that fear of saying ‘I need a handout’, you’re paying in what you’re borrowing so it’s less embarrassing”*

*[Moderator: would people go to a food bank for food or energy?]*

*“I think it’s highly awkward”*

*“It’s embarrassing, I know it sounds awful but it’s embarrassing”*

*“I wouldn’t”*

*“I would do for children, but if you got to that point when your child would go hungry, I think you’d have to go, but it is embarrassing”*



*“I think people think not as many people need it, but actually people who need it aren’t using it, they’d rather just struggle through it”*

*“[my friend] did it once but she said ‘I can’t bring myself to go again’ even though how helpful it is”*

It should be noted here that early on in the focus group, one of the more outspoken participants of the group said that they didn’t like taking ‘handouts’ and was a ‘proud man’, and was ‘sure everyone else is the same’. This may have affected whether other people felt comfortable expressing alternative opinions or experiences regarding food banks and other services.

*“I’m a proud person, I don’t like – as my son says – handouts or ‘owt like that, but I was struggling at the time. Like all these people here I don’t want to do it, but I’ve got to do it.” (same man, but later on) “I can pay my bills, I was approached by credit unions, but I said no, I’ll make do”*

Others talked about how food banks can provide energy vouchers as well as food, and reiterated about energy companies giving a winter fuel allowance to some customers (but this also caused frustration about who could get this).

*“some of the food banks help you with gas and electric from time to time”*

*“you’re only allowed so many, I think [my dad] was allowed 2 or 3 for the year”*

An interest-free rent-to-buy scheme for school uniform was proposed by the parents in the group. They were happy to buy the school uniforms, but their frustrations lay with the schools, who expected all children to wear expensive items with the school badge on, preventing them from buying cheaper alternatives. Parents were keen to spread the cost in instalments, but could not afford to buy items like blazers all in one go.

With children, people discussed the guilt and stress of providing the right things for their children, and many were reluctant to give their children second hand uniform (if a second-hand shop or exchange service existed) as they didn’t want their money problems to affect their children, for example through bullying. They also discussed not being able to have any fun with their children because of tight budgets, which affects their mental health.

*“You’re left with emotional guilt and stress, you want to give your children what you want to, when they go to school and say ‘this person goes here this person’s got that’, it hurts you as a parent you feel like you’re all on your own. But especially with these things it does take the pressure off a bit”*

*“Everyone’s depressed as well because you’re just living to get through, to the last day, you’re not actually having fun or having a nice life at all”*

Borrowing from families and friends was not a viable option for many, and most were keen to avoid it even if their families could help. Some didn’t want to put their problems on their loved ones, and others told stories about borrowing from friends once, and then the council (or other authorities) assuming they could rely on that person again and denying them help.

*“They’ve got their own lives, their own situations, the last thing you want to do is put your problems onto them, that’s why this scheme is so good”*

*“They told me to go and get help from family and friends, and they thought I could rely on them because I’d done it that once”*



Citizen's Advice was not seen as a potential source of information for everyone. One participant felt it was a good service but the process agitated her and was not sensitive to different vulnerable situations and mental health problems.

*"People can't do that because you get really agitated sitting in a place with all those people, telling you shit you don't want to hear and you just get more agitated... they are good the Citizen's Advice, but the way they go about it isn't right at all"*

## **Section 5: Closing responses**

General comments about avoiding the spiral of debt and poverty, especially among vulnerable people. On top of this, people talked about how the existence of the scheme positively impacts mental health, as they feel cared about – cutting the scheme would then make them feel alone and concerned, damaging their mental health.

*"People wonder why mental health is such a problem, but nobody cares about you"*

## 6.2 Group 2 Write-Up

Facilitator: Becky  
Date: 13/12/18  
Time: 1.00  
Venue: The Hat Works, Stockport

### Section 1: Introductions

Profile of Participants	
Gender:	Female: 3 Male: 3
Age:	16-24: 2 25-34: 1 35-44: 2 45-54: 0 55-64: 1 65+: 0
Number of times accessed the scheme:	Once: 3 2-3 times: 3 4+ times: 0
Used local assistance scheme for:	White Goods, Furniture, Carpets: 4 Secondary School Uniforms: 1 Food and Energy: 1
Dependent children:	Yes: 3 No: 3
Health conditions/disabilities:	Yes: 3 No: 3
<b>6 SLAS users</b>	

### Section 2: Use of Local Assistance Scheme

The majority of this group used SLAS for furniture and white goods, although one member had used it for electricity and food, and one had used it for secondary school uniforms. Two younger women had gained support from the scheme when they were heavily pregnant, which had given them white goods and furniture such as a cooker, a fridge freezer, a bed and carpet.

Group members were impressed with how they were offered more items once people visited and saw what was missing – one participant was offered an extra carpet when she got her cooker delivered. She felt taken care of and pleased at the extra support as she was pregnant at the time and it helped carpet the baby's room.

*“All white goods, so fridge freezer, cooker, which was brilliant because I was pregnant with him at the time, new bed, and a room carpeted for when we first moved in” “it was pretty important that we got the bed because like I said I was seven months pregnant and we were sleeping on sofas”*

*“I had one room carpeted and a cooker as well, because I was pregnant at the time. When they came round, because I had only put down for the cooker, when they came round to give me the cooker they said I could also get a carpet because they saw I didn't have anything. So they measured it there and then and fitted it within three weeks, which was really good because I moved in in February and had my son in March”*

Participants were directed to SLAS through a number of different routes. Some were recommended the scheme by Stockport Homes when they had a meeting, or a visit from the council to see if they were settled in their council flat. Two had heard about the scheme via Citizens' Advice. One participant received a letter letting her know she was entitled to school uniform support as her children received free school meals. Word of mouth was how the two pregnant women became aware of the scheme. Another member of the group was visited by a case worker for Targeted Prevention Alliance, due to his mental health issues, who helped him move into a more habitable flat and furnish it with SLAS support.

*"A friend of mine actually moved into her flat a couple of years ago, and I thought when I moved in there's this assistance scheme that we can try and get what we need, it's better to try it than not have anything, so we tried it and got everything"*

*"it was shocking in comparison to what I'm in now, but I didn't know that at the time. He got me in touch with Stockport Homes and got me out of there, but I didn't have anything to go in it. Within two weeks I was in my apartment...[became emotional]" [Moderator: so it was sort of life-changing?] "Absolutely absolutely, without a shadow of a doubt"*

Many members of this group were extremely grateful for the support, with two people calling it a 'lifeline' and 'life changing'. This was the participant who was part of Targeted Prevention Alliance, and another who had received food/energy support on several occasions, both vulnerable participants.

*"I got all white goods, a cooker, and at the time what I was really impressed with in the scheme was that, in my head, I thought all I needed was a cooker and a fridge freezer, and someone came round and said 'what about pans? And plates?' I'd never thought about that, and so I got a package and that was added on. At the time I was just so grateful that I'd got that assistance and that something like that was around"*

*"I was having mental health problems, and if I hadn't had this to fall back on I would have been, five days a week, sat in my flat with no electric or not being able to cook, and not really having anywhere to turn really"*

*"As the gentleman said, it was a lifeline, what a great word. I really don't know what I would have done"*

The scheme was important to everybody in this group, and many agreed that it allowed them to 'breathe easy' and prevent a cycle of debt or borrowing. Some said it contributed to their personal wellbeing as it felt like someone cared about them.

*"That's one of the main things about it I feel, just for your own personal wellbeing, that there was support there, I didn't know anything about them, I didn't know anything about the scheme... so to get that assistance and that support was more important than a lot of other issues that were going on"*

The two young women who received white goods and furniture when they were pregnant were extremely grateful and neither knew what they would have done without the scheme – both were very close to giving birth. They discussed their attempts to buy second hand items but without much luck – most were still far too expensive, and some were in poor condition. The scheme meant they could feed themselves and their children.

*"For me personally it was really important because I was about to give birth and so I needed a cooker to feed myself and feed my son. I had no money whatsoever to be able to afford a cooker, and even second hand ones were too expensive and I tried looking on Gumtree and Facebook and whatever, and they were all still too expensive"*

One man who received help with white goods and furniture said he would have just gone without those things until he could afford them. He spoke of how before he got the cooker he was living off sandwiches, and sleeping on sofas and a mattress on the floor. Although he was on his way to getting a job, he said the SLAS speeded up the process of him getting back on his feet and being self-sufficient. He, like many in the group, was surprised and grateful at the amount of support they got, shocked that it was free and no strings attached.

*“Very important, because moving into my flat I didn’t have anything, they helped me get a bed because I only had a mattress, and so they helped me to get a bed, and to get a cooker, so before I got a cooker I was living off sandwiches, so I could have hot meals and stuff, so it was better and then my money could stretch a bit further” “I was making a bit of headway, but it just sort of speeded the process up”*

Some people in this group spoke about how not receiving help from the scheme would have impacted their mental health, as they had nowhere else to turn. Others said they would have had to try and make their money stretch further, but this would impact other areas of their lives and those of their children.

*“I would have had to buy it [school uniforms] anyway, but it just meant it didn’t come out the food money basically” “it’s made a difference to them, more than me, because they’re the ones who don’t have to go in old shoes, you know they get picked on for shoes and things at high school”*

Borrowing money off of friends was not an option for many, especially regarding white goods that cost several hundred pounds.

*“I do have friends that have been supportive, at the end of the month they’ve been there to lend a hand, like yeah you can borrow £50 off your mate at the end of the month, but £200, £250 for a cooker you can’t really do that”*

### **Section 3: Proposal to end the Local Assistance Scheme**

Many of the group were already aware of the proposal to end the local assistance scheme, although they did not support the proposal. There was some sympathy and understanding that cuts needed to be made, however there was consensus that SLAS should be a top priority as it was considered to be widely used and therefore needed amongst Stockport residents.

*“It’s something that should be their top priority to keep...I think it would be a very bad decision to just scrap this scheme completely”*

*“I think taking away something that helps people, if it’s something as small as paying for your school uniform costs, or something as big as helping you to move into an apartment with working facilities, it’s something that’s improving people’s lives”*

One man spoke at length about how this would be a very bad decision, as the scheme not only gives direct help in that instance, but enables people to become self-sufficient through stabilising them in difficult times, and preventing a spiral. The rest of the group agreed that it helps people back on their feet and gives them a nudge in the right direction.

*“This is something that is a direct help, whether it be white goods, whether it be something that can just help stabilise your life and put you in a position of being self-sufficient...if it stops it would people in positions where you don’t know what could be happening the next day”*

*“There’s people in situations where they need help, and instead of ignoring the situation you’re actively helping people to get into a situation where they can better themselves”*

*“It helps you get back on your feet, and helps you walk forward after you’ve got on your feet”*

This group mentioned the context of regenerating Stockport, but residents of their community not benefitting from this, instead losing out as they could not afford to go to the regenerated areas.

*“If we are talking about regenerating things in our borough, in Stockport, then it’s something that will pay off in the long run for everyone”*

People spoke about the impact ending the scheme would have. Some felt it would put people in a bad position as they would revert to living day-to-day. Others felt the council didn’t realise how much it would impact people, as they felt the scheme was actively helping people.

*“They think ‘yeah we’ll just take it out of here’ but not realising how it’s going to affect the people that live here, because think about mothers next year, if it’s stopping next year, think about the situation we were in”*

Some participants made a point of acknowledging the financial concerns of the council, and the need to make cuts as part of the business model, but felt it was wrong to cut the scheme as it was very well used and felt it was difficult to express how much it was needed.

*“From the council’s point of view, from a business point of view, it’s not a bottomless pit of money, at some stages it’s gotta be managed, it seem to be a scheme that’s well used, so I’m a bit... it’s difficult to put a meaning on it, why is it happening, there’s still a need for it so, where is it going to be bolstered, what budget is that going to come out of?”*

*“To cut it off because of the £47 million budget, and these are just figures at the end of the day, we don’t see the money we just see how it affects people, what they’ve got and what they haven’t got, so to stop it would be ludicrous”*

*“A scheme like this breeds positivity anyway, because this is a situation that needs rectifying, it doesn’t just need pushing to the side. Without it it’ll just make people feel helpless, like they’ve got no one to turn to”*

There was lively discussion in this group about whether or not certain aspects of the scheme could be cut to save others. Some participants felt that vulnerable people (young expectant parents and those with mental health issues) should be taken care of as a priority.

*“The white goods, the emergency, the beds, the things that you fundamentally need, the catchment, the safety net is actually needed urgently”*

Others (including the participant with mental health issues) felt this was unfair, and nobody was more entitled as everyone was struggling with their different needs. A discussion about ‘where to draw the line’ was had and people agreed this would be a very difficult decision. Some thought either the whole range of services should be kept (but with a reduced budget) or all should be cut.

*“where do you draw the line, you’ve got to prioritise somewhere”*

*“But you can’t just keep it for families and not for single people, that’s probably why they’re cutting it altogether because they’ll have tried to cut corners, and realised it’s really horrible to some people”*

*“Maybe cut the pot, but don’t scrap it completely”*

One man (who used the scheme for energy payments fairly regularly), spoke about how it helped him to learn and budget because he knew the payments were only twice a year, but without them he would have gotten into debt and behind. He felt the scheme should not be cut as it helped people like him keep their head above water.

*“It’s taught me ‘right, I can’t use it again, I’ve got to sort me head out’, I was in a bad place, so it makes me think I can’t fall back on them all the time”*

This group were very understanding about the need for adaptation of the scheme and general council budgeting. They came up with some interesting suggestions such as a council rent-to-buy scheme for white goods and furniture, or a ‘pay what you can’ scheme which could generate some income for the council.

*“The council could do something like their own rent-to-buy scheme, so you’re not paying over the odds for it, so people who need it can access it, but they’re not being ripped off by the likes of BrightHouse”*

*“Pay what you can, at least you’re getting the goods and you’re learning the responsibility of paying something back”*

*“They could make it into like a charity, so people could make donations, and be marketed in a way that people are aware of it, but then it’s a charity in the sense that you’re paying something back, because if it is just about funding then you’re getting money back”*

Many in this group were not expecting to receive anything for free – they accepted it when it was offered, naturally, but would have been happy to give something back or pay in part. The man who was offered furniture and white goods while he was on his way to employment said he was more than happy to pay for his things, but simply couldn’t afford them at the time. He noted that people in his position might be able to pay back in instalments to make this more manageable. A similar suggestion was made regarding school uniforms, as it was the lump sum of money that posed the biggest issue.

*“For the cooker, my carpet and my bed, I’d have happily paid x amount a month to the scheme, not at an extortionate rate that would cripple me but, obviously they’ve give me it for free so I’m more than happy to pay something back to them”*

The participant who had the school uniforms felt the council could have a dialogue with the schools to reduce the burden on parents.

*“A lot of the time it’s just that initial shock when they start high school, so they could be getting more involved with the local schools, because they make them wear it”*

#### **Section 4: Alternative Sources of Support**

A number of different alternative sources of support came up in the discussion. Several members were members of food pantries, where you pay membership of £2.50 in exchange for food parcels worth much more. Other community schemes and community second hand exchanges were also

mentioned. The girls who were pregnant at the time of SLAS support both said people in their community helped them out when they were in need.

*“What I use is like a food pantry, so you pay £2.50 and get £15 of food it’s great”*

*“There’s a church that has a lot of baby stuff and children’s equipment, so I know of that one”*

*“I think there’s a furniture place that does stuff for cheap”*

People noted some charities that provided cheap donated furniture and white goods but discussed that many were now closing down. Others talked about rent-to-buy schemes, or interest-free credit, but these were not accessible to many.

*“You can get it on tick if you’ve got a decent credit record, but I’ve never had anything like a phone contract”*

*“But with BrightHouse and things like that, you’re paying more for it than what it’s originally priced”*

For school uniforms, one participant noted that Credit Union do a saving scheme to help people budget for the yearly expense. They had been told about this at the time of receiving SLAS support and had this option of saving with them for next year’s school uniform. Whilst she felt this was a good idea, she was happy that she can save for this cost independently.

Second hand items, through selling sites were also options, although as noted earlier, they may not be affordable or in good working condition (thus a risky purchase). There were fewer stigmas about going to food banks or wearing second hand clothes in this group, although some felt it would be better to get food vouchers rather than have to visit a food bank, as they felt there is less stigma.

Many members of the group talked about what would happen without the scheme. They felt that people will always survive and get by, but in what manner? Many were put in a position where they would have to find another way or somehow make do without. There was a mention that some people in the community might turn to petty crime to make do. Others noted the knock on effect removing the scheme might have on things like mental illness.

*“People would turn to loans, food banks, charities, people will always survive and people will always be in the conditions that they are, people just get on and live how it is but this scheme just helps people give you that hand up and be self-sufficient”*

*“[Desperately needing money] which equates to petty crime, serious crime, mental illness, which bounces off the other things like NHS anyway”*

## Section 5: Closing responses

There was a general consensus in the group that no matter what, SLAS should not be cut altogether. The scheme was very impactful on users and many said that although prioritising was hard, the scheme should not be taken away completely. One person suggested looking into the data from the last few years and see what services are most vital if this hasn’t already been done.



## 6.3 Copy of Discussion Guide



### Stockport Council – Consultation on Stockport Local Assistance Scheme- Discussion Guide

Moderator:	
Date:	Time:
Venue:	

My name is Becky and this is Georgina and we work for Qa Research an independent social research company. Thank you for coming along today to talk about the Local Assistance Scheme which is there to support people with emergency needs. The discussion will last around an hour and whilst we hope you will stay, you are free to leave at any point. You will all be given £30 at the end of the group to thank you for your time and to cover any travel expenses.

There are no right or wrong answers today, we just want to hear what you think, all we ask is that we respect one another's views even if it's different to your own. Just to emphasise that our role as independent researchers is to listen to what you have to say today and feed this back to the council in a report which will go to cabinet early next year before any final decisions are made about the future of the LAS.

Our research is carried out according to the Market Research Society's Code of Conduct. As you'll know from when you were called, we will be recording the discussions so we can write them up accurately. The recordings stay at Qa Research, they are not passed on to the council. The Council will also not be told who has taken part and although we will use some quotes in our report these we don't include any names, these remain anonymous. We're aware that some of you may have things you want to say about the scheme away from the group, if there's anything you want to say one to one please catch one of us at the end of the group.

Do any of you have any questions before we begin?

#### Section 1: Introductions

I            It would be useful if we could just start by going round and introducing yourselves?

#### Section 2: Use of Local Assistance Scheme

2.1        OK so Stockport's Local Assistance Scheme offers support to meet emergency needs. Are you able to tell me how many times (roughly) you've applied for support through this    scheme?

Probe: have you applied to the scheme off your own back? Or have workers helped you to apply/suggested you apply?

2.2        What kind of support have you had through this scheme?





2.3 And how important was the support you got through this scheme at that specific time?

Probe:

- Why was it important?
- What difference did it make to their life/family?
- Had they tried to get support elsewhere before this? Was it a last resort or first course of action?

2.4 If this scheme hadn't been available – what do you think you would have done?

Probe:

- what would the impact have been?
- Could they have tried other sources of support? Who/where?
- If no alternative support– would that have any consequences? E.g. debt to family/friends; credit union; doorstep lending? Or would they have just managed without? – but what impact would that have had

### Section 3: Proposal to end the Local Assistance Scheme

3.1 So you will all have had a letter and a survey from the council in the last few weeks outlining the proposal to end the Stockport Local Assistance Scheme. Just to recap that the council need to save £47 million over the next four years so as they've said, they have *"difficult decisions to make when allocating and prioritising public spending"*. They've already made some savings to the LAS in recent years but are now proposing to end the scheme completely from April 2019.

As we've touched on, the scheme offers support to meet emergency needs – these could be food; clothing or gas and electric or things like rent upfront and appliances for those moving into new accommodation.

Do you agree with the proposal to end this scheme?

Probe: keep focus on this service/are feelings centred on individual experiences or a wider concern for vulnerable people?

3.2 If the scheme does end, what do you think the impact will be?

Probe:

- for them as individuals but also more widely for vulnerable people
- what are their key concerns?

3.3 If the scheme does end, is there anything the Council should or could do to reduce the negative impact of losing this service for people?

Probe (only if no response) – information on alternative sources of support; keeping a core offer for the most vulnerable/in need e.g. those setting up home after fleeing domestic abuse?

#### Section 4: Alternative Sources of Support

- 4.1 Are any of you aware of other sources of support to help people with the kind of emergency needs we've discussed today?

Probe: on different areas of support – who could help?

- food;
- clothing (including secondary school uniforms);
- gas/electric;
- advanced rent;
- appliances/furniture;
- travel expenses;
- handyperson scheme

- 4.2 IF ANY MENTIONED: How do alternative sources of support compare to using the LAS?

Probe:

- is it less or more appealing to apply for/use? Why?
- Do enough people know about it?
- Are there more restrictions?

- 4.3 As well as support from the council or charities and other organisations there are also other possible avenues of support, for example asking family or friends to help; taking out loans, e.g. credit union or doorstep borrowing. Do you think you or others may turn to these if there is no LAS scheme?

Probe:

- Family/friends (is it viable? Or would they ask before applying to LAS anyway?)
  - Loans
- What would the impact be?

#### Section 5: Closing responses

- 5.1 That's it for our questions, is there anything else anyone wanted to add before we finish?  
Again if anyone wants to feed something back one to one just speak to us after.

**Thank you for your time today. If we can now just ask you to sign to say you've had the £30.**

**The Council will be getting our report in the next few weeks and looking at the survey responses before this is shared with the cabinet early next year before any final decisions are made. The Council will write to you all again with any news on the scheme in April and will also outline possible sources of alternative support for people then. The SLAS page on the Council website will also be updated when a decision about the future of the service has been taken.**