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## 2023/2024 Grants Strategy

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Author/s: Peter Hardisty

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### 1.0 Introduction

Harborne Parish Lands Charity (HPLC) grants are available to individuals in need and organisations that assist people in need. When looking at ‘need’, it is important to look at both material needs (food, warmth, housing, adequate income and employment) as well as psychological needs (mental health, quality relationships, sense of security and self-esteem). The charity cannot possibly hope to provide funding to everybody who asks for our assistance. In order to ensure a fair, equitable and transparent allocation of funding; and in order to target our resources on people who most need our support the charity completes a grant strategy annually. The grant strategy outlines the charity’s key priorities for the year. Any applications made to the charity are assessed against these priorities and only applications that demonstrate an ability to evidence and address these needs will be funded.

This strategy covers applications for grants made between 1<sup>st</sup> July 2023 and 30<sup>th</sup> June 2024. Funding is restricted to the Ancient Parish of Harborne. This consists of the following parish areas:

- St Boniface Quinton Road West (Birmingham)
- St Faith and St Laurence (Harborne)
- St John (Harborne)
- St Peter (Harborne)
- St Albans (Smethwick)
- St Chad (Smethwick)
- St Mary (Smethwick)
- St Matthew (Smethwick)
- St Michael and All Angels (Smethwick)
- St Stephens (Smethwick)
- St Paul (Smethwick)
- Old Church (Smethwick)

#### HPLC Response to the COVID-19 Crisis (with Particular Regard to the Grants Programme)

All information and guidance made by the government, as of the writing of this strategy, is that the immediate impact of the pandemic is greatly reduced, and there is no longer any requirement for businesses, their staff and customers and the general public to use PPE, sanitising protocols, or social distancing measures when going about daily business. However, HPLC’s resident service users remain a vulnerable group (by age and health criteria), so the charity opts to continue to use PPE, sanitising and social distancing measures when interacting with the charity’s resident population. The charity advises those organisations it funds to also follow appropriate COVID-safe processes where possible, as many of those organisations also work with similarly vulnerable individuals.

Delivering the grants programme also exposes the Grants Officer to multiple contacts with individuals, posing the possible risk of the Grants Officer becoming a transmission vector for COVID-19. To address this, the charity has its Grants Officer continue to use PPE, sanitising and social distancing measures when meeting with the charity’s grant applicants. All officers of the charity continue to regularly test for COVID-19, and any officers testing positive follow isolation protocols,

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with many able to continue to work remotely, minimising impact on the charity's business. HPLC's on-going COVID-19 strategy has the charity well placed to tackle the difficulties raised by a possible resurgence of the COVID-19 virus, or one of its variants, with ready access to a supply of testing kits, sanitising products and PPE, and proven safety procedures for the charity's officers to continue discharging their duties.

### 2.0 Previous Achievements

Over the last audited period (2021/22) the charity was able to support **2,788** people through the grant programmes for individuals and organisations. This total is **20.3%** higher than in 2020/21, but less than in (pre-pandemic) previous years. However with the reduced budget for 2021/22, the VFM figure closely matches previous years' outputs. The table below offers a little more detail.

Category/Priority: Org grants	Number of grants		Value	Number of Recipients
16-24yr old NEET Provision, or at Risk NEET	6		£40,645.51	403
Services for Older People	10		£93,801.88	779
Debt and Money Management	3		£17,533.12	481
Food and Household Goods Distribution	1		£11,734.14	914
Core Funding	0		-	-
<b>Individual grants</b>				
Birmingham	41		£23,248.79	110
Smethwick	36		£18,614.61	101
<b>Totals</b>	<b>20</b>	<b>77</b>	<b>£205,578.05</b>	<b>2,788</b>

### 3.0 Data and Trends

Summary of previous findings: (2021/22 -vs.- 2020/21)

#### By Organisations Addressing Grant Priorities

A third year of delivery of grant support has now been entered since the on-going and impactful COVID-19 crisis, but performance figures have been less skewed than in the previous two years as HPLC's grants activities have started to move back towards levels more in keeping with those pre-pandemic. However, the budget put in place for 2020/21 had been greatly reduced compared to previous budgets, and though the budget set for 2021/22 was closer to normal levels (£200k), it was still £70k lower than in any normal year. This resulted in a clear improvement in performance for the year, but lower than in pre-pandemic years. There were twenty organisations delivering support in 2021/22, eight more than in 2020/21.

An opportunity to fund one organisation providing 'Food and Household Goods Distribution' support in 2020/21 resulted in an unusually high number of individuals receiving HPLC support (1,235) for that year for that grant priority alone; this was likely as a result of home delivery of food parcels

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during the height of the pandemic rather than operation a drop-in food bank. For the summary of 2021/22 performance, the same organisation reported supporting 914 individuals, giving an apparent overall reduction in capita VFM for the year, but this reported VFM figure is very much in line with pre-pandemic years' performance.

The impact of the pandemic crisis meant the rapid need to adapt organisational services had the benefit of allowing the majority of the delivery organisation HPLC frequently work with, to continue to operate however, many still had scaled back services and/or have not re-recruited to their staffing teams. As with the last two years, a lot of the organisational support necessarily took a 'light touch' form, often remotely, and so again some of the lasting benefit to be gained from any intensive support (that HPLC often funds) was unavoidably lost.

### **By Individual Grant Support**

Once again, there is little to be gained from making any direct comparison with previous years' performance figures. A larger budget was made available, however, there were only a few more individuals were supported in the year, and fewer grants made, than the year before. There has been a slow but steady pick up in the number of applications made by support organisations calling on HPLC's individual grant programme, and balanced against the removal of the 'spending cap' (put in place to minimise financial risk to the charity), has resulted in an increase spend-per-grant compared with peri-COVID spending, that was heavily skewed by the COVID-19 crisis, which will mean more lasting support has been given to those individuals.

### Strategy, 2023 to 2024

Before making any adjustment to last year's grant priorities, a lot of research relating to trends in deprivation in the parishes we cover was considered. In summary, it was found that in the parish areas we cover, there continues to be high levels of deprivation and high unemployment levels, along with low school attainment and a high number of people with no qualifications. In both Birmingham and Sandwell, pensioner poverty has seen a small improvement on figures from the early years of the century, but a worsening over the last fifteen years. However, a disturbing development has been the increase in applications that show evidence of domestic violence (DV). This is likely a consequence of the lockdowns imposed by the government to help tackle the pandemic crisis. A common feature of grant applicants is dysfunctionality in their lives, and when forced to share (often small and cramped) living space, the likelihood of conflict builds. Child poverty still sees further worsening over the past decade, and is still the highest proportion of all groups measured. Child poverty impacts on both physical and mental health of individuals and affects educational achievements.

Most notably for the past few years, the COVID-19 pandemic has deeply shocked the UK and global economies, with a high degree of necessary spending (and subsequent borrowing) by the government not seen since World War Two. Current estimates of the cost of government measures announced so far range from about £310 to £410 billion (this is the equivalent of c.£4,600 to £6,100

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per person in the UK), and the latest official figures show that spending in 2020/21 was about £167 billion higher than had been planned before the pandemic for that year. This spending was directed towards vaccine development and national roll-out/delivery, to financially propping businesses and industries across the country as they were unable to trade, and towards funding the many thousands of UK workers who were furloughed over the height of the pandemic. Despite these measures, an unprecedented number of people lost their jobs as businesses either downsized or folded entirely. At the time of writing, the UK is still the only European country to not have employment figures return to pre-pandemic levels, and the only G7 country to be predicted by the *International Monetary Fund* to have a shrinking economy into 2023. Even more families are now living in poverty through higher levels of unemployment, or worse still those in work with limited financial resilience are now in poverty, and many have to turn to foodbanks, this year being the highest numbers of applicants on record, surpassing last year's shocking record several-fold.

To worsen matters, geo-political destabilisation in Ukraine as a result of Russian military incursion has both detrimentally impacted the global economy, and resulted in a massive cost increase to energy supplies, both domestic and commercial, that is predicted to move as many as 10 million people from living affordably into poverty for the first time, and driving those already living in poverty further into deprivation. Even if the political situation is quickly resolved (which is unlikely), the negative impact on the economy will take a great many years to recover; the UK has only 40% of the natural gas storage capabilities of its European neighbours, as these facilities were privatised and have not been maintained, and so UK's utilities providers are at the mercy of widely fluctuating prices, and face the possibility of power outage over the winter months.

### **The impact of poverty**

Living in poverty contributes to those on lower incomes experiencing poorer physical health and being more likely to have mental health issues. Over a quarter of working-age people in the poorest fifth of the population experience depression or anxiety. The pressures of living in poverty cause considerable stress, which is often linked to poorer mental health as well as strained relationships within families. The long-term effects of poverty culminate in people in deprived areas having significantly lower life expectancy than those in better-off places.

In addition to having lower incomes week to week, people in poverty are also much less likely to be able to build up savings to help cover unexpected expenses, invest in improvements to their homes or access opportunities. One in three of those in the poorest fifth have no savings at all. People on low incomes are also more likely to get into problem debt through falling behind with bills and credit payments. One in six people in the poorest fifth of the population report that they are in problem debt, most commonly falling behind with Council Tax payments, rent or utility bills. In the closing months of 2022 and early 2023 fuel-utility bills saw a massive increase as a result of the war in Ukraine, hitting those in poverty the worst.

People claiming Universal Credit (UC) must currently wait a minimum of five weeks for their first payment. Aside from one week admin/processing time this is due to the policy that UC is paid

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monthly, in arrears, on the often erroneous assumption that a claimant has enough money to cover living expenses for this waiting period. Over the past several years as UC has been rolled-out across the region, the DWP whilst dealing with many UC claimants' grant applications, has become 'log-jammed' and it is clear that the five weeks' waiting time for a decision is not been even closely met, with claimants having to wait too long for a decision (sometimes as long as six months), living without the money they need to cover essentials and stay out of debt. In addition, unavoidably reduced staffing and resource levels during the COVID-19 crisis has often increased the waiting period.

### Current findings: National

The data published in January 2023 by the *Joseph Rowntree Foundation (JRF)* is the most recent "Cost of Living Tracker, Winter 2022/23", and focusses on the on-going (and predicted future) effects of the cost of living crisis on the nation's poorer population. This new research highlights that low-income households' finances continue to buckle under the pressure of the cost of living crisis, as 7.2 million are going without the basics, and 4.7 million are behind on their bills. They also found that it is households on the very lowest incomes who are struggling the most, with three quarters of those in the bottom 20% of incomes going without food or other basic essentials like clothing or toiletries. People on UC, private renters and young adults are all seeing rising and worrying levels of hardship. Their report makes clear that the government support provided so far in the cost of living crisis hasn't been sufficient to stem the rising tide of hardship for millions of families on the lowest incomes up and down the country, and this they warned the government about, in May/June 2022.

The JRF report shows that for all low-income households in the bottom 40% of incomes:-

- 7.2 million households (62%) are going without essentials. This means that they have reported going hungry, or cutting down the size of meals or skipping meals in the last 30 days, or going without basics like showers or adequate clothing,
- 4.7 million households (41%) are in arrears with at least one household bill and the average level of arrears remains above £1,600,
- 4.3 million (37%) are going without essentials and are in arrears with at least one household bill, and;
- Over 3 million households (28%) have not been able to keep their home warm since June 2022 because they couldn't afford to.

They report that households in the bottom 20% of incomes across the UK are facing even worse and worrying levels of financial stress and deprivation, which have risen significantly. They state three quarters have reported going without essentials, up from 67% in May 2022. A fifth have reported going hungry often in the last 30 days, up from 13% in May 2022. Over half (53%) are in arrears, up from 39% in October 2021 and 47% in May 2022. Around four in ten (39%) have no or very low levels of savings. They highlighted the same three groups with a sharply rising risk of going without and getting behind with bills: people on UC, private renters and young adults. Households with

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members from BAME backgrounds, people with children, disabled people, and people with a mental health condition all also face stubbornly high, if not rising, risks:-

- Almost every low-income household on UC is going without the basics (90%), either experiencing food insecurity, or going without basics like a warm home and essential journeys. This rises to 95% where deductions are being made, for example to repay debts to DWP. They believe the UK's social security system should be a safety net for when times are tough, but instead, it's too threadbare, and people are 'falling through the cracks'.
- High and rising housing costs are contributing to low-income households falling behind on their bills, taking on debt and going without the basics. 85% of low income private renters are going without essentials, and almost two thirds are in arrears with household bills; a quarter are at risk of being evicted into a brutal rental market.
- 18-to-34yr-olds are facing a very different cost of living crisis to older adults. They have seen some of the largest rises in hardship over the last 12 months, and it shows no sign of slowing down. A lack of savings, living in the private rented sector, living in cities, and receiving lower levels of government support all contribute to a poor financial outlook for the UK's young adults.

The JRF report states financial scarring from this crisis is a big risk. A quarter of low-income households (2.9 million households) have a high-cost credit loan usually with a loan shark, payday lender, doorstep lender, or pawn shop, and around half are in arrears with their loans. 4.2 million households are trying to earn more money, all while cutting back on their spending. Of particular concern is over a third of low-income families with children cutting back on food for their children; this is a last resort and something a family is forced into. In trying to find temporary reprieve from the crisis, many households are also being forced to erode future financial resilience, for example 22% are taking on debt to pay bills, 24% of working-age households on low incomes are cutting pension contributions and 22% are cancelling insurance products. With each phase of their research, the JRF's results worsen, and they state the outlook is grim. 7.2 million families are already going without the basics, with the coldest months of winter and further price rises to come.

Their recommendation to address this, and stop the rising tide of hardship, is that the government must fill the gaps left by the 2022 Autumn Statement with five priority measures:-

- 1) Provide additional support to people struggling the most, including an additional cost of living payment of at least £450, this winter to narrow the gap between expenses and income for struggling households. Struggling households can't wait until April 2023 for relief.
- 2) Make changes to UC so that the basic rate of support, even after deductions such as debt repayments to the government, can never be so low that people are unable to afford essentials, such as food, utility bills and basic household goods.
- 3) Unfreeze local housing allowance and at a minimum reset it at the 30<sup>th</sup> percentile of local rents, to help people keep up with the rent payments.
- 4) Run a large campaign to increase the take up of benefits, so that more people who need support, and are eligible for it, claim it over the coming months.
- 5) Stop making deductions from benefits at unaffordable rates.

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The government announced in March 2021 that there would be two rounds of levelling up funds nationally available, set at £4.8 billion, and as of January 2023 these payments are being made. BCC successfully applied for funding for projects including renovations to *Moseley Road Baths*, Dudley Road, and the *Birmingham Wheels* site in Bordesley, however none of the funding is earmarked for welfare spending, and SMBC decided in 2022 to focus on developing the business case bids in round two, that may have some benefit on unemployment figures.

### Current findings: Our Area

In light of the on-going cost of living crisis and aftermath of the pandemic we expected to see an increase in applications for Individual Grant support across the Ancient Parish. Such an increase will particularly be from people self-referring who would not normally be referred to us who may have spent many years in work but have recently lost their jobs or have been able to manage financially but rising costs have pushed them into poverty, and through 2021/22 this has proven to be the case and we expect this trend to continue. We also expected the kind of support requested to be more immediate in nature, particularly requests for cash grants which we cannot currently provide and again this has proven to be the case through 2021/22. Also, both Birmingham and Sandwell councils face unprecedented pressures on their spending, and in the absence of central government support, can only turn to freezing of budgets or further budgetary cuts through 2023/24 to save revenue.

The national picture of a problem with poverty continues to be reflected at a local level into 2023/24. The most recent Index of Deprivation data published in 2019 by '.gov' shows Birmingham is still ranked 6<sup>th</sup> out of 326 authorities across the UK, representing an increase (detrimentally so) in ranking from 2010, and Sandwell is now ranked 8<sup>th</sup> (where 1 is the most deprived), also representing a shocking detrimental increase of four positions on last year's 12<sup>th</sup> ranking. Authorities across the West Midlands looked at 7 indicators of deprivation, to measure this:-

- Income deprivation
- Employment deprivation
- Education, skills and training deprivation
- Health deprivation and disability
- Crime
- Barriers to housing and services
- Living environment deprivation

Unfortunately, the single most deprived Sandwell ward, (which falls within the worst 10% of national scores), remains Soho & Victoria, the residents of which mainly fall within the HPLC geographical catchment. Following that, the Smethwick ward is in the top third of deprived wards in Sandwell.

JRF carried out a four-year study that investigated possible solutions to the problem of poverty in the UK (results published in 2020). They found that 14.5 million people (22%) are living in poverty, after housing costs are deducted (AHC), and looking specifically at children: 4.3 million (31%) are living in poverty, AHC. They report that over the past ten years the cost of living (housing, food and

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fuel prices) increased three times faster than the average wage. As a result, there has been a rise in the number of working households in poverty in that time, with many low paid workers being in insecure jobs with no training opportunities. They outlined a 5-point plan to solve poverty in the UK:

- Boost incomes and reduce costs
- Deliver an effective benefit system
- Improve education standards and raise skills
- Strengthen families and communities
- Promote long term economic growth benefiting everyone.

*Child poverty* – In Birmingham, over 1 in 3 children are still living in poverty, above the national average. Birmingham’s Child Poverty Commission was set up to remove some of the barriers which lead to poverty and inequality. In a report published in June 2016, they stated that tackling child poverty was a key priority as they work towards creating a fairer city, though little progress has been made. In general, Birmingham’s Vision and Priorities 2017–2020 improvement plan continues to aim to reduce the number of children in care or moved into care, and to see a higher proportion of children in need supported to live within their own family. The first report, covering performance up to 2018, shows that after initial successes, the improvement plan is falling behind targets, for all measures. This is, rather unfortunately, particularly true for children’s services, with performance across multiple KPIs at 25% below planned improvement targeted for 2018; a deadline long missed.

In 2015, 29% of children in Sandwell were living in low income families, an increase on the 2013 figure. Sandwell’s Anti-Poverty Action Plan 2016 identified 7 key aims to address child poverty:

- Help people and families to maximise their income and reduce costs,
- Create pathways into local employment,
- Create stronger communities as a means of meeting local need,
- Local agencies use their powers to address anti-poverty,
- Respond to food poverty,
- Work together to share information, maximise impact and maximise use of resources,
- Develop collaborative information and take up campaigns and use local intelligence to influence policy.

It is clear that Sandwell has not been able to address all of the problems these 7 key aims were set out to tackle. The JRF research also showed that nationally, about a third of children were living in families lacking the resources for their minimum needs, and they state that child poverty has been rising since 2011. Now, 4.1 million children live in poverty in the UK (an increase of 500,000 in the last five years). This is much faster than would be expected based on population growth. The total number of children had risen by 3% while the number of children in poverty had risen by 15% by 2022.

Virtually all of this increase in child poverty has occurred across working families. In the last five years, poverty rates have risen for every type of working family; lone-parent or couple families, families with full and part-time workers and families with different numbers of adults in work. This

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is the first period in the last two decades when this has happened. While the proportion of children living in families where no-one works has fallen steadily, the risk of poverty for these families has increased significantly. In 1996/97, 83% of children in workless families lived in poverty. By 2012/13, the risk of poverty for those children had fallen to 63%. Since 2012/13, the risk has grown again; now, 73% of children in workless families are living in poverty.

*Pensioner Poverty* – There are still a substantial number of pensioners who have a low standard of living, especially if they are disabled or in ill health. The general trend, over the past 50 years has shown an improvement in (reduction of) pensioner poverty, however the number remains high, and this improvement has faltered in recent years. Since the last measure, 1 in 6 pensioners (1.9 million) in the UK now live in poverty; an increase of 330,000. This again may be due to many reasons, including people living longer, being isolated and poor uptake of benefits. There has also been a significant rise in pensioner poverty amongst the BAME communities, particularly within the Asian communities.

*Fuel Poverty* – At the time of writing this strategy the nation is facing a rising fuel cost crisis, driven by pressures from overseas gas suppliers. In some cases, home fuel costs have tripled, severely impacting those already living in poverty. This in turn is driving a rise both in debt problems and individuals/families needing to access food banks.

*Homelessness* – The encouraging evidence from the most recently available Homelessness Monitor report that the HRA is enabling councils to help more people in housing need. This is offset by further evidence that there is still rising homelessness in some areas across the country. One of the areas identified is Birmingham, and that this adverse trend continues to affect Central and Eastern European migrants. Ukrainians with refugee status fleeing the conflict are likely to be the next large migrant group that both local authorities will be looking to house and support.

### West Midlands Combined Authority (WMCA)

Since its creation, the WMCA continues to move forward the infrastructure projects into 2023 and beyond, namely: the on-going extension of the tram system through the centre of Birmingham as far as Five Ways and the planned reopening of the Hazelwell rail-line to passenger/commuter traffic from the city centre out to the south of the city. It may be of note that both schemes are now under way, but are still encountering delays and escalating costs.

The infrastructure projects were not completed in time for the Commonwealth Games hosted by Birmingham in July/August 2022. The Commonwealth Games were considered a cultural success, but any positive impact on the city's/region's economies remains to be seen. The HS2 project has had its northern section extensions cancelled, but this will not impact the West Midlands phases, but as these are still planned for 2029-33, there will be little benefit apparent for some time yet.

The WMCA has, to date, not greatly moved any significant employment or regeneration/investment programmes, and so far has had little effect on alleviating poverty in the region, which is currently

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driven by national factors. The planning rationale may be to ensure that effective infrastructure will support new economic growth, as and when that's implemented.

### 'Brexit'

The logistics of trade are still not clear three years after the UK left the EU, and the ability to do business with the EU continues to be greatly impeded. The greater part of the community of economists still predict this severing of ties will slow the growth of the UK economy (already suffering due to the COVID-19 crisis), with a very real possibility of pushing the UK economy into recession. HPLC has already noted the difficulty in accessing many of the goods it provides to grant recipients that were previously easy to get hold of.

HPLC contingency planning for a recession has the charity well-placed and ready to weather an emerging poorer economic condition. The cost of the goods and services HPLC provides are already rising, which is likely to reduce the numbers and/or extent of grants available, and the damage to the UK economy will likely to continue to have a detrimental effect on the poorest members of our society. This same economic damage would likely result in even further cutbacks to any government funded statutory support. The actions suggested in the *JRF's* briefing (published 13<sup>th</sup> January 2021) for Government to implement were largely ignored.

### Post-pandemic Economy

The COVID-19 pandemic has resulted in very high levels of public spending. Current estimates of the cost of the government measures in place since 2020 range from about £310 to £410 billion, and this has been a driving factor in pushing up inflation rates to levels not seen since the 1980s. HPLC has already noted the increase in cost many of the goods and services it provides to grant recipients. In addition, many individuals have reduced (or even ceased) their contact with support organisations that HPLC fund, impacting performance, but more importantly, putting those individuals much further away from the support they need.

It is worth noting that the charity made available a Hardship Grant (@£250/capita) to its Almshouse residents (if they wished it), to be paid in instalments from November 2022 to March 2023 inclusive, and this had a 94% uptake amongst the resident population, however, the trustees have no plans to extend this grant beyond its current remit.

### Unstable Geo-political Future: Russia and Ukraine

The Russian military incursion into Ukraine has both detrimentally impacted the global economy, and resulted in a massive cost increase to energy supplies putting financial pressure on HPLC's service users, both those supported through the Grants Programme and its Almshouse residents (those without HPLC's bulk-purchase advantage). This has been a second driving factor in pushing up inflation rates even more, and the greater part of the community of economists agree the nation is facing a 'cost of living' crisis as many individuals and families struggle to cope. There has been a

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marked increase in requests from individuals across the Ancient Parish for direct financial support; when queried, this is usually attributed to this rise in the cost of living.

### Changes to welfare benefit system

The following changes to the benefit welfare system are mainly geared to spending freezes, and have already impacted those already struggling individuals/families:

- The Benefit cap introduced in April 2016 is still in place, and still currently stands at a maximum of £384.62/week for all eligible benefits, which is unchanged from last year and now represents a chronic real-term drop in income, given the effect inflation has on the economy. Most working-age benefits and tax credits have been frozen for five years already, however, the on-going cost of living crisis (and aftermath of the COVID-19 crisis) continues to make forecasting the government's strategy difficult and many families are still struggling to make ends meet and often have to cut back, even on essentials.
- Universal Credit (UC) is paid monthly in arrears and includes Housing costs (rent, but not Council Tax). If the household has two adults, married or living as a couple, there is one monthly payment for both of them. Under UC, individuals are responsible for passing payments on to their landlords for their rent. Those claimants with children are expected to prepare for work when their youngest child turns two, and to look for work when their youngest child turns three, with support from Jobcentre Plus. The monthly UC Living Element amounts are, currently:-

Single and under 25	£265.31
Single and 25 or over	£334.91
For a couple, both under 25	£416.45 (for both)
For a couple and either are 25 or over	£525.72 (for both)

Most impactful, is still the length of time many claimants have to wait for a decision to be made, often without any up-front crisis payments. The roll-out period has long passed and the delivery of this benefit should be efficiently actionable by now, but clearly isn't. These on-going delays have resulted in a marked increase in the demand for crisis support, particularly with users of food banks, attendance at community cafés and people needing debt support.

- There continues to be a lot of problems reported with the process of awarding Personal Independence Payment (PIP) is still subject to long waiting times for assessments and assessment centres not still being accessible for those with limited mobility. Also, claimants report not being treated with dignity by the assessors, that claimants' testimonies and applications still being 'misrepresented' by the assessors, and assessors continue to be, outwardly apparently, unqualified to make sound medical judgements regarding the claimants and people suffering financial hardship as a result of the delays.
- The DWP is now focussing on moving claimants in receipt of 'legacy benefits', identified as:-
  - Income-based Jobseekers Allowance
  - Income-related Employment and Support Allowance

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- Income Support
- Housing Benefit
- Child Tax Credit
- Working Tax Credit

-onto UC. Given the delays and difficulties identified above, and in the absence of any apparent solution to those difficulties, it is highly likely that many individuals and families will experience further detrimental impact to their lives and an increase in poverty and likely exposure to the risk of debt.

There are also some elements of the benefits system that increase the effects of poverty, including:

- The two-child limit in income-related benefits.
- The benefit cap and the five-week wait for the first UC payment (both mentioned above).
- Unaffordable debt deductions from benefits.
- Local housing allowance rates (frozen since April 2020) again breaking the link between housing costs and benefits.

There have been piecemeal (but relatively large) amounts of local welfare support funding for councils, but the suspicion is that this has not reached many hundreds of thousands of struggling families left behind in receipt of legacy benefits or UC, particularly as there is little evidence of this spending being made in Birmingham or Sandwell/Smethwick. Also, the £20 emergency increase to the standard UC payment was withdrawn in 2022, and this has had a detrimental effect on those who were in receipt of it. There is likely to be a spending freeze or even cuts to welfare spending in the Spring Budget, due in March of 2023. However, the inflation rate has (at time of the writing of this strategy) reached a recent high of 11.7% not seen since the record highs of the 1980s which were in excess of 20%, and the crippling rate of 27% in 1975.

### 4.0 Cuts to Council Budgets

In February 2021 Birmingham City Council (BCC) adopted a *'Medium Term Financial Plan'* for 2021-2025 that set a balanced budget for 2021/22, set a target for the Delivery Plan to achieve £38.5 million of savings to balance the budget for 2022/23 and highlighted a significant structural budget deficit for the financial years beyond 2023/24. The plan notes the COVID-19 pandemic continues to impact the people of Birmingham and has added further pressure to BCC's finances. BCC has set out its new 'rolling budget' approach to financial management, reporting the results to both Cabinet and Overview & Scrutiny Resources Committee. The Local Government Settlement announced in December 2021 only provided funding for 2022/23 contrary to widespread hopes that the fact the government held a three-year spending review in October would signal similar long-term stability for councils across the country. The one-year settlement is largely a rollover settlement from 2021/22, with the focus very much on 'stability' for the immediate year ahead. There remains significant uncertainty over the level of resources available to BCC beyond 2023, mainly due to the reforms to local government financing. The Settlement included a new one-off 'Services Grant', worth £822

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million nationally, which is intended to support all services delivered by councils, and therefore ‘un-ring-fenced’. As this part of the funding was designed to provide more to councils with higher spending needs and/or less ability to raise Council Tax (such as Birmingham) and councils in deprived areas have received a relatively larger share of this new grant, with Birmingham being allocated around 3% of the national total, namely £24.7 million. It is government’s intention to consult at a later date on the distribution of this £822 million national sum in future years, and therefore for planning purposes, it has been assumed that Birmingham will receive a similar level of resources as received in 2022/23 for future years.

BCC will lobby for the government to step in with another round of support including grant funding for COVID-19 additional costs and support for income losses. The financial plan assumes annual increases in Council Tax at the maximum permissible level of 1.99%, and given the significant pressure on Social Care services reflected in the budget proposals, BCC proposes to increase Council Tax further in 2023 by the 1% adult social care precept announced by the government in the Local Government Settlement. Council Tax is therefore assumed to increase, in real terms, by 2.99% by 2023. Government’s core spending power calculations assume authorities raise Council Tax by the maximum amount permissible without holding a referendum. BCC states the financial plan should be viewed as a provisional plan that sets out a path through 2022/23 with the expectation that continued work on its “3 Pillars of Delivery” plan (‘People’, ‘Place’ and ‘A Fit for Purpose Council’) will yield proposals in the future that address the long term financial sustainability of BCC, with the initial financial contributions impacting in 2022/23. The Local Government Settlement announcement hinted that more fundamental changes in the distribution of funding are likely to be implemented in 2023/24. It was announced that work will start “in the coming months” to “work out with the sector” how to update funding distribution and “challenges and opportunities facing the sector”. Birmingham will continue to input into the review of local government financing to ensure that its position and circumstances are taken into account.

The Government had intended to introduce 75% Business Rates retention nationally from 2021/22 alongside a planned periodic reset of accumulated Business Rates growth, redistributing local Business Rates growth across all local authorities based on need. In October 2021, the Secretary of State for Levelling Up, Housing and Communities announced that Government had abandoned its plans to allow local authorities to do this as it would conflict with the levelling-up agenda. The government announced it would instead review the mechanism for redistributing funding to the authorities most in need. BCC’s planning assumption is for the Business Rates Retention Pilot to continue, however the reset of business rates baselines in 2023/24, will mean BCC is likely to lose resources of around £11.3 million.

Birmingham’s Corporate Plan 2022 to 2026 provides a common basis for strategic planning and focusses on tackling inequalities and creating opportunities for the city’s residents to live longer, healthier, and happier lives. It replaces the Council Plan 2018 to 2022 and is meant to present a new

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set of priorities for 2022 to 2026, to address the impact of the COVID-19 pandemic, tackle inequality and support the 'levelling up' of the city.

The strategic outcomes and priorities are:-

- *"A Prosperous Birmingham"*; support inclusive economic growth, tackle unemployment, attract inward investment and infrastructure, maximise the benefits of the Commonwealth Games.
- *"An Inclusive Birmingham"*; tackle poverty and inequality, empower citizens and enable the citizen voice, promote and champion diversity civic pride and culture, support and enable children and young people to thrive.
- *"A Safe Birmingham"*; make the city safer, protect and safeguard vulnerable citizens, increase affordable/safe/green housing, tackle homelessness.
- *"A Healthy Birmingham"*; tackle health inequalities, encourage and enable physical activity and healthy living, champion mental health, improve outcomes for adults with disabilities and older people.
- *"A Green Birmingham"*; improve street cleanliness, improve air quality, continue on the 'Route to Net Zero', be a 'City of Nature'.

Through the council's delivery, enabling and influencing roles, they aim to strengthen Birmingham's position as a thriving, young and diverse global city.

Sandwell Metropolitan Borough Council (SMBC) still has a welfare rights budget of c.£1 million, however, the authority is facing further cuts to spending, and rising costs, and saddled with pay freezes means funding cuts to its advice providers. This is resulting in strategic cuts to funding to some services in full, rather than 'injure' a broad range of services. SMBC has not been able to publish up-to-date budgetary data, so for the purposes of this strategy, data from 2021 and 2022 is used. SMBC is still facing continuing reductions in some of the non-adult care government grants forcing it to review services, having a direct impact on its residents. SMBC is also responding to the Government's rising adult social care costs settlement by increasing Council Tax by an additional 1.99% for 2023/24 and by introducing a different version of the Better Care Fund. SMBC has, since 2018, implemented a 3.99% increase in Council Tax in 2019/20 with the intention to implement a further increase of 1% in 2021/22 and 2022/23, flattening and spreading (but not reversing) the 4.99% blanket increase previously planned for 2017/18.

SMBC continued the £16.7 million cuts implemented in 2022, and the updated tax policy won't raise any more revenue than predicted. In addition to the £50 million already cut since 2015, SMBC also made the expected 1,250 job losses between 2021 and early 2023, with more forecast. Overall, SMBC have budgeted another deficit for the year, and will need to make cuts to other services aside from the commitment to adult care secured through the Government settlement.

SMBC faces severe cuts as a consequence of the COVID-19 crisis, outlined in a report to Sandwell Council's emergency committee predicting the borough will continue to suffer from the pandemic's

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financial impact for the foreseeable future. The report stated the council “will need to review which services it continues to deliver with the reduced financial resources available, with an immediate focus placed on the continued delivery of statutory services.”

The financial cost of COVID-19 means SMBC needs to spend an extra £14 million, while suffering a loss of income for 2021/22. The report further states “Reduced income from council tax collections, increased costs of implementing the council tax reduction scheme, business rate arrears, commercial rents, housing rent arrears, etc. and increased demand for council services as a result of the economic downturn will impact the current year and future years’ budgets.” SMBC also warn children services are expected to see a rise in demand as wider job losses in the economy push up the number of children being referred to social workers.

### 5.0 Grant Priorities

In light of this data and contextual information, it seems reasonable for the charity to keep the same grant priorities:

- 1) 16-24 year old NEET provision or provision for those of school age at risk of becoming NEET.
- 2) Services for older people.
- 3) Debt and money management.
- 4) Food and Household goods distribution.
- 5) The charity will continue to deliver the individual grant programme to those in need.

In addition, the following priorities will be considered if application levels for the main priorities are low:

- Core Funding for organisations who work with disadvantaged groups who have been impacted by local and national cuts in funding may be considered if application levels for the other priorities are low.
- People with mental ill health.

For the year 2022/23, due to the surge in demand for support for individuals and families facing debt problems and/or need to access food banks the trustees decided that any organisation successfully awarded grant funding **solely** addressing either of the grant priorities: “3) Debt and money management” **or** “4) Food and Household goods distribution” (or a combination of both) did not have their award equitably reduced if there was insufficient grants budget remaining to fully fund all successful applicant organisations. These organisations were to receive (budget allowing) their full award to address these two prominent grant priorities, but as with smaller successful applicant organisations, their targets remained in line with their original application. This exemption to an equitable reduction has been reviewed by the trustees for the Grant Strategy for 2023/24, and it was agreed that if this exemption were to continue then there is a real possibility of negative and lasting impact on those individuals and families whose criteria/s are only covered by the other two priorities. The trustees have decided to lift this exemption for the Grant Strategy for 2023/24, but may reconsider this for future strategies.

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### 6.0 Budget

HPLC is satisfied that the financial impact of the COVID-19 crisis on the charity lessened enough through 202/23 that it is possible, with minimal risk, to return the grants' spending to previous levels. The charity's total budget for the 2023/24 financial year is £270,000, consisting of:

- £215,000 Grants to Organisations
- £55,000 Grant to Individuals (individual applicants may apply once per year).

If any of the budget for the 2022/23 financial year is unspent/uncommitted by 30<sup>th</sup> June 2023, the Trustees are to review the reinvestment of that surplus into the grants budget for the 2023/24.

If the remaining organisational budget for the final grants round of the year is less than the total value of all the applications made for that round, the remaining budget is shared equitably around the successful applicant organisations, with their output/outcome targets adjusted equally equitably. Where an organisation has successfully applied for £3,000 or less, it is a reasonable inference that they would find it difficult to scale down their delivery activities, should their award be equitably reduced in line with the other successful organisations. In such cases, these organisations will receive (budget allowing) their full award of 'up-to/including-£3,000', but their targets will remain in line with their original application.

### 7.0 Key Dates

The Charitable Activities Committee continues to advocate two grant rounds per year, going forward. The Board of Trustees have taken the decision to update the Terms of Reference for the Charitable Activities Committee to approve any organisational grant application, before passing to the Board. This adds a further robust layer of governance to the process of assessing and approving (or declining), but it necessarily adds time to the process. As a result the deadlines need to be moved more in line with when the committee and board meet. Given the on-going high demand on HPLC for organisational grant support, it is appropriate that this pattern is maintained, to continue to effectively manage the budget across the year. Therefore, grant applications will likely be taken in two rounds across the year as follows:

#### *1<sup>st</sup> July – new financial year*

- 1<sup>st</sup> deadline: **Friday 1<sup>st</sup> September 2023**. Approved applicants will be notified in **December 2023**, for start of delivery **1<sup>st</sup> January 2024** (or earliest post New Year date).
- 2<sup>nd</sup> deadline: **Friday 1<sup>st</sup> March 2024**. Approved applicants will be notified in **June 2024**, for start of delivery **1<sup>st</sup> July 2024**.

These date are now in-line with the yearly calendar cycle of sub-committee meetings being held in advance of full board meetings, allowing the Charitable Activities Committee to assess organisational

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applications and can then present a summary to the board, alleviating the burden of making these assessments on the full board.

All officers submitting an application will receive a formal notice of receipt of said application. If an applicant organisation has not received this notice by the date of the deadline, they must contact the Grants Officer immediately, and as a matter of urgency, to ensure the Grants Officer is actually in possession of said application.

Should there be any remaining funding past March, it will be passed forward to the following year's organisational grant budget. The Grant Strategy is reviewed annually and presented at the February board meeting.

### 8.0 Application Process

#### ***Organisational Applications***

Organisations wishing to submit an Organisation Grant Application should contact Peter Hardisty, Grants Officer (0121 426 1600, 07773 304631, or [peter.hardisty@hplc.org.uk](mailto:peter.hardisty@hplc.org.uk)) for an initial pre-screening conversation and to request an application form. HPLC is happy to receive applications by e-mail, however, all applications must be sent to HPLC as a hardcopy, by 'signed for' post.

All applicants must submit their most recent audited accounts, or management accounts if the audited accounts are more than twelve months old. Newly formed organisations without any accounts to show must provide a comprehensive breakdown of the spend for the project. All applications must be submitted in full by the dates outlined above.

Applications will go through a two-stage assessments process.

- Stage 1: Applications will be compliance checked, including legal compliance with statutory bodies. Non-compliant applications will be rejected.
- Stage 2: The charity's Grants Officer will visit applicants to gather information for a qualitative report for the Charitable Activities Committee to approve, and a summary then delivered biannually to the Board of Trustees for final approval.

The kind of grant funding HPLC can give is very specific with regards to the goals of the organisations we fund and the area they cover, aligning to the priorities listed above. HPLC seeks to support established (or newly established) organisations to relieve need within the Ancient Parish of Harborne, in order to protect known and/or valuable services at a time when they are threatened by a reduction in funding from other sources.

Applicant organisations may apply for funding within a grant round once per year (defined as no less than twelve months since the award date of any previous grant, such that the organisation may

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continue uninterrupted delivery of an ongoing project, should they be successfully awarded such funding). The charity will examine any further applications for a third year and beyond for indications of any growing dependency on HPLC funding, on the part of the applicant organisation.

### **Individual Applications**

Individuals wishing to receive grant support must be assessed by an officer of an outside support agency where possible (social worker, health visitor, welfare rights officer, etc.); individuals may only self-refer if they are receiving no support from any agency. Referral organisations/officers must adhere to their own safeguarding procedures to protect their officers and service users from the risk of COVID-19 infection.

Since 2021 HPLC's Grants Officer was making limited 'doorstep' visits with grant applicants, allowing the officer some access (with appropriate PPE/distancing measures in place) to those applicants, and thus allowing some measure of further assessment of the applicants' needs. As of 1<sup>st</sup> January 2023, the normal grant visit process was re-established, with the caveat the Grants Officer continues to use appropriate PPE and observes sanitising and social distancing guidelines as much as possible.

Individuals wishing to receive grant support must be assessed by an officer of an outside support agency where possible (social worker, health visitor, etc.); individuals may only self-refer if they are receiving no support from any agency. This officer must be fully aware of the eligibility criteria of potential grant recipients, and the scope of support HPLC can offer, and they must make this assessment themselves, with their client, before submitting an Individual Grant Application. HPLC follows the guidelines set down in the document: *'Income threshold for individual grant applicants'* (agreed by the Charitable Activities Committee, at their meeting of 9<sup>th</sup> November 2017) when benchmarking the measure/definition of poverty. Namely:

The Charity Commission's guidance 'The Prevention or Relief of Poverty for the Public Benefit' suggests that: *"The meaning of 'poverty' has to be considered in the context of an organisation's aims, whom the aims are intended to benefit, and where the organisation carries out its aims..."*

*For a charity carrying out its aims in England and Wales, 'people in poverty' might typically mean households living on less than 60% of median income... This includes those people who, despite working, may still fall into this category and people may qualify for assistance ... whether or not they are eligible for state benefits."*

Furthermore, the Charitable Activities Committee revised (at their meeting of 1<sup>st</sup> August 2019) the upper limit/threshold for savings for any individual grant applicant to have, below which they could be considered eligible for support. The committee decided to set these figures as:-

- £3,000 per single adult (18+ and resident in the household referred) and/or;
- £6,000 for someone disabled with complex needs.

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The referring officer must submit the application to Peter Hardisty, HPLC Grants Officer (0121 426 1600 or [peter.hardisty@hplc.org.uk](mailto:peter.hardisty@hplc.org.uk)) by secure means, in line with GDPR legislation established in 2018. Applications for an individual may not be made more than once per year (defined as twelve months since the award date of any previous grant), and only for a lifetime maximum of three instances of grant support.

Applications will go through a two stage assessments process.

- Stage 1: Applications will be compliance checked. Non-compliant applications will be rejected, and the referral officer encouraged to reassess the client's needs and/or correct the form.
- Stage 2: The charity's Grants Officer will visit applicants, accompanied by the referral officer, to gather information for a qualitative report to the Chair of the Board of Trustees.

Applications for individual grant support have no deadlines; there is a rolling process of application, assessment and award. The Chair of the charity's Board of Trustees will review the reports weekly, with the CEO, and approve or decline any grant request. Any case that the Chair and Grants Officer believe exceeds any devolved powers either the Chair or any individual officials of the charity have been granted to act upon (such as, an unusually large single award), is shared with the Charitable Activities Committee to assess and decide. Thus, HPLC can demonstrate a fair, transparent and robust level of assessment for any such case.

HPLC aims to guarantee a turn-around time of 15 working days from receipt of the application to the awarding of successful grants. The charity's Grants Officer will record and monitor all applications and their outcomes, and report this to the Charitable Activities Committee. The Charitable Activities Committee, with the Grants Officer, will report this to the Board of Trustees, quarterly.

Any conflicts of interest regarding any grant application are to be declared, and another appropriate officer selected to carry out the necessary duties.

### 9.0 Further Information

If you require any further information please contact Peter Hardisty ([peter.hardisty@hplc.org.uk](mailto:peter.hardisty@hplc.org.uk), 07773 304631) or Steven Simpson ([steven.simpson@hplc.org.uk](mailto:steven.simpson@hplc.org.uk)) or call the charity's head office on 0121 426 1600.

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