

Struggles from the Frontline

The impact of the cost of living crisis on frontline homelessness and housing support workers in Wales



September 2022

The Frontline Network Wales

The Frontline Network Wales is delivered by Cymorth Cymru in partnership with the St Martin's Frontline Network. It aims to give frontline staff working with people experiencing homelessness in the voluntary, statutory and public sectors and those in housing support roles in Wales, an opportunity to share their views and experiences, to make their voices heard and influence policy and practice.

Established in late 2020, in the middle of a global pandemic, the Frontline Network Wales has delivered an online launch event, which gave frontline workers the an opportunity to ask questions of the Minister for Housing and Local Government. Following this event, which was attended by nearly 200 people, we made plans were made to establish a series of regional online meetings.

Given the regional footprint for the Housing Support Grant, it was decided that Wales Frontline Network Wales meetings would also be held using these pre-existing regional divisions: Cwm Taf Morgannwg, Gwent, Mid and West Wales, North Wales, Vale and Cardiff, and West Glamorgan. This report has been written following the second round of these meetings.

About Cymorth Cymru

Cymorth Cymru is the representative body for providers of homelessness, housing and support services in Wales.

Our members provide a wide range of services that support people to overcome tough times, rebuild their confidence and live independently in their own homes. This includes people experiencing or at risk of homelessness, young people and care leavers, older people, people fleeing violence against women, domestic abuse or sexual violence, people living with a learning disability, people experiencing mental health problems, people with substance misuse issues and many more.

We act as the voice of the sector, influencing the development and implementation of policy, legislation and practice that affects our members and the people they support. We are committed to working with people who use services, our members and partners to effect change. We believe that together, we can have a greater impact on people's lives.

We want to be part of a social movement that ends homelessness and creates a Wales where everyone can live safely and independently in their own homes and thrive in their communities.

About the Frontline Network

The Frontline Network works at both a national and a local level across the UK to support and empower frontline staff working in the public, statutory and voluntary sectors with people experiencing homelessness.

At a local level; since 2017, we have been working with Partner organisations across the UK. Our Partners have helped us to build the Frontline Network's work at a local level, by facilitating their Local Network activities that regularly bring together frontline workers. Our Partners provide;

- Opportunities for frontline workers to regularly come together in their areas – to network, share experiences and expertise
- The potential to explore solutions to key issues affecting staff and people they are supporting
- Links between the frontline voice and decision-makers.

At a National level the Frontline Network aims to build relationships, share best practice, develop solutions, and communicate the experience and views of frontline workers across the UK. We offer **funding, community** and **resources** to provide opportunities for staff to come together and share their experiences and expertise and support work practice. We connect people through our **annual** and **regional** conferences and events and provide opportunities for staff to have their say through our **Annual Frontline Worker Survey**.

Contents

Foreword	1
Impact of the cost of living crisis	2
Inadequate pay	5
Increasing energy costs	7
Increasing fuel costs	8

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Foreword

Frontline homelessness and housing support staff did an extraordinary job during the COVID-19 pandemic, keeping tens of thousands of people safe and continuing to provide critical support despite the health risks posed to them and their loved ones.

They helped thousands of people to access emergency accommodation and supported people experiencing or at risk of homelessness, domestic abuse, mental health crises, and family breakdown in the most difficult of circumstances. They provided critical care and support to people with learning disabilities and older people, who were extremely vulnerable to the virus, keeping them safe during a time of acute stress for them and their families.

And this work continues. The fallout from COVID continues to be felt by frontline homelessness and housing support staff who are trying desperately to help the thousands of people for whom emergency accommodation has become the norm, and the tens of thousands who are trying to exit homelessness, maintain their tenancies or continue to live independently.

But now these workers are facing a perfect storm of low pay and the cost of living crisis. The very people who we count on to help people out of homelessness are being pushed closer to the edge, being forced to use food banks, choosing between heating and eating, suffering from increasingly poor mental health, and struggling to pay rising rent, fuel and energy bills. Many are questioning whether they can go on like this.

This is unacceptable.

For so many homelessness and housing support workers, this is a vocation, and the rate of pay is rarely their motivation for staying in their job. They wouldn't be working in the sector if it was. They love what they do and the positive impact they have on people's lives.

But this feels different. They are entering an acute crisis of their own and we are calling on the UK Government and Welsh Government to address this with the same urgency that these workers approached their jobs over the last few years.

It is time to act. Or we will lose these people from an already understaffed sector. And even worse, they could end up needing the very services they have worked so hard to deliver. We urge governments, commissioners and service providers to take note of the views and experiences shared in this report, and take action to ensure that our incredible frontline homelessness and housing support workers get the help they need.



Katie Dalton
Director, Cymorth Cymru



Impact of the cost of living crisis

Over the past few months it became clear to us that the cost of living crisis was having an impact on the people who are delivering homelessness and housing support services in Wales.

As a result, we held online meetings with 68 frontline homelessness and housing support workers across Wales to gather their views on how the cost of living is affecting their lives and their ability to do their jobs. Furthermore, we circulated a survey for people to share their views and experiences, with 656 frontline workers responding.

The impact of the cost of living crisis and people's fears for the future were widespread, affecting not just their finances but their mental health, their family, and their ability to do their job. People told us they are getting into more debt, taking on additional jobs, seeing a huge reduction in their quality of life and becoming increasingly stressed about what the future holds. The following quotes summarise the views of just a handful of workers we spoke to, while the graph below highlights the impact on the lives of over 650 frontline workers who responded to our survey.

"I work full-time to live, I don't go out, on holiday, or have much social life."

"We are literally just one pay check away from financial ruin."

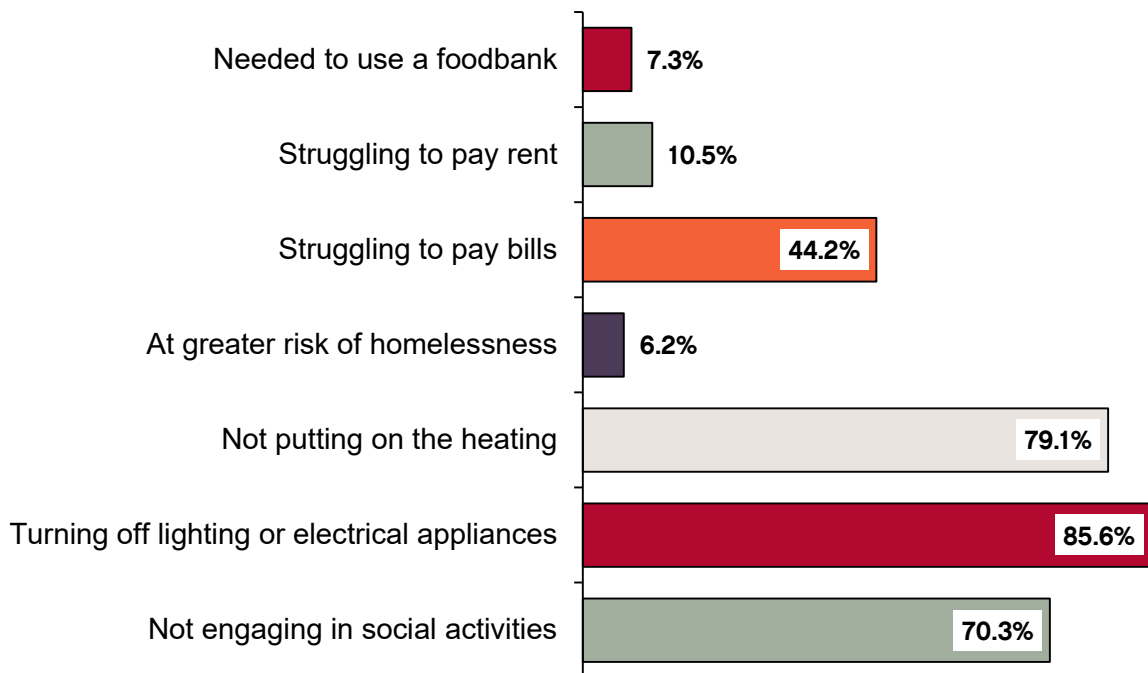
"I deal with referrals but I'm getting more and more from staff who can't afford council bills, and who are having to use food banks."

"I no longer live, I exist!"

"I'm just surviving month to month, not really living."

"I am skipping meals."

Has the cost of living had any of the following impacts on you over last 9 months?



Impact on people's mental health

Frontline workers talked extensively about the impact that the cost of living crisis was having on their mental health. Many referenced anxiety and depression, including people with pre-existing mental health conditions and others who were experiencing this for the first time.

People also spoke about having to take time off work because of their mental health or being aware that colleagues were taking sick leave for this reason. While people were predominantly concerned about the impact on their peers, there were also concerns that sickness rates and people leaving the sector due to stress would increase the pressure on other staff within the service.

Others said that the cost of living crisis meant they couldn't afford to take part in social, sporting or recreational activities outside of work that had previously helped them to have good mental health. This included going to the gym, attending dance classes, and seeing their friends.

"Already being treated for Anxiety and Depression, the cost of living (as well as other factors) have added to anxiety levels which has led to me having to have almost three weeks off work. It's the case of one thing after another, more and more pressure being added, a domino effect and feeling financially unstable and insecure is frightening."

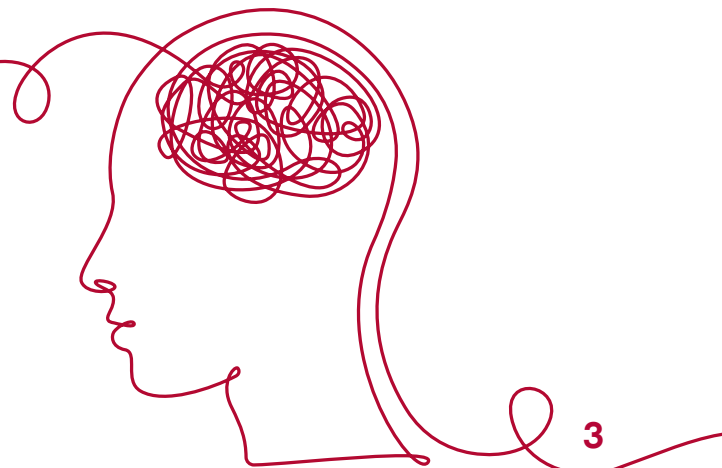
"My mental health is not good normally, and money worries do not help that. I was already worrying about paying bills and now everything is rising again with no way of paying them, so I'm very worried. I don't socialise as it is, and after COVID it is just another kick in the teeth as far as I am concerned. I am sick of working hard and having nothing out of it. I know that everyone else is in the same predicament, but it just makes me feel suicidal as I just don't see any way out."

"[There is] lots of staff sickness, stress related, and we carry on regardless, but the mental health impact on staff is hard."

"We've got one staff member who is really struggling. Their mental health has been affected by the job and the pressure. Their house is falling down around them."

"I'm not doing anything that keeps me mentally well because it costs money."

"The cost of living increases have affected my mental health massively over the past 9 months. I'm worrying about the day-to-day cost of living for myself, family, and pet. I'm worrying about being able to afford basic things and maintain a car, home, personal care, being able to afford food for myself and my dog. The continuous worry about only just being able to live on my wage and the stress of potentially having to find alternative work due to the low income."



Impact on people's family life

The impact of the cost of living crisis is not only being felt by frontline workers, but is also having an impact on their families. Some frontline workers talked about the strain it has put on their relationships, or how they have been trying to protect their children from their worries about money.

Others talked about how they were working more hours and couldn't spend as much time with their children and several said they could no longer pay for after-school activities or family days out. Some people shared some really upsetting accounts of how they were unable to visit relatives or care for them how they would like to, due to the costs of fuel and energy.

"I have a step-father who has become very unwell, his condition affects his core temperature so he is often cold. We are unable to put the heating on as often as needed, we have lost his wages and so only have one main income."

"It's definitely put a strain on my relationship with my partner. I've become quite obsessive about reducing costs."

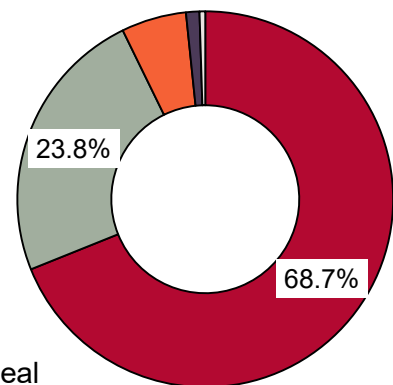
"I just feel like I'm working all these hours in work just to afford to stay with a roof over my head and not being able to enjoy things like doing family days out or holidays, [nor] getting decent clothing for my family."

"The pressure causes a lot of stress. The kids have exams soon and we try to protect them from the worry about money."

"I am restricting ... the quality of life for my family [and I] due to the concerns of not being able to afford the cost of living alongside doing activities in the summer whilst children are outside school."

"I'm not able to go and visit my ill mother who lives on her own and who has been affected greatly by the rising cost of living and who lives a distance away, which causes me a lot of stress and anxiety that I am not being a supportive son."

How concerned are you about the impact of the cost-of-living crisis on you and your family?



- A great deal
- A lot
- A moderate amount
- A little
- Not at all



Inadequate pay

One of the most common frustrations expressed by frontline homelessness and housing support workers was the absence of a meaningful pay increase during the past decade. They were clear that pay had not kept pace with inflation and this was having a significant impact on their ability to pay for food, rent, bills, and other essential costs.

Some highlighted that they or their colleagues had taken on additional jobs, adding to the pressure on their lives, with some working excessive hours to try and earn enough to have a basic standard of living.

Many workers commented that they were now facing the types of challenges that traditionally affect the people they support. Lots of them talked about struggling to pay their rent or bills, with others talking about how they or their colleagues were needing to use food banks or access emergency funding.

These workers were viewed as critical during the pandemic and continued to deliver face-to-face services when most businesses closed their doors and furloughed staff. They do incredibly complex work, supporting people in crisis who have often experienced significant trauma, and they deserve to get paid enough to live their lives free from financial worries - not feeling under pressure to take on additional jobs to make ends meet.



“I work on average between 45-50 hours per week and I’m looking for a second job, but I don’t know how I’ll fit it in. I’m having trouble sleeping because of the worry of it all. I work so I’m not eligible for benefits but I don’t know how much longer I can keep going this way.”

“I am finding that my wage is not covering my outgoings even after I have cancelled my social activities.”

“As staff are also struggling, everything is getting higher, rent, shopping, petrol... and our salary is still the same rate, so support workers are looking for extra work, but when working all the time we are exhausted, but we have no other options.”

“I deal with referrals but I’m getting more and more from staff who can’t afford bills, and who are having to use food banks.”

“My salary used to cover [the cost of living] but now it’s a real struggle.”

“I’m worrying about being able to afford basic things and maintain a car, home, personal care, being able to afford food for myself and my dog. The continuous worry about only just being able to live on my wage and the stress of potentially having to find alternative work due to the low income.”

“I don’t get paid until Friday and I don’t have anything in my bank account, and that’s fine, but we’re helping people with their budgets when we need help, too.”

Taking on additional jobs

A number of people told us that they had taken on additional jobs because their support worker wage was insufficient to make ends meet.

Some were working up to seventy hours, double the number of hours usually worked by a full-time worker in the UK. This is leaving people over-worked and exhausted, with no time to rest and recuperate. Others told us they were considering applying for additional jobs to help them cope with the cost of living but weren't sure how they would cope.

“I have to work a second job to be able to meet my essential financial commitments such as mortgage and utilities, etc. and have a little left over for socialising. However, recently I feel that I'm working two jobs, in excess of 70 hours a week, for very little left over to enjoy anything.”

“I've got a staff member who has turned to sex work to make ends meet. It shouldn't be like this.”

“I have to work another three jobs on top of this care job just so I can live my life. Unfortunately, I have no energy to enjoy myself at the end of the day, and having weekends off is not something I can afford to do. [I'm] slowly on my way to burn out.”

Recommendations:

- Local authority commissioners should consider whether any underspend in 2022/23 could be used to provide additional pay support to homelessness and housing support staff to help them through the immediate cost of living pressures.
- The Welsh Government should increase the Housing Support Grant budget for 2023/24 so that homelessness and housing support workers can receive a pay increase to help them with the upcoming cost of living pressures.
- Local authorities should work together to offer a consistent pay increase across the country to ensure that organisations working in multiple local authority areas are able to implement the pay rise.
- Employers should consider what additional financial assistance can be made available to staff to support them over the coming months.
- The Welsh Government should respond swiftly and positively to the Ending Homelessness National Advisory Board Workforce Task and Finish Group recommendations regarding pay, once they are published.

Increasing energy costs

Like many people across Wales, frontline homelessness and housing support workers are increasingly concerned about the cost of energy and their ability to pay their gas and electricity bills.

Among those who responded to our survey, 86% said they have been turning off lighting or electrical appliances over the last nine months in order to cope with the cost of living crisis, while 79% were not putting on their heating. Some commented that the 'heat or eat' dilemma, traditionally faced by people using their services, was becoming a very real consideration for homelessness and housing support workers.

It is clear that frontline workers are already struggling with their energy bills and most are worried about the months ahead, with 95% of survey respondents saying they were concerned 'a great deal' or 'a lot' about the projected price increase in October. While the UK Government's plan to freeze bills at £2,500 per year means the increase will not be as high as projected, it still equates to an increase - one that many frontline workers will not be able to afford.

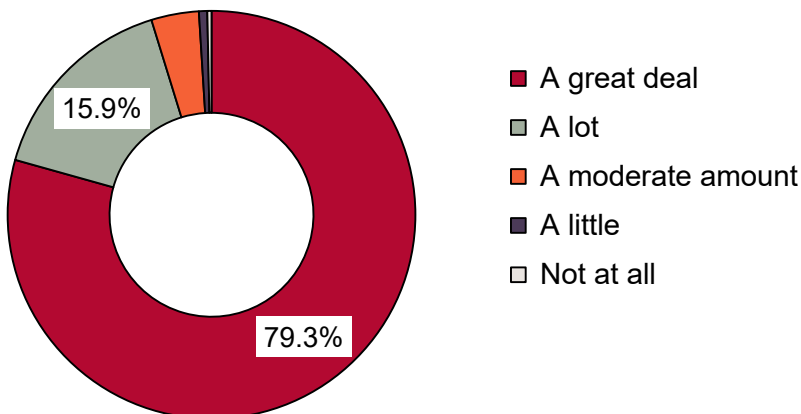
"I'm supporting people now who are debating whether to eat or heat and I am sitting there thinking the exact same thing."

"I'm wearing damp clothes to save heating."

"I was already worrying about paying bills and now everything is rising again with no way of paying them, so I'm very worried."

"I am eating less to ensure that I have money to pay bills and fuel costs. [...] I am worried when cooking, washing, watching TV, working from home, anything that uses my electricity, gas, or using my car."

How concerned are you about the projected energy price increase in October?



86% are turning off lighting or electrical appliances

79% are not putting on the heating to reduce costs

Recommendations:

- The UK Government should take further action to reduce energy prices and provide financial support to help people cope with existing and future energy costs.
- The Welsh Government should continue to make robust representations on this issue and consider how they can use devolved budgets help people in Wales to cope with energy costs.

Increasing fuel costs

The increase in the price of petrol and diesel has been well-documented over recent months, with many people struggling with the additional costs and choosing to reduce their car use. However, many frontline workers are reliant on their car for work, travelling to see multiple clients each day across a range of locations.

The lack of a cheap and reliable public transport infrastructure across most of Wales means there is no viable alternative and these challenges are exacerbated throughout rural Wales, where clients live further apart.

While most frontline workers can claim back expenses for their fuel costs, they have become increasingly concerned that the mileage allowance of 45p per mile (unchanged since 2011) does not cover the costs they incur. The mileage allowance is set by HMRC¹ and many of the frontline workers we spoke were desperate for the UK Government to increase this rate.

This issue also increases the risk of staff leaving the sector. If hard-working staff are out of pocket and not able to provide the care they need to people they support, the sector risks losing them to other sectors with better terms and conditions.

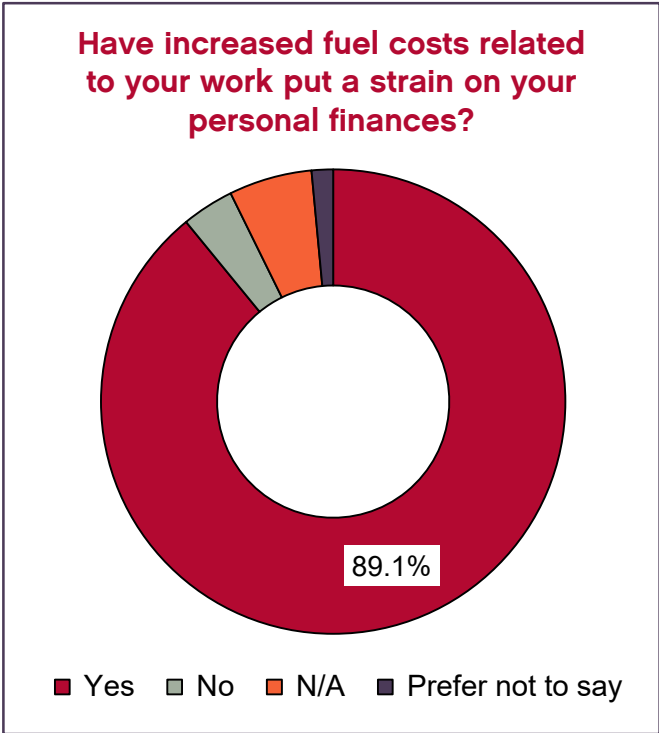
When we spoke to frontline workers they raised two main issues: the impact on their own finances and the impact on service delivery. Their concerns were reinforced by our survey data, which demonstrated that this was a huge issue for most workers who relied on their car to carry out their work duties.

89%
said increased fuel costs related to work put a strain on their personal finances

“Fuel costs are having an impact on support staff, the 45p [allowance] does not cover the costs, plus the other car costs like MOT and tyres. I paid £120 for new tyres this week.”

“As we come out of the pandemic, we’re encouraged to come into office but many of us live outside of the city, so it costs us a lot to go to work [by car], and, with a floating support role, we cover a wide area and need to drive to get to appointments.”

“I can no longer afford to use my car for personal use as I can only just afford the petrol for [work]. When I had a minor injury that needed attending to, I had to wait until after the weekend to go to the nearest MIU [Minor Injuries Unit] as I had to make a choice of using what petrol I had to go to one 20 miles away and not have fuel for the remainder of the week to get to work, or wait to go to the local one 2 miles away and get to and from work.”



¹ [UK Government: Approved mileage rates](#), 6 April 2022

Impact on service delivery

In addition to the impact on frontline workers and their families, the increased cost of petrol and diesel is having an impact on service delivery. This is most acutely felt in services which deliver support to people in their own homes, such as floating tenancy support and Housing First. These services play vital roles in preventing homelessness and require support staff to travel to see different clients across the working day.

Numerous frontline staff outlined how they were having to change the way they deliver support, including reducing the frequency of face-to-face visits and no longer being able to take clients to appointments or activities to support their health and well-being. Many of them emphasised the importance of being able to deliver person-centred support, but felt that fuel costs were limiting their ability to be flexible and to meet people's support needs.

"I used to take people we support out on day trips, shopping, sight-seeing, in my own vehicle, now I limit the mileage due to the increase in fuel costs."

"I'm having to turn down extra requests for visits plus turn down shifts that desperately need to be covered."

"I'm now having to say to clients I can only see you on certain days. I run out of money towards the end of the month because I can't afford the petrol."

"We try to plan to see as many people in one day so we don't have to travel too much as costs are prohibitive, but this doesn't always work as people need support at different times."

"[Visits] to clients will be limited to extremely important matters only as I cannot afford to drive to these people every day. Some of my clients I am the only visitor they get every week and now I will have to limit those visits."

"I now have to seriously reduce the amount of face-to-face visits as an agency worker. I don't get my fuel costs returned and it is costing me almost half my wages every week to fuel my car."

"A reduction in the number of visits to clients has been necessary, leading to more work over the phone to the detriment of the relationship."

Recommendations:

- HMRC should increase the mileage rate to ensure that frontline workers are not out-of-pocket as a result of using their car to undertake their work duties.
- The Welsh Government should write to the UK Government to demand an increase in the mileage rate allowance.
- In the meantime, the Welsh Government should consider what it can do to provide financial support to health, care and support staff who have to use their own vehicles to carry out their work duties.

