

# The Cost of Living Crisis in Aquarius Tower Blocks



# Contents

1. Introduction .....	page 3
2. Poverty in Greater Manchester and the Aquarius Estate.....	page 4
3. Aims and approach .....	page 6
4. Key Findings .....	page 8
5. Next steps .....	page 16
6. Appendix.....	page 17

## Acknowledgements

This report and the Cost of Living survey and booklet distribution have been a collaborative effort bringing together the expertise of a network of local tenants and residents and supporters from: Aquarius Community Savers, Aquarius Tenants and Residents Association, CLASS, Greater Manchester Tenants Union, Hulme Tenants Union, On Top of the World Project and Unite Community Branch.

We would particularly like to thank: Geoff Andrew; Ekuu Bayunu; Roy Bennett; Sally Casey; Emma Cooper; Tina Cribbin; Gillian Edwards; Anne Finnegan; Glynn Foreman; Dan Isaac; Kim Jocelyn; Bev Keenan; Sophie King; Stephen Locke; Jan Matthews; Thirza Asanga Rae; Maizie Reid; Isaac Rose; Bernard Sudlow; and Alex Timperley.

The information booklet: [Support and Services for tenants and residents in Hulme](#)<sup>1</sup> was produced drawing on local knowledge from representatives of these groups and we would also like to thank the following people for helping us to compile this information:

- Lesley Brereton, Joanne Fairclough and Elaine Wilkinson - *One Manchester*
- Julie Bradbury - *The Guinness Partnership*
- Patrick Hanfling, Pauline Campbell, and Joanne Taylor - *Manchester City Council*
- Carey Bohannon and Dr Philippa James - *Cornbrook Medical Practice*

We would also like to thank the following funding bodies who made this work possible:

- The School of Environment Education and Development (Social Responsibility Team), University of Manchester, for a grant of £2,500 to Aquarius Community Savers for the survey team's project costs.
- The National Lottery Community Fund who have funded CLASS staff time on this initiative.
- The Disrupt Foundation who have funded GMTU staff time and project cost contributions for this initiative.

<sup>1</sup> <https://communitysavers.net/wp-content/uploads/2022/09/SupportServicesInHulme-CostofLiving.pdf>

# 1. Introduction

Older people, children and families, people unable to work due to disability or long-term conditions; these are some of those hardest hit by the multiple crises that have made making ends meet ever more challenging over the last ten years. These include austerity policies that have consistently impacted on the lowest-income groups the hardest; the COVID-19 pandemic; and now the 'cost of living crisis'.

Since 2019, tower-block tenants living on the Aquarius estate in Hulme, Manchester, have been organising together to listen to their community's needs and concerns, gather evidence, and develop responses in partnership with local agencies including [securing additional investments in older people's wellbeing](#) during and after the pandemic.

This report documents the latest work of a coalition of local groups including Aquarius Community Savers, Aquarius Tenants and Residents Association (ATARA), and Hulme Tenants Union, to get information out to as many households as possible about the support and services they can access at this difficult time, and to capture a snapshot in time of the extent to which people are managing to cope and the kinds of challenges they are facing.

A booklet called [Support and Services Available to tenants and residents in Hulme](#)<sup>2</sup> was delivered to 426 households across six tower blocks between 11-16 July 2022, and 83 tenants participated in our survey, included here as an appendix.

The remainder of this report provides: (i) some analysis of the poverty and inequality experienced by social housing tenants in Manchester and particularly the Aquarius area; (ii) our aims and approach; (iii) our key findings; (iv) our next steps.

The Aquarius estate is an amazing community with a wealth of creative, innovative, and imaginative community groups and community action. We include poverty analysis to highlight the urgency for multi-agency action to ensure people's basic human rights to food and nutrition, health and wellbeing, and decent housing are being met through the challenging winter ahead. We prefer to celebrate the many strengths of our community and reject language that characterises us as being in deficit such as 'deprived'. The conditions people are living under in our community have been imposed upon us. We are proud of our achievements and determination in making our community's voices heard.

<sup>2</sup> <https://communitysavers.net/wp-content/uploads/2022/09/SupportServicesInHulme-CostofLiving.pdf>

## 2. Poverty in Greater Manchester and the Aquarius Estate

The current focus on the “Cost of Living Crisis” tends to zone in on the energy crisis and neglect over a decade of austerity-focused policy-making and the COVID pandemic that have impacted on the lowest income households of our towns and cities disproportionately. This is the latest crisis layered atop pre-existing unacceptable conditions for many people who were already struggling to pay their bills, feed their family, or access decent housing.

Greater Manchester Poverty Action’s [Poverty Monitor 2022](#) finds that in Greater Manchester:

- 144,770 children are living in poverty, representing one in four children
- An estimated 620,000 people are living in poverty in the region in total.
- The number of foodbanks and other providers supporting people on low incomes to meet basic food needs has doubled in 5 years
- 181,588 households are experiencing fuel poverty, representing 15% of all households.
- 195,000 workers earn less than the Real Living Wage of £9.90 an hour<sup>3</sup>.

The neighbourhood level statistics in the GM Poverty Monitor suggest that 18% of households in the Aquarius area are fuel poor but the real figure among social housing tenants is much higher.



<sup>3</sup> <https://www.gmpovertyaction.org/poverty-monitor-2022/>

Firstly (and understandably), this data is based on central government 'sub-regional fuel poverty' data published in 2021 and gathered in 2020 before the worst effects of COVID took hold, and the rising cost of living since the energy crisis.

**Secondly, overall poverty statistics about the Aquarius area are masked by transient student populations due to proximity to the two universities.**

When we look at poverty statistics for older people and children in the Aquarius area (thereby capturing households from the non-student local community) the real picture becomes clearer.

**Data from Local Health<sup>4</sup> shows that even in 2019, the rate of Child Poverty in the Aquarius estate was 23.6% and the rate of Older People in Deprivation was 45.2%.**

**This situation will have worsened significantly since then.**

*Two reports*<sup>5</sup> last year highlighted the dire situation for older people living in high rise social housing in Hulme who are falling through the gaps in health and social care services amidst a public sector in crisis.

**Our survey suggests the 'Cost of Living Crisis' layered on top of this existing situation of families with young children and older people struggling to heat their homes and put food on the table, requires an urgent multi-agency response before these basic human rights become unattainable for some of our city's most vulnerable households over the winter months.**

<sup>4</sup> <https://www.localhealth.org.uk>

<sup>5</sup> *Ageing Well in Place in Hulme* and *Ageing Well in Place at Hopton Court* (Available at: <https://communitysavers.net/networks/#Ageing-Well-In-Place-In-Hulme>)

## 3. Aims and approach

Our focus on social housing tower-blocks in the Aquarius area of Hulme grew out of an initiative called Ageing Well in Place in Hulme catalysed by Aquarius Community Savers and the work of On Top of the World Project which had focused particularly in recent years on two blocks of flats with high numbers of older people: Hopton Court and Meredith Court (with approximately 75% and 46% of tenants aged Over 50 respectively).

Since 2021, these organisations have also worked together with Aquarius TARA and Hulme Tenants Union to look at how to protect local land and community assets including the site of the former Gamecock pub. By April 2022, tenant community leaders were already significantly concerned by rising food and energy costs and were struggling to know how to support elderly tenants who were finding their electricity top ups were no longer lasting more than a few days at a time.

In July 2022, CLASS and GMTU supported local community leaders to hold a planning meeting where the following aims were formulated, and information about local support and services was gathered on the basis of local community knowledge.

### **Our aims were:**

- (i) To collate as much information as possible about support and services that people living in the Aquarius estate could access that would help them with the cost of living and associated issues around housing, social welfare and health and wellbeing
- (ii) To supplement this with information from local agencies and produce a “Support and Services for tenants and residents in Hulme” booklet that could be delivered to all households across six tower-blocks situated along Boundary Lane with the inclusion also of Hornchurch Court on Epping Street.
- (iii) To capture a snapshot in time of the extent to which people are managing to cope and the kinds of challenges they are facing through a tenant-led survey of these six blocks in July 2022. The aim of the survey was to identify the most pressing support needs ahead of further price hikes in October, and the onset of winter.

We held a survey design and planning meeting. Community leaders approved draft versions of the survey and we then held a training session for volunteers from across our network of organisations who could contribute time to door-knocking and data gathering.

During our discussions about research ethics, community leaders were clear that they did not want to ask intrusive questions about people’s household income or benefits status. We agreed that wider public statistics on these issues could be used to give an accurate characterisation of the socio-economic status of households in the area.

Careful informed consent processes were followed and tenants who wanted additional support were offered follow up support or appointments with their local housing officer and signposted to local services and community groups. This follow up support is still underway in September 2022.

83 surveys were completed in total over 6 days including 13 with residents of both the St Georges and Aquarius estates who attend the On Top of the World Project’s Seanchai café at the Aquarius Centre on Wednesdays. Some participants preferred not to answer every question.

We gathered a small amount of demographic data from participants which we share here to demonstrate the variety of tenants and residents we were able to reach and to inform the findings to follow.

In summary, of the 82 people who completed the demographic section: 38% of participants identified as female, and 60% as male, with no-one identifying with other gender identities. 46% of participants were aged over 55 years increasing to 66% aged over 45 years, and 64% were living alone. The most common ethnic backgrounds identified among participants were Black/African/Caribbean/Black British at 26% and White/White British at 52% with 7% identifying as Asian/Asian British and 7% as Mixed/Multiple Ethnic Groups.

Gender	Age	Living Alone	Ethnicity
Female: <b>31</b>	18-24: <b>3</b>	Yes: <b>53</b>	Asian/Asian British: <b>6</b>
Male: <b>49</b>	25-34: <b>2</b>	No: <b>22</b>	Black/African/Caribbean/Black British: <b>21</b>
Non-binary: <b>0</b>	45-54: <b>17</b>		Mixed/Multiple Ethnic Groups: <b>6</b>
Transgender: <b>0</b>	55-64: <b>19</b>		Other not listed: <b>3</b>
Other not listed: <b>0</b>	65-74: <b>11</b>		Rather not say: <b>3</b>
	75-84: <b>7</b>		White/White British: <b>43</b>
	85+: <b>1</b>		

## 4. Key Findings

The survey generated both quantitative and qualitative data. Where we cite percentages below these are rounded up or down to the nearest whole number. We have included some selected quotes from the many conversations we had with people throughout the week of the survey to illustrate the findings. These quotes are not perfectly verbatim but based on handwritten notes taken down by the community research team who recorded them as close to verbatim as possible.

### Managing rising costs

Despite our surveying the blocks in the middle of July, over a third of participants were already having to cut back on food and energy use, and some were already skipping meals.

- 38% described their financial situation as 'finding it quite difficult' or 'finding it very difficult'
- 35% said they were 'just about getting by'.

In relation to what people were already having to cut back on:

- 68% of participants had already had to reduce their energy use (heating, lighting, hot water, powering cookers/appliances)
- 43% of participants had already had to cut back on food shopping or change the items that they were able to include in their weekly shop
- 39% of participants had sometimes skipped a meal in the past month directly because of rising costs
- 22% said they had regularly skipped a meal because of rising costs

**38%**

*Finding it quite difficult or very difficult*

**35%**

*Just about getting by*

**22%**

*Having to skip meals*

**68%**

*Having to reduce energy use*



Among the most common things that people said they had had to cut back on in our more open-ended conversations were visiting friends and family and going out socially. This is concerning for people's mental health and wellbeing going into winter especially among the significant number of participants who are older and living alone. We are already aware from research carried out in June 2021 with Cornbrook Medical Practice that 47% of tenants registered with their practice from Hopton Court and Meredith Court were suffering from anxiety and depression (55 of a total of 118 tenants)<sup>6</sup>.

**Based on these findings, we believe that come October, at least 72% of the 83 households we surveyed will be finding it very difficult to cope financially, including heating and lighting their homes and buying enough healthy food to eat, with significant impacts on mental and physical wellbeing.**

"This has impacted on our children: for example, we can't buy them gifts - you know we used to buy them Duplo and toys and things which are good for their development, but we can't buy those now."

**"All of the above, I cannot do any more. My credit debt is a real worry as minimum payments are not repaying debt and I am using credit for food shopping."**

"I have had to cut back on most things and I feel very stressed as I am very ill as well."

**"I am using the shower at the local leisure centre so I don't have to use my shower at home. I only shop at ALDI as it is cheapest. I don't have anything switched on except the kettle and the TV. I cook after 11pm as the electric is cheaper at that time."**

"Economy 7 storage heaters are very expensive. Even if you put £10-£15 in it is gone within 2 days."

"Especially heating. The storage heaters cost a fortune."

**"I am having to reduce the quality of food, so I only buy fruit and vegetables at the weekend. Then I can survive on flour-based cooking."**

"I've had to cut my internet, TV subscription, swim membership. Completely changed everything. There is always pressure. I no longer go out socially."

"My husband is disabled. We need to keep the heating on. We also have to use a hoist, air bed, and I have to wash every day. The electric has gone up so much I've had to cut back on food shopping."

"My neighbours are now feeding me with hot meals."

<sup>6</sup> <https://communitysavers.net/wp-content/uploads/2021/12/AgeingWellinPlace-HoptonCourt.pdf>

## Ability to access services and information

In discussions about access to local services:

- 12% of participants said they cannot access the local services they need this year.
- 35% of participants said they can only sometimes access the services they need this year
- Only 31% of respondents said they can usually access the services they need

The three most common challenges that people raised were:

**GP appointments:** including difficulties negotiating the GP appointment systems as well as availability of appointments.

"Health and well-being services are difficult to access. The GP is all telephone calls now they won't see you."

"Waiting lists for doctors are too high"

"The GP telephone service does not work with a cleaner's shift pattern, so it is difficult to get an appointment."

"I have had a lot of problems with the local GP surgery trying to access appointments. Using the phone and computer does not work for me."

"I am struggling to get doctor and dentist appointments"

"Difficult to access the GP"

"I have had some difficulty contacting my GP surgery on a few occasions. Being diabetic I have somewhat been worried."

"I had a bad knee during COVID I could hardly walk. Months later they called and asked if I wanted a physio appointment, but it was too late."

"It has been difficult to see the GP since lockdown - I have not seen anyone since then I have only contacted for repeat prescriptions. You can phone at 8am but it means you have to take the whole day off because you have to wait to get through and you don't know when your appointment is going to be."

"The GP is inaccessible."

"Getting access to the doctors is a problem since COVID - they are always busy."

"It is just unbelievable that getting through the doctor or housing is so difficult."

It is important to note in relation to local GP practices, that the concerns raised were focused on being able to get an appointment rather than the quality of the service received once an appointment had been gained. Some people also shared positive feedback about their GP, such as: "I've had good support from my GP"; and: "the doctors are helpful."

**Housing repairs:** this included delays or inability to get repairs done, including long waiting times on customer service lines, and poor-quality repairs.

"My main difficulty is getting repairs done. Like our toilet. There was a leak from the ceiling from the flat above, and about 2 or 3 months ago they sent a surveyor around. But still now no-one has come back to repair it and we are living here with two young children."

"Someone from One Manchester came to fix my window - he said I am going to make an appointment and come back. Nobody ever came back."

"Very difficult to get appointments with housing"

"My back door and window have been broken since 2010."

"I have trouble resolving problems with my kitchen window."

"Housing is difficult to access."



*Cooper House on the Aquarius estate.*

**Money advice especially managing energy bills:** this included not knowing where to go to get advice, long waiting times, and limitations on the types of advice available.

"I don't know where to go for advice on money and benefits.

"I tried to speak to the electric company but they wouldn't help me"

**"I was transferred to a different electric company without being consulted then I was being overcharged for electric. Suddenly I was getting bills for £600 and £500. I called and then sent an email. I paid it because it was too difficult to challenge. Then I had another letter saying my bill was going to increase."**

"I have received a letter threatening that I will lose all my housing benefit and asking that I provide pay slips from my employment. I am on Zero hours contract I am a courier. I have been through this with them before. They want payslips dating back four years but courier companies don't operate like that."

Several people spoke of how appointment systems and long phone queues were too stressful for them because of their own mental health, anxiety or disability. Sometimes this results in people giving up trying to access help that they need.

"I suffer from anxiety and depression a lot which makes it difficult accessing services."

"My husband is my Carer. There are a lot of benefits I'm not entitled to, and I still pay full rent."

"I know where to go for help I'm just too overwhelmed with it all. I haven't the energy."

"I have found it very difficult to get through to the doctors for my personal mental health reasons", (in the context of finding it too stressful to try and get through to make an appointment).

"I cannot get a doctor's appointment, I don't attempt to get services because it's too stressful."

"It's just not worth it, all this effects my mental health. And it's just too stressful to try and phone and organise food from the food bank."

**"I have not seen the GP for three years. I suffer from anxiety, and it is too stressful to try and get an appointment."**

"I have problems with my health mainly arthritis and problems with mobility. There are poor facilities in the area for people with mobility issues."

When asked what forms of additional support would be most useful at this time, participants raised the following issues (with the most common listed first):

- Money advice and help paying energy bills / more detailed and tailored advice on energy bills
- Improved access to their GP
- Improved access to a housing officer including repairs service and improved quality of repairs
- Access to mental health support
- More local children's groups/entertainment and activities for toddlers
- More suitable family housing (two families with young children living in high rise flats)
- Help with age/mobility related aids and adaptations
- Physical activities and exercise
- More parks and places to sit

## **Critical issues and key learning**

**There are major challenges with access to services for Aquarius tenants that need increased investment and local solution development:**

The issues that people we spoke to were most concerned about and stressed most strongly were:

- How difficult it is to use existing appointment systems and get an appointment to see your local GP
- Not knowing where to go to access advice on managing money, debt and benefits or not being able to get an appointment at existing services
- No provision for advice specifically on energy bills and how to access grants, payment holidays, or the pros and cons of pre-payment meters
- The comparatively high costs of metered electricity in social housing tower blocks in the Aquarius estate compared to other energy supplies in other forms of accommodation. This results in those on some of the lowest incomes paying some of the highest costs for energy use.

## **Impacts of anxiety, mental health, or disability on the likelihood that someone is getting access to the support and services they need:**

There is a need for proactive outreach support to social tenants in tower blocks in the Aquarius estate. Those in most need of support are likely to be the people who are not accessing services because of their personal mental health or circumstances. Many tenants are digitally excluded or have conditions that mean they cannot cope with using telephone systems with long wait times or multiple-choice options that make it difficult to get through to someone who can help them.

## **Impacts of immigration status and language barriers on ability to access the information, support and services they need:**

We met several people who experienced a combination of language barriers and digital exclusion making it difficult for them to navigate systems for accessing support and advice. For some it was about being relatively new in the UK/Manchester and not understanding how particular systems work or how to get help. There is a need for mainstream agencies and providers to develop proactive strategies for supporting people in these circumstances.

We met one man in his 30s who had only been in the UK for 2-3 years and was originally from the Middle-East. He was working for less than minimum wage as a taxi driver and not claiming any form of benefits. He was socially-isolated and suffering with anxiety and depression and only used his electricity after 11pm when it was cheapest.

One housing association has a new focus called "Get behind every door" which is a great initiative but the challenge is the housing officers have too many properties within their remit to make this a reality.

## **Despite significant national and global challenges driving the cost of living crisis, local support and advice still make a big difference to people's quality of life and mental health and wellbeing:**

We received positive feedback from older people living at Hopton Court who have been supported by the new Independent Living Outreach Worker, Katie Foulkman. Katie's role has been made possible through an initiative catalysed by Aquarius Community Savers and based on a similar project in New York, called a [Naturally Occurring Retirement Community](https://communitysavers.net/2021/03/creating-a-norc-at-hopton-court/)<sup>7</sup>.

<sup>7</sup> <https://communitysavers.net/2021/03/creating-a-norc-at-hopton-court/>

Older tenants who had benefitted from this one to one casework support were more confident about their ability to manage at this time than some of the tenants we spoke to in other blocks:

"I am happy because I have Katie supporting me."

**"If you asked me last year I would have said no, but since then I now have the new worker Katie on the block. She's helped me a lot and got me some money."**

"If I need help, I am aware of the drop in at Aquarius and I also have Katie."

"We have a worker here, Katie, and she is a god send, she helps us all."

Having access to a support worker or some form of focused support structure even if only informal was a key reason some people felt they were doing ok so far:

"I am OK because I have a support worker who is helping me"

"I've got good support from my neighbours and family, but I'm still very careful."

"I have a friend who [speaks the same first language] and works in social assistance so she helps and advises me when I need it."



Members of the survey team at Hopton Court.

## 5. Next Steps

The Cost of Living team are in the process of approaching a range of local agencies to discuss these findings and look at ways to ensure Aquarius tower block tenants and residents are supported through the difficult winter ahead. These include local housing providers; GP practices; the Integrated Neighbourhood Partnership and different fora within Manchester City Council. We will look at short-term solutions such as improving access to appointment systems; as well as more substantive changes such as advocating together for increased investment in services in our area.

The most significant drivers of the Cost of Living crisis are national and global in character and require structural change to be resolved.

However, there are also local innovations that could be explored to ameliorate some of the worst impacts of the crisis for social housing tenants - especially those in social housing tower blocks who may be particularly isolated or poorly linked into local services and systems. For example, there have been a number of case work-based interventions introduced in recent years (Care Navigators; Focused Care Workers; the 'get behind every door' idea) but the challenge is always that there are too few workers covering too large an area. Collaborative approaches to increase the number of trained support workers able to reach out to social tenants could be explored with the potential inclusion of trained volunteers or sessional workers and student placements to increase capacity. Such approaches could also contribute to increased employment and skills development.

Finally, after a series of collaborations throughout 2021 and 2022, community associations and support agencies in the Aquarius area are now working with their local Ward Councillors and Council Neighbourhoods Team to establish a Neighbourhood Forum for the Aquarius estate and develop a Neighbourhood Plan. We have learned that we achieve more when we work together, and we will continue to advocate for increased and improved access to information, services, and support for our community under this new umbrella.

### Contact

*For further information about this report and associated activity please email [contactus@class-uk.com](mailto:contactus@class-uk.com). CLASS is support agency to the Community Savers network: [www.communitysavers.net](http://www.communitysavers.net).*



## Cost of living survey: Aquarius tower blocks 11-16 July 2022

Name & telephone number of person conducting the survey:

Block & flat no of participant:

Complete this information:

Agreed to participate: Y / N

Consent form signed: Y / N

Agreed for survey team to come back on

[date/time]:

Anything else we need to know or remember next time:

**Q1. How would you describe your current financial situation?**

- Living comfortably
- Finding it quite difficult
- Doing all right
- Finding it very difficult
- Just about getting by

**Q2. Have you had to cut back on any of the following this year?**

- Food shopping
- Heating & hot water
- Lighting & use of power

Is there anything else that you have had to cancel or cut back on recently? (or anything would like to add...)

**Q3. How often have you skipped a meal in the past month because of the cost of living (if at all)?**

- I have regularly skipped a meal for this reason
- I have sometimes skipped a meal for this reason
- I have never skipped a meal for this reason

Is there anything else that you would like to say about this:

**Q4. Which of the following statements reflects your ability to access local services this year (e.g. health, social care, housing, or general advice services)?**

- I cannot access the support services I need
- I can sometimes access the services I need
- I can usually access the services I need
- I have not tried to access any support services this year

Is there anything else you would like to say about this:

**Q5. Would you like some help accessing local advice services or other kinds of support?**

If yes:

- Go through the general advice section of the info booklet with them, and show them the time, date and location of the nearest drop-in service

If mobility/language/other needs suggest this will be difficult:

- Ask them if they would be happy for you to share their name and flat number with their local housing officer so that they can come and visit
- Encourage them also to talk to their local GP and ask for help accessing the services they need

**Q6. What additional support would be most helpful to you at this time (if any)?**

Signpost to appropriate information in the support and services booklet where possible but also note down their priorities including anyone who seems socially isolated/would benefit from local groups

