



COST-OF-LIVING CRISIS: How to offer a helping hand

Like many, we are concerned about the cost-of-living crisis; we are troubled by the difficulty families are facing, especially as we move into the colder months. Even those in regular work are having to make hard choices between true essentials. Initiatives such as warm community spaces may be sensible last resorts for winter, but they are hardly a sustainable solution.

We are having more customer conversations about how best to support people through the crisis, and we are seeing a growing number of donations to community-based charities. It is one of the strengths of the Master Charitable Trust that we support funders to deploy resources quickly, when and where they are needed.

To this end, we have put together a list of charities who are either dealing specifically and immediately with the cost-of-living crisis or providing valuable ongoing support for those affected. We looked at three overarching outcomes of the crisis – poverty, food insecurity and fuel insecurity – and identified the groups we feel will be hardest hit. We have also split the guide into charities providing direct support and those generating insights or campaigning to drive policy-level change.

We are always happy to explore ideas and support our customers' philanthropic aims. Please do not hesitate to get in touch with your relationship manager if you would like to discuss these matters in more detail. We would be delighted to hear from you.



Poverty

Direct support

Turn2us tackles poverty in the UK. It helps people in financial need gain access to welfare benefits, charitable grants and other support. It works online, by phone, or face to face through partner organisations. <https://www.turn2us.org.uk/>

Your local Community Foundation this site will help locate community foundations working in specific areas. Individual community foundations will have their own focus areas, strategy and way of working. <https://www.ukcommunityfoundations.org/our-network>

Resolution Foundation is an independent think tank focusing on economic and social policy and action. Its goal is to improve living standards for people on low to middle incomes. <https://www.resolutionfoundation.org/>

Research/campaigning

The Poverty Alliance is a Scotland-focused network of charities that come together to end poverty. It works to influence policy and practice, support communities to challenge poverty, and build the anti-poverty movement. <https://www.povertyalliance.org/>

Food insecurity

The Trussell Trust is a nationwide network of food banks, providing emergency food and support to people living in poverty. It also campaigns to end the need for food banks in the UK. <https://www.trusselltrust.org/>

FareShare focuses on fighting hunger and tackling food waste. It redistributes surplus food to charities that turn it into meals. <https://fareshare.org.uk/>

The Food Foundation works to influence food policy, improve children's diets, increase vegetable consumption and inspire change in food businesses. <https://foodfoundation.org.uk/>

Fuel insecurity

Home-Start UK is a local community network of trained volunteers that offers help to families caring for young families and provides expert support in challenging times. <https://www.home-start.org.uk/>

Citizens Advice provides help with the cost of living, signposting grants and benefits to help with energy bills, and supporting with a wide range of advice specific to England, Wales, Scotland and Northern Ireland. <https://www.citizensadvice.org.uk/>

National Energy Action is a fuel poverty charity focused on research, policy change and innovations to help ensure everyone can live in a warm and safe home. <https://www.nea.org.uk/>

Children and young people

Direct support

Buttle UK focuses on helping children and young people in crisis in the UK, i.e. those living in financial hardship and dealing with multiple social challenges.

<https://buttleuk.org/>

Magic Breakfast works in disadvantaged areas and provides nutritious breakfasts for school-aged children at risk of hunger, so they have fuel to help them focus in lessons and prevent them falling behind.

<https://www.magicbreakfast.com/>

ThinkForward provides long-term coaching that helps young people at risk of exclusion from mainstream education to get ready for the world of work. It equips young people with skills, helps them broaden their horizons, and offers activities to support employability.

<https://thinkforward.org.uk/>

Research/campaigning

Child Poverty Action Group uses its understanding of underlying issues to campaign for policies that will prevent and solve poverty. It provides training, advice and information to make sure families get the financial support they need.

<https://cpag.org.uk/>

Older people

Age UK helps older people living in poverty or just above the poverty line, as well as those in need of care. It provides support, companionship and advice, as well as campaigning on behalf of older people.

<https://www.ageuk.org.uk/>

Independent Age offers befriending services as well as advice on matters that affect older people such as care support, money and benefits, and health and mobility. It also campaigns on behalf of older people.

<https://www.independentage.org/>

Centre for Ageing Better identifies ways to make ageing better a reality for everyone. This includes challenging ageism and building an age-friendly movement, as well as creating age-friendly employment and age-friendly homes.

<https://ageing-better.org.uk/>

Homelessness

Shelter provides advice and support via its website, helplines and in person. It also provides legal advice and research and campaigns on issues related to homelessness and housing problems.

<https://www.shelter.org.uk/>

Centrepoint supports homeless young adults aged 16-25. It provides accommodation, health support, education and training. It also carries out research and works to influence local government policy on issues affecting homeless young people.

<https://centrepoint.org.uk/>

St Mungo's works to end homelessness and rough sleeping. It helps people address issues such as isolation, mental health issues or substance abuse, and works with them to help them achieve their goals.

<https://www.mungos.org/>

Centre for Homelessness Impact works to improve the lives of people experiencing homelessness through better use of data and evidence. It makes evidence easier to access and use, and highlights data gaps.

<https://www.homelessnessimpact.org/>

People living with disabilities

Direct support

Scope UK provides practical information and emotional support for people living with disabilities. It also campaigns to create a fairer society and achieve everyday equality.

<https://www.scope.org.uk/>

Sense works with people who are deafblind or living with complex disabilities. It offers residential care, virtual support, and runs a network of centres in communities across the country.

<https://www.sense.org.uk/>

Leonard Cheshire supports disabled people to live, learn and work as independently as they choose, whatever their ability.

<https://www.leonardcheshire.org/>

Research/campaigning

Disability Rights UK is led by, run by, and advocates for disabled people. It works with government and disabled people's organisations across the UK to influence regional and national change for better rights, benefits, quality of life and economic opportunities.

<https://www.disabilityrightsuk.org/>

Unpaid carers

Carers First provides support for unpaid carers, so they can live their lives to the fullest. It provides personalised information and advice in person, online or by phone.

<https://www.carersfirst.org.uk/>

Carers UK provides expert advice, information and support via a telephone service. It helps to connect carers with carers' groups and other carers in their local communities. It also researches innovative ways to support and reach carers, and campaigns for better support for carers.

<https://www.carersuk.org/>

Carers Trust works with decision makers and influencers across the UK to bring about changes needed to improve the lives of unpaid carers.

<https://carers.org/>

Black and Global Majority communities

Baobab Foundation works to dismantle systemic racism and intersectional injustice. Its intention is to scale resourcing to Black and Global Majority communities in the UK, contributing to wealth redistribution, equitable access, solidarity and sustainability.

<https://www.baobabfoundation.org.uk/>

Resourcing Racial Justice is a coalition of people of colour innovators, change makers, activists, artists and social leaders dedicated to social change. It has established a UK-wide funding pool to support individuals and communities working towards racial justice.

<http://resourcingracialjustice.org/>

The Runnymede Trust is the UK's leading race-equality think tank, generating research to challenge racial inequality in Britain.

<https://www.runnymedetrust.org/>

Refugees and migrants

Direct support

The British Red Cross is the UK's largest independent provider of services for refugees, asylum seekers, vulnerable migrants and survivors of trafficking. <https://www.redcross.org.uk/>

RefuAid supports access to language tuition, education, finance and meaningful employment for refugees with leave to remain in the UK. It seeks longer-term solutions for forced migration, so that people are not dependent on aid and handouts. <https://refuaid.org/>

Research/campaigning

Refugee Action gives advice and guidance to those struggling to navigate the asylum system. It helps those with refugee status to settle into their new homes and communities. It also supports victims of hate crimes and campaigns to improve asylum systems <https://www.refugee-action.org.uk/>

Refugee Council works with refugees and people seeking asylum in the UK. It provides crisis advice, mental health counselling and practical support to help people settle and integrate into their new communities. It specialises in working with children who arrive in the UK alone. <https://www.refugeecouncil.org.uk/>

All charities are known to us, and we believe they are making interesting contributions in their respective fields. We have not, however, completed deep due diligence on all these charities.