

A FAIR & JUST FUTURE FOR CORNWALL



A Cornwall Independent Poverty Forum project





Cornwall Independent Poverty Forum

Cornwall Independent Poverty Forum involves people with direct experience of poverty, in the development of partnerships between local, county and national organisations, working towards the reduction and eradication of poverty.

We seek to enable individuals suffering poverty, to gain control of their lives and to take their rightful place in society, utilising their talents for the benefit of their communities and ending their social exclusion.

Our work combines active, practical support to the homeless and disadvantaged, with raising awareness and campaigning about poverty issues. Examples of our projects include the Backpack Beds Project which provide a temporary, weatherproof shelter for those sleeping rough helping to improve their health, safety, self-esteem and wellbeing, and also the Cornish Christmas Giving Catalogue Project. Our efforts to raise awareness of poverty issues in Cornwall include working with Church Action on Poverty and End Hunger UK, and we have helped with the establishment of End Hunger

Cornwall and also the formation of the Feeding Britain Pilot in Cornwall.

However, the present crisis and the exceptional circumstances which we are living through, has challenged us to think and act outside CIPF's accustomed role. It is for this reason that we have reached out to as many stakeholders as we could, in the shortest time possible.

We know we have missed out key actors. We did our best to get a voice for tourism and farming but were unable to do so. We also know we missed out other key voices in the voluntary sector and we want to stress that in every case, their absence in no way marks their work as 'lesser' - far from it – and should we repeat this exercise in the future – we will seek to include those we were not able to on this occasion.



This report brings together twenty-one stakeholders from across Cornwall representing business, faith, the voluntary and community sectors, to articulate their vision of a better future for Cornwall as we emerge from lockdown.

We are at a turning point. The decisions we make now will determine the direction we take and what kind of future we have here in Cornwall as well as for the whole country. It is therefore vital that the voice of the voluntary and community sector as well as the business community, is heard both at Cornwall Council and at Westminster.

Our aim is two-fold: firstly, to encourage our political leaders and decision makers to listen to a wide cross-section of local voices. Secondly, to trigger a wider public conversation that engages everyone. If you are reading these words now, what is your vision of a better future for yourself, your family and your community? You have a voice,

use it. We hope the articles serve as a stimulus to your own thinking and that you will join in this most important conversation about our future in Cornwall.

All of the articles are written with passion, conviction and honesty by people who have spent years if not decades in their role, and who seek to serve the communities they live in. We give a quick overview of all 21 articles below but such a short, potted summary fails to capture the depth and complexity of the issues they address. For this reason we urge you to read them all.

There are 21 articles and while the guiding theme is 'A Fair and Just Future for Cornwall', the articles show widely different perspectives of what this means. None of the articles are listed in order of priority. Instead the articles are roughly grouped as follows.

Articles 1 to 4 cover health and social care and domestic violence

Articles 1 to 4 cover health and social care and domestic violence.

This includes those suffering long term health conditions or disability. Given the spike in domestic violence during the lockdown, we include this issue as well.

Anne Thomas (CEO of Cornwall Care) in 'The Future of Social Care' (article 1) acknowledges 'the terrible tragedy for individuals and families who have seen loved ones die without being able to comfort them' but also points to the flowering of community with 'people pulling together and undertaking extraordinary acts of individual and collective kindness'. She describes the Covid-19 crisis as 'a wake-up call' and urges the need to plan holistically, with health and social care services working together as a seamless integrated service.

The article by Dr Jane Bernal (Article 2) also highlights an underfunded care service and calls for 'a national care, support, and independent living service, publicly funded through taxation, free at point of need'. Her article goes much further with a

comprehensive reforming agenda right across the health service which includes a robust public health service, investment in PPE and supply chains, as well as an effective test and trace service.

In article 3, Jane Johnson (disAbility Cornwall) draws on 'Rapid Assessment of Covid-19 on Disabled People' which showed the harrowing impact of the Covid-19 crisis on some of the most vulnerable members of the community, made worse by confusion surrounding government information and guidance. She also challenges existing government policy which she sees as exacerbating inequalities and she calls for the co-design of services through national and localised disabled peoples user led organisations.

Article 4 deals with domestic violence which spiked during the pandemic. Lyn Gooding, (CEO of First Light) highlights some worrying trends evident even before the pandemic, calls for a smarter way of funding voluntary services and proper investment in a public education programme to tackle domestic violence.



Articles 5 to 10 deal with business, economy and the environment

Kim Conchie (Cornwall Chamber) describes the crisis as ‘a seminal moment for business behaviour’ on a par with the 1991 and 2008 recessions. However in an upbeat article he argues that the pandemic is likely to accelerate a new economy whose contours are already evident: digital, hi-tech, online, with craftsmanship and individuality of products.

In article 6, Ann Vandermeulen (Cornwall Federation of Small Businesses) echoes some of what Kim Conchie says but sounds a warning about the precarious future of small businesses. They are the backbone of the economy and she lays out a comprehensive set of recommendations which she urges the government to follow.

In article 7, David Clift, the Cornwall rep for USDAW contrasts the value of key workers described by the government as ‘critical’ to the economy, and the low pay and poor working conditions to which they are subject. He too sets out a range of recommendations in ‘A New Deal for Workers’.

Article 8, Derath Durkin points to the crisis facing the Cornish fishing community and urges additional government support to save it from collapse.

Articles 9 and 10 fall into this group with difficulty.

They deserve particular scrutiny both for their vision and because they link into many of the issues raised by other contributors. Banking is at the heart of the economy and it is hard not to be excited by Tony Greenham’s article (article 9) which introduces community banks, in the form of South West Mutual (not yet launched), and their role in developing a thriving low carbon, strong local economy. It is also an invitation to re-think what money is, and how a new community bank- owned by its customers not shareholders - can re-build a resilient Cornish economy that serves local businesses and promotes financial inclusion for households.

His vision converges with Manda Brookman (article 10) whose article points to the Covid-19 crisis as a ‘critical juncture’, a fork in the road. Which direction will we take? As we come out of lockdown, the existential threat of global warming and ecosystem collapse remain. However this is not a preachy sermon on climate change but a bold and imaginative look at an alternative future for a flourishing society and economy, and she offers a rich array of ideas and possibilities on everything from food security and a strong local food economy, to tackling social isolation and loneliness.

Articles 11 and 12 are on housing

In article 11, Allister Young (Coastline Housing) highlights the inequality in the UK. He explores the damaging relationship between income inequality, housing, health and wellbeing. It is a relationship which he shows to be a matter of life and death, given the difference in health and longevity between the richest and poorest areas. The covid pandemic has amplified these differences, hurting marginalised communities the most. As he tersely observes “we are not all ‘in it together’. We might all be in the same storm, but we are not in the same boat.”

In article 12 ‘Lockdown Lessons’, Andrew George writes in a personal capacity and raises uncomfortable questions about the government bailout programme. He also flags up some stark lessons emerging from the crisis; he emphasises policy change rather than ‘splashing out cash’ and he sets out a reforming programme for planning, housing and taxation.



Articles 13 to 22 are about Community in its broadest sense

In article 13, Bishop Philip commends a spirit of 'One and All' and the overwhelming community response to this crisis. Building on this, he hopes that the Covid-19 crisis is 'teaching us to value things differently', and he observes that the least rewarded workers in our society are those on whom we most relied. He urges us to reject an 'old normal' that saw growing inequalities of wealth, Cornwall becoming poorer relative to the rest of the UK, and an unsustainable way of life with global warming posing an ever greater threat.

Article 14 by Helen Boardman (CEO Voluntary Sector Forum) sets out the role of Cornwall's voluntary sector during the pandemic. Based on a survey of 143 organisations, it shows just how vital the voluntary sector has been in supporting the most vulnerable and maintaining community wellbeing; but it also flags up the precarious financial situation that many voluntary organisations now find themselves in. She sets out a personal, heartfelt vision of a better, more inclusive society

Article 15 is entitled 'The Power of Community' by Dave Brown and Jess Rawlings from St Petrocs talks of 'an explosion of community founded actions', the emergence of a new sharing economy, lower pollution levels and space for nature to flourish. On the downside is the increase in homelessness which includes people who would never normally find themselves on the streets. They set out their own agenda for change and argue that government policy needs to be re-thought and re-designed with an emphasis on a long-term strategy, beyond the short-term electoral considerations that seem to govern policy thinking.

Article 16 by Jane Yeomans from Transformation Cornwall highlights the significant increase in demand on foodbank services while also pointing to the corresponding surge in volunteers. She too echoes the call to re-design the welfare state, as does Andrew Howell in the following article

(article 17). Andrew Howell's article is a personal and passionate take on poverty, born of his own experience as well as his work as a community activist. He also challenges the normalisation of foodbanks in daily life, which he sees as an indictment of our collective failure to address poverty.

Article 18 by Damien Richards 'Local Community Responses to the Pandemic...' is particularly interesting. It lays out a practical step-by-step model of community activism powered by social media which was adopted by two community groups: New Beginning Community Association (NBCA) Malabar, and Hendra Community Group. Damien asks: could such an approach be adapted to other social challenges we face?

Article 19 'Building a New Future for Cornwall' by Wailim Wong, Cornwall Citizens' Advice, includes a warning on 'a false sense of security' as we emerge from lockdown and explains why. He also sets out some stats that show why investment in the voluntary sector is such great value for money.

Article 20 'A Fair and Just Future for Cornwall', by David Raymer urges devolution of power that also gives a meaningful voice to voluntary and community organisations. This would act as a counterbalance to party politics failing to gain the necessary consensus to act. As with three other contributors, he urges that adult social care provision be drastically re-thought.

Article 21 'A Future with less Inequality' is by Paul Green, Cornwall Independent Poverty Forum. Among the many points he makes, he urges the government not to return to austerity measures which had such a devastating effect on people suffering poverty. He also urges the government to continue emergency funding 'as long as there is a need' and that the government supports the community organisations and charities to ensure they remain sustainable.



SPECIAL THANKS

I would like to offer special thanks to Gavin Barker for all of the hard work he has put in to deliver the 'A Fair and Just Future for Cornwall' project as well as for his efforts in the compilation of this report.

Andrew Yates, Chair, Cornwall Independent Poverty Forum



1. The future of social care	9
By Anne Thomas, CEO of Cornwall Care	
2. After the clapping is over - ways forward for health and social care in Cornwall	11
By Dr Jane Bernal, chair of Keep Our NHS Public-Owned	
3. The pandemic is an opportunity to build a society where all life is valued equally, regardless of difference	15
By Jane Johnson, CEO of disAbility Cornwall & Isles of Scilly	
4. A Fair & Just Future for Cornwall will not be possible until we end domestic violence and sexual violence in the home - investment in public education & training is the key	18
By Lyn Gooding, CEO of First Light	
5. For Cornwall, the pandemic and its aftermath are both a crisis and an opportunity	21
By Kim Conchie, CEO Cornwall Chamber of Commerce	
6. The backbone of our economy must be supported	24
By Ann Vandermeulen, FSB Cornwall Development Manager, reflecting on the FSB New Horizons report & what it means for Cornwall	
7. We need a New Deal for Workers in Cornwall	27
By David Clift, USDAW rep in Cornwall	
8. The Cornwall fishing industry & the impact of Covid-19	30
By Revd Derath Durkin, Trustee of The Fishermen's Mission & volunteer schools co-ordinator with same in Cornwall	
9. What would a fair and just money and banking system look like in Cornwall?	32
By Tony Greenham, South West Mutual Bank	
10. A life deranged?	35
By Manda Brookman, Director of Permanently Brilliant, Cafe Disruptif & CoaST	
11. A Fair & Just Future for Cornwall	38
By Allister Young, CEO of Coastline Housing	
12. Lockdown Lessons	41
By Andrew George	
13. Looking to the Future: A New Social Settlement for Cornwall	44
By The Rt Revd Philip Mounstephen, Bishop of Truro	
14. The role of Cornwall's voluntary sector during the Pandemic	46
By Helen Boardman, CEO of Cornwall Voluntary Sector Forum	



CONTENTS

15. The Power of Community	48
By Dave Brown & Jess Rawlings, St Petrocs	
16. The response of foodbanks to the pandemic crisis, and the hope for a better future for all	51
By Jane Yeomans, Transformation Cornwall	
17. A Fair & Just Future for Cornwall	54
By Andrew Howell, End Hunger Cornwall- June 2020	
18. Local community responses to the pandemic have shown that a different future is possible. Let's work to make that happen	56
By Damien Richards, Community Development Officer, Truro City Council	
19. Building a New Future for Cornwall	59
By Wailim Wong, Campaigns & Communications Officer, Citizens' Advice Cornwall	
20. A Fair & Just Future for Cornwall	61
By David W Raymer	
21. A Future with Less Inequality	64
By Paul Green, Cornwall Independent Poverty Forum	
The Way Forward	67



1. The future of social care

ANNE THOMAS

CEO OF CORNWALL CARE

The impact of Covid-19 has been a terrible tragedy for individuals and families who have seen loved ones die without being able to comfort them and for communities who have seen their businesses and livelihoods disappear overnight. The human and economic impact of the disease is huge but there is always a silver lining and, whilst many months – if not years – of challenge and uncertainty lie ahead, there are positives to be drawn from this unanticipated global crisis.

First and foremost is seeing communities pulling together and undertaking extraordinary acts of individual and collective kindness, regardless of their own personal challenges.

I am CEO of Cornwall Care, a charity that has 16 homes, 1,400 staff and more beds than the NHS in Cornwall. I have seen first-hand how the people in my organisation and many thousands of others working in social care stepped up in the face of huge daily challenges, somehow finding the will and enthusiasm to continue doing their jobs in the direst of circumstances. When the call went out to 'save the NHS', they responded with dedication, commitment and compassion – pulling out all the stops to admit people straight from hospital into their care homes to free up precious bed capacity.

What happened next is well documented. Inefficient national personal protective equipment (PPE) supply chains meant care providers like us had to source equipment independently. All our efforts were directed - and continue to be directed - at keeping the people we provide care for, and the people who look after them, safe. Delays in access to testing compounded the risks to both staff and residents, making what was already a bad situation worse.

I find it very ironic that only weeks after social care workers were officially categorised in a government document as 'unskilled', those very same people were being hailed for their frontline role in a global battle against an unseen, ruthless enemy. Derided one moment, tasked with huge responsibilities the next.

Those working in homes have been implementing strict infection control procedures, looking after seriously sick residents and dealing with very anxious relatives who desperately want to be with their loved ones but, at the time of writing, still aren't allowed to visit. Those working in the community are helping people isolated in their own home – often their only source of human contact in a world made terrifying by a frightening disease and orders to stay inside.

Carrying on with your job when the stakes are so high and the perils of getting it wrong so enormous, is a huge ask of anyone. Yet that's what those in social care have been doing. We have staff who have isolated themselves from their own families in order to continue to come to work, living in caravans or temporary accommodation. Their dedication has been extraordinary, and I have nothing but admiration for the way they have coped.

We have also been blessed by our local communities taking us under their wing and showing their appreciation for all our team have been doing. Local businesses have sent us flowers, chocolates, cakes and pastries. Residents near to one home washed all the staff's cars. A taxi driver has been giving free lifts to work to carers who couldn't get public transport due to timetable changes. Food4Heroes volunteers have been providing delicious free meals and furloughed Eden Project employees have been transforming our 16 homes with incredible garden makeovers.

We have also received donations of scrubs for our staff so they can be more comfortable when doing their job in challenging circumstances.

On top of that, Mason (10) and Phoebe Nelmes (8) walked 154 miles to raise more than £2,000 for Penberthy home in Newquay, where their mum is a senior carer and ten-year-old Mia Richardson embarked on a cross-trainer run from Land's End to John O'Groats – a distance of 1,347.1km.

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So far, Mia's marathon effort has raised more than £14,000 for specialist equipment at Blackwood home in Newquay, where she also has a mum who works as a carer.

Like their NHS counterparts, social care staff have tirelessly continued giving their all during this crisis – often at huge emotional cost. That's why I was delighted to see Matt Hancock showing off his new social care badge at one of the daily press conferences and why I then felt disappointed when he reverted to wearing just the NHS one for most of his subsequent appearances. Why not wear both? He is Secretary of State for Health and Social Care. There's equity in his title – why not on his lapel?

I believe our society needs to decide where it stands on care of the elderly. Millions of us supported Captain Tom and his incredible fundraising feat for the NHS, yet there is little evidence of similar excitement when it comes to supporting many thousands of other old and frail people who aren't able to live independently, don't have families looking after them and are often having to sell their homes to get the care they need.

Did you know that it can take over an hour to coax an elderly person to eat, especially if they are living with dementia? Infinite patience, compassion and skill are required and they are precisely the qualities that those working in our social care industry demonstrate day after day, week after week. Specialist care needs to be designed properly and responsibly and that's why I believe we need a national review into the way care is resourced and commissioned.

The fight against coronavirus has, in many ways, been a wake-up call. Health and social care colleagues have had to work collaboratively - meaning the boundaries once created to guard individual interests no longer apply and the playing field we've been trying for years to flatten is finally becoming more level. To free up beds in the current crisis, we have had to talk to each other and find solutions quickly. That's what we have been doing and I'm pleased to say, the system works well.

When this crisis ends – which one day it will –

we have to continue that process. Rather than competing for finite resources and arguing over protocols, we need to build on the relationships we've forged and start planning holistically. It's well-known that population numbers are increasing because we're generally living longer so sensible, people-focused strategies need to be put in place to better prepare our country's healthcare for whatever the future may bring.

In terms of a Covid-19 legacy, I would like to see more seamless, integrated working. The Secretary of State won't need to choose between two badges because health and social care will be treated equally and a career in care will be prized and respected for the skilled and professional option it is.

It's easy to become entrenched in accepted ways of doing things without thinking laterally and more creatively. The Cornwall Care approach on our organisational chart is to put the person being cared for at the top, with care workers on the tier below, managers next and directors at the bottom. It's a very different – and sometimes uncomfortable - way of thinking but one that encourages less conventional solutions.

If this pandemic has taught us anything, it's surely that we're all human beings and community support is vital to our well-being. When we become ill or frail, the people we rely on for our daily needs are just as vital as the ones who treat us in our GP surgeries or, for a limited time, in hospital.

Let's value everyone working in health and social care. And let's work together, not apart.



2. After the clapping is over - ways forward for health & social care in Cornwall

DR JANE BERNAL, CHAIR OF KEEP OUR NHS PUBLIC-OWNED

This paper is submitted on behalf of Keep our NHS Public- Cornwall, a non-party-political organisation committed to universal, publicly funded, publicly accountable health services free at the point of use and funded from general taxation. Our membership includes clinicians, people who use services, and concerned members of the public. In this paper we briefly discuss the effects of the Covid-19 pandemic on communities and services in Cornwall, setting them in a national context where appropriate. Each section ends with a recommendation.

COMMUNITIES

People have supported one another, and communities have come together across Cornwall: indeed, many people report that their community became stronger during the Covid-19 pandemic.

Recommendation: local people and voluntary agencies should have support from statutory services to try to build on these welcome changes.

However, over the last ten years inequalities in health have widened. Health is determined as much by housing, work, education, and prosperity as by health and social care services. More people now live in poverty – an estimated one in three children in some parts of Cornwall. Life expectancy and healthy life expectancy in poorer groups were already falling, and it is clear that pre-existing health problems increase risks from Covid-19. Health inequalities are widened by Covid-19. Its economic impact disproportionately affects poorer communities where increased foodbank use indicates how tough coping is for many; and workers such as bus drivers and care workers face high exposure to the virus, too often without adequate PPE.

Recommendation: It is essential that, both during and after Covid-19, government and council policies seek to redress these inequalities.

PUBLIC HEALTH

Public Health nationally and in Cornwall has been devalued and decimated over the last ten years, with huge cuts to funding and programmes. If we are to have a robust response to future waves of the pandemic, a well-integrated Public Health service must be reinstated.

Recommendation: KONP-C urges Cornwall Council to reinstate a single, clear public health structure supporting the teams engaged to protect and improve the health of the population. We also support national calls to reinstate a robust public health service.

PRIMARY CARE

Most practices in Cornwall are well rated, though primary care is suffering from a lack of planned investment in the recruitment of new GPs and other staff. Before Covid-19, 90% of health contacts were with primary care.

Recommendation: Practices have deep knowledge of their patients and must be allowed full access to testing, and planning Cornwall's response to Covid-19. Funding for primary care should reflect its value to the whole NHS.

HOSPITALS

Hospital bed numbers have decreased locally and nationally. Bed usage at RCHT before Covid-19 was above recommended levels, leaving inadequate margins for foreseeable fluctuations let alone an exceptional event. Huge efforts made to ensure there was sufficient Covid-19 capacity led to delays to other treatments; the likely harm to these patients is now a source of increasing concern.

Three community hospitals have now been closed for years. Reviews drag on. The lack of beds meant hotels and private hospital beds were used to make up the shortfall. With foresight and funds to retain more flexible hospital capacity, fewer people with

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Covid-19 would have been discharged into nursing homes where the virus spread with devastating effect. A second wave of Covid-19 risks overwhelming our limited capacity.

Recommendation: Services must be planned to ensure that we have sufficient spare capacity to cope with exceptional circumstances, and for the predicted second wave of Covid-19.

SOCIAL CARE

There is now greater public awareness of the risks an underfunded, unsupported, social care system poses for vulnerable people. The government repeatedly promised reviews, but no action was taken - leaving the pandemic to expose the failings.

Recommendation: KONP-C believes that the time has come for a national care, support, and independent living service, publicly funded through taxation, free at point of need, available to all, with national standards and funding, but local planning and delivery.

Care and nursing homes are an integral part of social care. Many are financially fragile with increasing shortages of beds. The risks to the people living in such homes were highlighted in the 2016 Cygnus report but these recommendations were ignored. Care homes and domiciliary care staff did not have access to sufficient PPE to protect those they are paid to care for. It is shocking that in, Cornwall as elsewhere, untested patients, some with Covid-19, were discharged into nursing homes and spread the virus, causing deaths among residents and staff.

Recommendation: pending national action, KONP-C would welcome a council initiative to extend public ownership of this sector ensuring adequate provision for the future.

PPE AND SUPPLY SYSTEM

NHS Supplies, the privatised central supply system for PPE, has failed Cornwall. Cornwall Council had to spend at least £1.6 million on PPE due to a lack of stored PPE and supply failures in the central system. Cornwall was required to use the central supply chain despite local efforts to source equipment.

Similar shortages affected other essential equipment such as ventilators and visors. NHS Supplies must be brought back within the NHS.

Recommendation: KONP-C will campaign to ensure that local areas have responsibility for their own stocks and supply chains within national standards, with regular reviews of preparedness.

TEST AND TRACE

An effective “test and trace”, informed by local knowledge, would allow schools, commercial and leisure facilities to open safely more quickly. Cornwall offered to use local staff with local knowledge to carry out tracing. This was disallowed by government. Test and trace was introduced too slowly with contracts eventually outsourced to the unsuitable private sector providers who are performing poorly. England’s record on this is worse than other comparable countries, not least the devolved administrations in the UK.

Recommendation: KONP-C urges the use of local staff and knowledge to develop an efficient, effective, test, trace, and isolate system.

MENTAL HEALTH

This was a dreadful time for everyone involved. Those whose relatives died face complex bereavement issues. People isolating at home passed many lonely hours. The effects of bereavement, economic uncertainty, isolation, and fear of Covid must not be underestimated. Covid infection itself may have long-lasting psychological effects. Children and young people are suffering from the lack of social contact as well as educational opportunities schools provide.

Recommendation: Cornwall’s health and care system must ensure that community and hospital mental health and bereavement services have the resources to deal with an increase in mental health problems.

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HOMELESSNESS

Cornwall Council, as part of a welcome national initiative to end homelessness during lockdown, found emergency housing for 230 people and are committed to find “move on” accommodation so people don’t end up back on the streets when lockdown is lifted. However, there is no long-term funding for this from central government.

Recommendation: KONP-C recognises the contribution of homelessness to ill-health and premature death and demand the council’s actions are maintained by adequate central funding.

DIGITAL TECHNOLOGIES

In Cornwall, Covid-19 has increased the use of digital technologies with the benefit of reducing travel, facilitating professional contact, and, for some, reducing the strains of isolation. However, many people cannot access these technologies or feel uncomfortable using them. Funding and support for universal roll-out of high-speed broadband, and teaching are important. However, it must not be assumed that video-conferencing can, or should, replace every face-to-face appointment in health and social care. Clinicians, and those who use services, have told us that in some situations they prefer personal contact and see it as more effective.

Recommendation: We suggest a local review of the use and limitations of digital technologies in health and social care in the pandemic, and the lessons for services and communities.

FUNDING

KONP believe that even before Covid-19 both health and social care were underfunded, nationally and locally. Health budgets increased but at a far lower rate than needed, leading to constant pressure for cuts. Cornwall suffers from the current Health Funding Formula which fails to recognise the special challenges of a rural, peripheral area with a rapidly ageing population. In parallel to what are effectively cuts in health budgets, government has cut the rate support grant to Cornwall Council. The council has done its best to protect adult social care but other budgets including public health have been cut.

Cornwall Council has already spent £34 million on Covid-19, £1.6m on PPE alone, as well as major expenditure on homelessness and support to local businesses, while losing income from council tax, business rates, and car parking. Government grants to date cover about half of this expenditure. At the outset government promised to ensure local authorities’ costs were covered.

Recommendations: KONP-C urge our MPs and all who speak for Cornwall, to press for the promises made by the Chancellor at the start of the pandemic to be honoured.

We demand a national increase in NHS funding, urgent review of the current funding formula, and rapid restoration of cuts in government grants to local authorities.

We also demand that health and social care staff are paid to a level that reflects their value to our communities and that will attract young people into the sector, and support the Ethical Care Charter already adopted by Cornwall Council.

THE CASE FOR LOCAL MANAGEMENT

The management of the pandemic has been far too centralised, often based on events in London. Government has ignored repeated local requests to use Cornwall’s own people, skills, and local knowledge. This has hampered management of the pandemic locally.

Recommendation: A key lesson of the pandemic in terms of health and care services, is the need for greater devolution of power and funding to local areas and, correspondingly, less central command and control.

PRIVATISATION

Not only must the health and social care system be more robust and properly funded, it must be run for public good not private profit. Privatisation has been a repeatedly failed experiment, costing taxpayers more and delivering a poorer service, as Cornwall saw with the failed SERCO “out of hours”

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contract, the MITIE “hotel services” contract and now the commercial “Test and Trace” operations.

Recommendation: only the public sector can provide robust health and care services. We urge every possible action, nationally and locally, to implement that fundamental principle.

INQUIRY

There has been much talk of an Inquiry into all aspects of the pandemic. KONP-C supports those

calls. Such an Inquiry must be public, independent, properly resourced, and brisk so that lessons are learnt and can be acted on in time for subsequent waves of the pandemic.

Recommendation: we believe also that there is a case for a specific Inquiry in Cornwall, on the same basis, to review local circumstances and how a similar situation could be better managed locally in future.



3. The pandemic: an opportunity for a society of equally valued life, regardless of difference

**JANE JOHNSON,
CEO OF DISABILITY CORNWALL & ISLES OF SCILLY**

People with a long-term health condition or disability must have a decisive say in shaping its design.

The impact of this pandemic could not have come at a worse time for people living with long term health conditions or a disability, arriving as it did directly off the heels of years of austerity which had already eroded essential services, and increased the conditionality and complexity of state support. These support systems have been historically relied upon and their erosion only served to destabilise 60 years of gains made by the disabled peoples independent living movement, marginalising people and pushing them further towards poverty as they found themselves already, precariously, 'living on the edge'.

The challenges of living with a long-term health condition or disability on daily living cannot be underestimated: the essential but intrusive care support, the added expenditure, the inaccessibility of the built environment and essential services, the discrimination which persists even prior to the pandemic, and because of this, many people may well continue to face significant, disproportionate barriers for some time in to the future.

AT A TIME OF CRISIS, GOVERNMENT POLICY HAS EXACERBATED INEQUALITIES

The government has not only failed to address the needs of disabled people, but further, introduced policy and legislation that served to marginalise and devalue lives more than ever seen in modern times. These inequalities are not new but they are being exacerbated by the pandemic, which is why we must act now to preserve and protect disabled people's rights.

The Covid-19 Act (2020) suspended the Care Act (2014) and the duty of local authorities in relation to assessing people's needs and their eligibility for publicly funded care and support. Further, the National Institute for Clinical Excellence (NICE) published guidance for critical care in March, with

a mandatory requirement for all clinicians in the NHS to implement. It specified which patients should qualify for admission to hospital and referral to critical care should their Covid-19 illness require it, and which patients will not be offered such treatment. Upon admission to hospital, an assessment was to be conducted for every adult against a 9-point 'Clinical Frailty Scale'. This presented a clear discriminatory position from the government that placed a priority rating on the value of a life should healthcare systems become over-burdened, illustrating that people with independent living needs were of a lower priority for essential lifesaving support.

This guidance was subsequently changed after the threat of a judicial review challenge and as a result, important changes were secured to protect the rights of people with long term disabilities from unjustified discrimination in accessing critical care during the pandemic. This, compounded by reports of people with care and support needs being asked to sign DNR CPR disclosures, painted a very bleak picture indeed.

We undertook an online survey in April, a 'Rapid Assessment of Covid-19 on Disabled People' which illustrated how the government had been neglectful. For example: the lack of shielding status for many led to food insecurity; a lack of information and guidance for disabled people who employ their own care and support staff having no priority for accessing PPE; the feeling of disempowerment and being overlooked when potentially the most vulnerable; homeless people placed in emergency accommodation unsuitable for their accessibility needs and displaced from existing support networks: a lack of community support; depression and anxiety and feelings of worthlessness and isolation leading to suicidal thoughts. The pandemic exposed all sorts of flaws in the current landscape in terms of poverty and

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inequality and saw public services struggling to respond to community need after years of budgets being pared back.

If a nation's greatness is measured by how it treats its most vulnerable members then what excuse do we have, as the sixth-largest national economy in the world?

LET'S TAKE THIS OPPORTUNITY TO CO-DESIGN A FAIRER SOCIETY WHERE ALL LIFE IS VALUED EQUALLY

Given this unprecedented crisis, an opportunity now exists to co-design a fairer and more equitable society where all life is valued equally regardless of any perceived difference. If we have learnt anything in facing this crisis together, it is how every member of society has been placed in a more vulnerable position, yet we have seen an uprising of community spirit probably not witnessed since the days of the Blitz. Where the worldwide web had made society global, the pandemic brought society back to its roots, confined in our homes and in our local communities, with neighbours once again helping one another. We witnessed many acts of selflessness and kindness in our communities during these past few months, with people caring for one another and armies of volunteers delivering essential supplies direct to the homes of the most vulnerable.

We believe disabled people have been viewed as a soft target in many ways by successive governments and as a disabled people's organisation, we must be vigilant in representing our stakeholders, as plans are now put in place to pay for the considerable costs of this pandemic. It is vital that disabled and vulnerable people are protected from further harm and not impacted by yet more depleting of essential support and services. There is a clear picture emerging of the detrimental impact on mental health at this time, further impacted by the loneliness that isolation during 'lockdown' created, with a sense of fear and confusion over what life will look like in the future.

The profound economic and social repercussions will continue for some time and it is essential we ensure no one is left behind. Recovery planning

must meet the needs of all citizens and future epidemic / pandemic planning needs to be in place now, with the lessons learned and without the selective policies that give all of our valued lives a 'priority rating'.

The arrival of a new settlement, a new place with new beginnings, should be heralded by legislative or party policy commitment to equality and inclusion, not as a 'department' but through a systemic approach, a corner stone for a fairer and more inclusive society. We must have powerful action to allow us to innovate, to do things differently and enable society to effect positive change and address inequalities.

This can be informed by greater collaboration with the disability community in future planning processes, through national and localised disabled peoples user led organisations, to ensure disabled people have a real say in shaping and influencing future decision making on issues which affect them.

COLLABORATION WITH THE DISABILITY COMMUNITY MUST BE COMBINED WITH REAL DEVOLUTION TO LOCAL AUTHORITIES

Central government should devolve rights, powers and resources to local authorities to enable them to act responsively, flexibly and effectively within their respective communities.

The local authority should commission a countywide review into the needs of people living with long term health conditions or a disability, of which Cornwall has a higher than national average proportion, at 21% of the population.

They must allow flexibility in the spending of Direct Payments to ensure care and livelihood needs can be met in these unprecedented times. We have heard from people who have sustained injuries through undertaking daily living tasks without their usual support, and further resource is needed now to enable them to recuperate and recover with a necessary and appropriate support framework in place.

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The people who employ their own care and support staff, should receive as a priority PPE and Covid-19 testing for all their key workers, including personal care assistants and formal/informal care workers. This should also ensure key workers with existing health conditions or new household care responsibilities are supported by employers without detrimental financial repercussions.

Budgetary cuts created a rise over the years in unpaid carers, as they found they have to stay at home to look after a family member and this will be further compounded by the pandemic and the critical role they have fulfilled. Months without respite, necessary support, medical treatments and therapies, will have led to poorer health for both carers and the people they care for, and many will have been pushed to their limits. Unpaid carers are at the heart of the care system and save the government millions. They need and deserve full recognition for their role in supporting the economy and to be paid accordingly for the vital service they provide, which matches their value and enables them to sustain this.

EQUAL ACCESS TO SERVICES FROM HEALTH AND SOCIAL CARE TO ICT AS WELL AS EMPLOYMENT, IS VITAL TO BUILDING A FAIR AND MORE INCLUSIVE SOCIETY

The pandemic has also highlighted the need for access to timely and essential information in our own homes. We need a mainstreaming of more inclusive forms of information provision and communication that does not presume every citizen has access to information technology. There are many reasons our stakeholders tell us they do not use technology, some are physical, intellectual or financial, for some its due to low self-esteem or simply, the fear of it. These people must not be forgotten or blamed for not using technology, or sanctioned for missing appointments, or failing to complete forms as they currently are. Given basic state services such as welfare benefit applications are only available to access online, broadband services have become a necessity and no longer a luxury. It therefore should be universally available at an affordable cost to all.

The life chances of disabled people can be enhanced through the fostering of inclusive recruitment policies and practices, as its certain there will be heightened competition in the job market in future. Perhaps the only positive of this pandemic is how we now know, in many cases, we can successfully work from our own homes, with the appropriate technical equipment and support. This kind of flexibility will provide an inclusive approach and make the world of work a more level playing field.

There are many interdependencies between health and social care, yet the uncertainties and emergent outcomes of the pandemic have evidenced a stark disparity between them. It is time for the equitable alignment of these systems which can only be achieved through the adequate resourcing of both the NHS and social care, recognising the equal value of both. People cannot and should not be punished, as the result of a need arising due to older age, illness or disability during our lives, which only serves to push us into distress and towards poverty.

Above all, we must ensure the changes introduced by the Covid-19 Act to social care needs assessment and provision processes are reversed as soon as possible, and that they do not continue to infringe upon the human rights and wellbeing needs of disabled people.

“Justice will not be served until those who are unaffected are as outraged as those who are.”

Benjamin Franklin



4. End domestic & sexual violence in homes & then we can have a Fair & Just Future

LYN GOODING, CEO OF FIRST LIGHT

Investment in public education & training is the key.

A Fair & Just Future for Cornwall, what does this mean to you, me, and everyone else who lives in Cornwall? The adjective definition of 'just' is based on or behaving according to what is morally right and fair.

Every one of us has the right to live a life without fear or violence, yet every day thousands of children and adults live in constant fear as a result of living with domestic abuse and/or sexual violence (DASV). Sadly, DASV is nothing new, it has existed for generations, but only in recent times has it been publicly acknowledged. That said even today people still struggle to understand what constitutes domestic abuse.

The UK government's definition of domestic abuse is "any incident or pattern of incidents of controlling, coercive, threatening behaviour, violence or abuse between those aged 16 or over who are, or have been, intimate partners or family members regardless of gender or sexuality. The abuse can encompass, but is not limited to psychological, physical, sexual, financial, emotional."

EVEN BEFORE THE PANDEMIC, EVIDENCE FROM THE PENINSULA STRATEGIC ASSESSMENT AND CORNWALL STRATEGIC ASSESSMENT SHOW THE SCALE OF THE CHALLENGE WE FACED

Evidence from the 2019-20 Peninsula Strategic Assessment (which covers Devon, Cornwall and Isles of Scilly) provides stark evidence of the impact of domestic abuse:

- Significant short and long term physical and psychological impacts on the victim; frequently part of a picture of multiple vulnerabilities, including drug and alcohol problems, poor physical and mental health and previous trauma; risk of self-harm and suicide (victim and perpetrator); potential for loss of life – domestic homicide (worse-case scenario);

- Significant financial hardship including the loss of income, savings, possessions and home, as well as financial deprivation/control. This has a greater impact in the context of existing hardship caused by austerity policies such as Universal Credit.
- Developmental impacts of domestic abuse experienced or witnessed by children are severe and long-lasting (one of the ACEs) leading to poorer life outcomes and intergenerational cycle of abuse;
- Community/public expectation – harm is more hidden; people in the community, other than the victim and family, are unlikely to be aware;
- Domestic abuse is high frequency, high volume;

Key statistics from the 2018-19 Cornwall Strategic Assessment indicated the following:

- 21,000 people estimated to have experienced domestic abuse in the last year, 2/3 women and 1/3 men; 3,000 people estimated to have experienced sexual assault
- 8,595 reported incidents of domestic abuse, up +13%
- 669 high risk domestic abuse cases discussed at MARAC, down-16%
- 9 domestic homicides formally notified to Safer Cornwall since 2011
- 10,600 children estimated to have experienced some form of sexual abuse
- 706 reported sexual offences involving a victim under 18, up+55%
- 1,009 total reported crimes of rape and sexual assault, up+28%; 250 other sexual offences, up+45%

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THE PANDEMIC HAS LOCKED PEOPLE IN THEIR HOMES MAKING MANY MORE VULNERABLE TO DOMESTIC VIOLENCE

The COVID-19 pandemic brought with it a new wave of fear, and a collective need to help protect one another, through social distancing and self-isolation. While these measures were introduced to protect people from the virus, they also provided the ideal opportunity to exert even more coercion and control behind the four walls of people's homes. The protective factors previously put in place such as schools, friends and family were suddenly stripped away, leaving victims not only isolated but also at higher risk of harm.

While specialist services, such as those delivered by First Light, quickly adapted to remote working in an effort to continue to protect clients from harm, we were also acutely aware of the need to reach out to those who were still suffering in silence. As a charity we are dependent on funding from commissioners as well as grant donations. While some charities struggled to maintain services, we were 'fortunate' in so much as, it didn't take long before people and governments recognised the impact lockdown was having on domestic abuse, commissioners did not penalise us for diversifying our approach, our key performance indicators, used to measure our performance, were adjusted to recognise our new ways of working, as a consequence our funding remained the same, for which we are grateful.

THERE HAS TO BE A SMARTER WAY OF FUNDING SERVICES WHICH HAVE ALREADY SUCCESSFULLY PROVEN DUE DILIGENCE AS PART OF A COMMISSIONING PROCESS

Having to mobilise at speed is a costly exercise, we had to use reserves to ensure we were able to maintain services. Budgets that had only recently been set for the 2020-21 financial year did not include the need for personal protective equipment (PPE) or additional hardware to enable home working. Yes, the government released new funding streams, but they are only accessible via competitive bidding processes, which brings with it incredibly tight deadlines. Having to divert precious resources away from the frontline to work on bids with no guarantee of success, has been a real

challenge, especially when we are already mindful of the impact of staff working long hours, with clients who are presenting with ever increasing complex needs.

THE WORK OF THE VOLUNTARY EMERGENCY RESPONSE ALLIANCE

For its part, providers across the voluntary sector have recognised we can be far more effective protecting people from harm when we collaborate with one another. The sharing of resources, ideas and opportunities has enabled us to extend our offers of support to a larger cohort of people in need. This is best demonstrated when looking at the work of the Voluntary Emergency Response Alliance (VERA) a membership of community and voluntary sector organisations coming together to utilise the strategic leadership across the VCSE business systems to better understand and respond to the consequences of the Coronavirus, and restrictions imposed to reduce the spread of the disease.

THE POSITIVES EMERGING FROM THE PANDEMIC

If we were to try and look for the positives from this experience, then the fact that people are prepared to talk about domestic abuse has to be one of them, as for too long it has been something that has happened behind closed doors. The secret now is to capitalise on this newfound interest and use the opportunity to education society and look to eradicate domestic abuse from our culture. This may seem idealistic but now really is our best chance to do so, if not now, then when will we ever have the opportunity and the collective will to work together to protect our future generations?

To do this, we not only need the will, but we also need the investment to train and educate our future generations. We need to develop a national education programme, with clearly defined learning outcomes, which is capable of reaching every corner of society, so that everyone is equipped to spot the signs and symptoms and call domestic

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abuse out when they see or hear it. As said earlier everyone has the right to live a life without fear, if people are not able to protect themselves or their children then we have to equip others with the skills to both notice and help protect others from harm.

AS WE EMERGE FROM LOCKDOWN DEMAND FOR OUR SERVICES WILL INCREASE

In the meantime, we also need to deal with the aftermath of lockdown. Services, such as those delivered by First Light, were already struggling to meet the ever-increasing need, yet we are now having to plan for a surge in demand as the lockdown measures are being eased. It is difficult to predict what that demand will look like, the only point of reference is to compare the situation with a Christmas period, a time when traditionally, families come together in the hope of enjoying quality time together, when in reality victims are

determined to hide the pain and suffering they may be enduring until the children go back to school. Historically figures indicate 150% increase in demand for services once Christmas and New Year has passed. Last year First Light, via its Safer Futures commissioned service, received 5105 referrals, yet we know we are a long way off in reaching all those who are suffering domestic abuse.

LEADERSHIP ALONG WITH INVESTMENT IN PUBLIC EDUCATION IS THE KEY

It is not right or fair that so many people continue to live in fear and suffer in silence, instead now is the time for those in a position of authority to demonstrate their commitment to drive out domestic abuse and sexual violence once and for all, investing in long term, meaningful levels of funding for education, advocacy, support and recovery services, ensuring DASV has no place in our society now or any time in the future.



5. For Cornwall, the pandemic & its aftermath are both a crisis & an opportunity

KIM CONCHIE,
CEO OF CORNWALL CHAMBER OF COMMERCE

The contours of a new economy in Cornwall are emerging - and the pandemic will accelerate those trends if, and only if, we have the courage, imagination and investment to make it happen.

The Covid-19 crisis feels like a more seminal moment for business behaviour and work-attitudes than Black Monday, the '91 recession, dotcom bubble bursting, 9/11 or the 2007 crash. More ordinary people have been affected in more everyday ways. And before we turn to what might happen after, we must take a moment to consider those people that, despite government grants & loans and in spite of looking at new ways of doing things, are still uncertain about their business, their jobs, their income, their relationships and their health, mental and physical. Covid-19 has been a real jolt to the system and to many individuals.

As we do emerge into a more thoughtful, contemplative and warier world we must not lose sight of our thoughts during our own personal and business lockdown. Those thoughts have tended towards their work, community, religion, kindness, localness and sustainability for most people. They might also have contemplated a meal out, a trip to the pub and a cappuccino in a beach café – and nothing wrong with fun in an amazing place like Cornwall. And what have we been thinking about retail? Missing our local vintage clothing outlet, thanking our corner shop or swearing Ocado, Amazon and ASOS are the only places to be seen? Supporting local businesses will be as important a part of our post-crisis behaviour as looking out for our neighbour.

There are three ways that the business community in Cornwall must not lose sight of what we are learning. If we can instigate these improvements, Cornwall, indeed the UK, will be better for it in the 21st Century. People have talked about a better Work/Life balance in places like Cornwall. Forget that. Just call it Life; work is a part of it, as are health, relationships, your home, happiness, leisure. And in my dreams, I cut out vitriol, litter and pollution.

OUTDATED MEASURES OF VALUE BASED ON OUTPUT PER PERSON FAIL TO CAPTURE CORNWALL'S UNIQUE OFFER

Firstly, it takes six weeks to form a habit and over the 10 so far, we've all got quite accustomed to working remotely. Until now some people still perceived Cornwall in 20th Century ways as being distant from mass markets and lacking the skills to start and run world-class businesses. We know we were the poorest part of England so benefited from 25 years' worth of EU funding because our income was less than 75% of the EU average; our Productivity was 72 against a UK Index of 100; and our wages were 17% less than the national average. Not great for self-esteem, attracting investment or positive image. Productivity is measured as the value of output per person, which works fine in manufacturing, but in a service economy as Cornwall largely is, we need to find new ways of measuring it. Some academic analysis needs to be done on lifetime productivity, low staff turnover, wellbeing at work and the value of one's connection with place, which would show Cornwall as a far more progressive county to work in. Knowledge workers will prefer the life that Cornwall can offer while leading their businesses and running digital projects, quite possibly elsewhere in the world.

If all of us were able to work from home two days a week, we would see something like 20% reduction in cars on our roads. I don't think I will ever again drive three hours to Bristol to have a two-hour meeting with people I know and three hours back again. Yes, of course, I'll be there straightaway if it's a new client or an overnight event. But otherwise it's Zoom/Teams/Skype/Live Webinar for me and thousands of others. This will in itself reduce pollution and litter on roads, but will also make us stop and think: is this journey necessary, do I need to drive, could I combine my

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journey with somebody or some other purpose? More strategically, the tech now rushing its way into our lives needs to be applied to even out Productivity peaks and troughs in our hospitality, leisure, culture, care, agriculture and construction industries so allowing higher wages, permanent positions, better training and better job security for many more people.

AN ONLINE WORLD OF QUALITY, BESPOKE PRODUCTS BASED ON CRAFTSMANSHIP PLAYS TO THE DUCHY'S STRENGTHS

Secondly, the 20th Century way of succeeding in consumer-facing business- the mass-production of homogenous products needing cheap access to large numbers of customers all buying what was advertised in the News at Ten break, did not suit Cornwall. Only now are we beginning to understand the power of the internet to play to The Duchy's strengths as the interest in provenance, craftsmanship- and craftswomanship, – individuality and the desire of the consumer to buy from, work for and advocate businesses with a purpose come to the fore. When the consumer is king, our food, drink, creative, marine, independent retail sectors will flourish. And our businesses selling around the globe in agri-tech, precision manufacturing, health-tech for example can command a premium price precisely because they're not mass-produced. In fairness, Covid has accelerated this move. It was already afoot but feels cemented by this strange moment.

TO MAKE THIS HAPPEN REQUIRES SUSTAINABLE INVESTMENT...

Thirdly, this crisis has made us all realise that much of what was being done before was not sustainable. There were already plenty of warning signs that old ways of working, of running a business and making a living in the cities were not the way this world was going to flourish for much longer. The new industries that have been emerging and that Cornwall was already developing, need to be financed and developed here with access to sizeable sustainable global funds and with local money following it into enterprises so that any upside benefits local people and businesses. Renewable and community energy, agri-tech,

marine R&D, e-health, food & beverages, sustainable tourism, creative-tech all sit very well with the Cornish psyche, with our sense of place and the skills we have and will be able to attract.

The opportunities that these more sustainable funds and industries create will allow market forces to lead what the Government calls 'levelling up'. Investors from traditional centres of wealth will wish to balance their portfolios with stakes in businesses that can flourish in places like Cornwall alongside those such as financial services and car manufacturing that are better done in cities. I hope we see a different understanding of what Return on Investment means- not quick bucks to hedge fund managers but longer sustainable returns to hedge builders, perhaps.

.... AND WEALTH CREATORS IN FORWARD LOOKING BUSINESSES

Cornwall & Scilly are not - and have no wish to be - home to fat cats exploiting the people and the landscape. But we do need wealth creators in forward-looking businesses who can create well-paid jobs, who train people with transferable skills and aspirations. Received wisdom says that you need 40 businesses using similar skill sets to comprise a cluster which begins to retain and attract the type of ambitious workers we need, safe in the knowledge they can move up from job to job, that there will be something meaningful for their partner to do and there will be friends, schools and clubs of like-minded people. We have just about reached this tipping point in software development & coding, marine and precision manufacturing; and I think we can get there in renewable energy, creative-tech, higher education and manufacturing. Of course, we have long had thousands of businesses in tourism, agriculture, construction, care and, once upon a time, fishing but they were industries that were subject to seasonal or meteorological peaks and troughs of productivity with low profit margins and poor career advancement. That's not to say that we can't make huge advances helped by tech, to wages, careers and job satisfaction in those sectors as well.

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Cornwall has a higher than national average number of self-employed (nearly one in six of the workforce of 338,000 runs their own business) and a higher proportion of micro-businesses. This means that over 96% of Cornwall's business owners live and work in Cornwall so have huge investment in its success and that of its people. And they have a sense of place more than other parts of the country. Our individuality is important to us. Our arts & crafts, culture, leisure facilities, provenance, natural materials, wonderful food & drink will become even important to us, to our image beyond our shores and will command a premium because of the skill and care which are integral elements.

WELLBEING IN THE WORKPLACE MUST BE AT THE TOP OF THE AGENDA

A retiring school nurse was asked recently how things had changed in her 30 years at the school. She replied that in the early days, most children coming to see her had fallen out of a tree, been hit with a stick or stone or cut their knees. Now, she continued, they are nearly all stress, depression, anxiety attacks, cyber-bullying – in other words, mental health has overtaken physical as the issue of

our times. And the workplace is the same – not that we used to hit people with a stick, you understand. Working remotely, worries about technology taking your role or emasculating your independence, relentless ping-pong of devices connected to a million networks and not taking downtime, will continue to create mental health issues. We need to work together in, what should be healthy, places like Cornwall to find health and life-based solutions to this problem. Cornwall Chamber of Commerce is working with Cornwall Council on the Beacon project, the Inclusivity programme and many other public and private initiatives to put wellbeing in the workplace at the top of the agenda. Without a happy team, we're not going to make the leaps ahead we're capable of. This is a global issue so a combination of local action, government legislation and tech giant regulation will be needed.

If we can get through the next 100 days, the post-Covid-19 world will play better to Cornwall's strengths. But, speaking as a businessperson, things won't change without collective effort and shared responsibility. It's important. Some bits are urgent. We need a plan.



6. The backbone of our economy must be supported

**ANN VANDERMEULEN,
FSB CORNWALL DEVELOPMENT OFFICER**

Reflecting on the FSB New Horizons report and what it means for Cornwall.

It is often said that small businesses are the backbone of our economy. This is absolutely true in Cornwall and it follows that just as they have been at the very heart of the Coronavirus pandemic, they will be vital in the recovery from its effects, both financially and socially. These small businesses have always supported and sustained their communities with products, skills, services and employment and many have demonstrated true altruism in a crisis. They add to the unique culture of their location and are the primary driver in both local and national economies. All sectors from tourism to space exploration, food and farming to fishing and marine have had to change and adapt to survive and have helped others along the way. We lose them at our peril!

Cornwall is perhaps one of the best examples of where businesses, communities and authorities have succeeded in working together, in this close-knit rural and coastal economy, to overcome difficulties together. Governments and Local Authorities were initially forced to step in to save the futures of thousands of firms and millions of jobs. Now, as we must inevitably ease out of that phase, we are at a make or break moment and businesses will need very specific support to continue to be the foundation for our county's journey into a "new normal".

Cornwall's situation is mirrored in FSB's own national research, "New Horizons", many of whose findings and recommendations are set out below.

THE IMPACT OF THE PANDEMIC ON SMALL BUSINESSES

FSB found that across the UK, by the end of April 2020, 41 per cent of small firms had temporarily closed, while the ONS found that those businesses still trading, 24 per cent reported their turnover had decreased by more than 50 per cent. Similar trends were identified in Cornwall, from a survey

instigated by the Local Enterprise Partnership: around 47% of businesses had reduced their hours of trading; 92% said they had been significantly affected by the pandemic; and 86% reported reduced sales/bookings/demand for services.

SMALL BUSINESSES PERFORM A VITAL SOCIAL AS WELL AS ECONOMIC ROLE

Despite the hit that small businesses have taken, the pandemic has revealed not just their resilience but the key role that they play in helping their communities and extending a lifeline to its most vulnerable customers.

Countless small businesses have come forwards to help each other, engaging in their local communities and doing their bit to get through to the other side of the crisis. Even before the country started shutting down, FSB research had found that nationally 80 per cent of small firms volunteered and/or contributed to a local community organisation or charitable cause. In a close-knit county like Cornwall that figure could possibly be even higher.

Small business leaders have been at the frontline, carrying out key community roles during the crisis (57%), prioritising and supporting vulnerable customers (30%), donating provisions to local food banks (24%), supporting to key workers (23%) and home deliveries to vulnerable customers free of charge (19%) as well as signing up to be NHS volunteers (9%).

THE COVID CRISIS HAS PUSHED BUSINESSES TO BOTH DIVERSIFY THEIR OFFERING AND EXPAND THEIR ONLINE PRESENCE

10 per cent of all small businesses diversified into offering new services during the lockdown. For those businesses that expect to 'remain open' this figure rises to 15 per cent. When it comes to new products/goods (as opposed to services) that figure is 6 per cent and 10 per cent accordingly. Home

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delivery has also become a new feature with nine per cent of all small businesses adopting this practice – and for those that expect to ‘remain open’ this figure rises to 11 per cent.

In terms of online presence 16 per cent of small businesses developed either a new online presence (e.g. social media) or increased their presence. This includes delivering their offering online during the coronavirus lockdown; and those that expect to ‘remain open’ this figure rises to 21 per cent. The uptake of digital tools is even greater with 24 per cent of all small businesses adopting or increasing their use of digital technologies (e.g. Zoom, Microsoft Teams) to facilitate working from home. For those businesses that expect to ‘remain open’ this figure rises to 39 per cent.

RECOMMENDATIONS

Small businesses are the backbone of the UK economy and account for 52 per cent of the turnover and 60 per cent of employment in the private sector. They will need help to recover from the expected recession. FSB suggests that the government considers the following recommendations to help small businesses to recover.

HELP SMALL BUSINESSES TO SUPPORT THEIR LOCAL COMMUNITIES

- **Strengthen the capacity of Business Improvement Districts to promote local trading.** The funding announced for the Business Improvement Districts should be used to help smaller businesses to bounce back by offering practical help and actively promoting businesses in their locality.
- **Double down on efforts to ensure public sector procurement is fully accessible to small businesses.** It needs to be easy for small businesses to engage in procurement processes as public money circulating in the local economy is the most proven way boost to it.
- **Ensure business support is prioritised in the UK Shared Prosperity Fund.** As we move from the crisis phase towards recovery, it is essential that local authorities, devolved agencies,

Local Enterprise Partnerships and local growth hubs have the wherewithal to support small businesses to rebuild and to improve their resilience. For example, this could mean supporting the development of digital skills and the adoption of digital technologies.

HM TREASURY SHOULD ALLOW MORE FUNDING TO BE USED IN THE COUNCIL DISCRETIONARY GRANT SCHEME

Both the Small Business Grant Scheme and the Retail, Hospitality and Leisure Grant Scheme have acted as vital lifelines to small businesses hit hardest by the pandemic. Cornwall Council have been incredibly diligent in paying people and gathering evidence to show which other businesses really need help. Nationally FSB have recommended that once the 95% target of non-discretionary funding is allocated, HM Treasury should underwrite any overspend up to a maximum of five per cent of that local authorities’ original allocation. However, in Cornwall, despite best efforts, the council may not get to that 95%; so the ask is that anything unclaimed from the original pot of money can be used under the discretionary scheme, not just 5%. Cornwall Council can certainly evidence best practise in their administration, so reasonably anything remaining should be put to best use in helping to meet the oversubscription to the expressions of interest for the scheme, for those who did not qualify in the first round.

SUPPORT SMALL BUSINESSES TO EMBRACE DIGITAL TECHNOLOGIES

- **Incentivise small businesses to adopt new digital technologies.** The Business Basics Scheme is a step in the right direction but the current crisis requires an intervention of a different order of magnitude, to enable smaller businesses to adapt to social distancing and to recover. Government needs to widen the definition of the scope of ‘development’ within R&D tax credits and introduce digital vouchers for smaller businesses seeking to adopt digital technologies.

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- **Support small businesses that trade on online platforms.** Many businesses moved to operating online over trading platforms during the coronavirus lockdown. The government should support small businesses by closely examining the practices and policies of platforms towards their small business users. FSB research found that small firms suffered from malicious or fake reviews (20%), sudden changes to terms and conditions (19%), and infringement of intellectual property (13%) when trading over online platforms. Increased online trading due to the lockdown will exacerbate these challenges.
- **Deliver full fibre connectivity to all premises as soon as possible.** Smaller firms, particularly in remote rural areas, struggle with poor broadband and mobile connectivity. Prior to the outbreak, FSB research found that 41 per cent of small businesses reported that their broadband is often unreliable and almost half (47%) of small businesses said that they experience unreliable mobile data connectivity. We need full fibre connectivity to all premises as soon as possible.

HELP SMALL BUSINESSES TO FOSTER LOCAL ECONOMIC GROWTH

- **Enable smaller firms to reskill, retrain and upskill their workforce through the National Skills Fund.** Helping small businesses with reskilling, retraining and upskilling their staff quickly will be important for rapid economic growth. The government must support small businesses through the National Skills Fund and allow the workforce to quickly acquire new skills, including digital skills.
- **Support small businesses to hire young people with joint apprenticeships and employment schemes.** Research shows that young people leaving education will be substantially impacted and will struggle to find a good-quality work in the current labour market. The government should consider offering joint apprenticeships for young people whereby two employers could come together to employ an apprentice each paying one of half of the apprentice's wage.

The full report New Horizons, together with its recommendations can be downloaded here: <https://www.fsb.org.uk/resource-report/new-horizons.html>



7. We need a New Deal for Workers in Cornwall

**DAVID CLIFT,
USDRAW REP IN CORNWALL**

Throughout the pandemic crisis, it is key workers who have kept food on the table, and medicines in the cupboard. It is time their value was recognised.

Coronavirus has brought about previously unthinkable levels of change across the whole economy.

Usdaw represents many workers in Cornwall. Our members work across many sectors including in retail, manufacturing, distribution, home delivery and funeral industries. Many have been working incredibly long hours through the crisis; keeping food on tables and medicines in cupboards. These are the key workers whose role has been described as 'critical' by the government¹ – essential to keeping the economy going under lockdown. They have adapted to huge changes in an extremely short time, working under intense pressure and providing a lifeline to our communities.

Usdaw recently ran an online survey on the impact of Coronavirus in the workplace. Nationally, 7,357 workers responded, with a good proportion from Cornwall and South West England.

Workers in retail are very concerned over the health risks resulting from the increased social contact in shops. 70% of those surveyed reported that they have raised issues with their employer around concerns over the Coronavirus.

As well as concern over catching the virus, sadly there has also been an increase in abuse against shop workers and drivers as the crisis has unfolded:

"Prior to lockdown, but when panic buying really set in, it was so busy. I was shouted at, pushed, shoved, when I was stacking lower shelves, I had a trolley pushed into my back ...there were hundreds of customers, they had a pack

mentality, grabbing everything they could get, and rude, aggressive, and pushing and shoving me."

Jayne, retail worker, Cornwall

"I'm a nervous wreck. Many customers ignore social distancing, and I know we have to be there as people need food, but some people are putting us at risk by coming into the store every day for unnecessary items."

Alison, retail worker, Cornwall

Many key workers in Cornwall are in low paid industries paid at, or just above, minimum wage. In addition to this, workers in retail and distribution are running higher risks of sickness and yet many will only qualify for Statutory Sick Pay of £95.85 per week if they fall ill. This is simply not enough to survive on and workers earning below £118 per week are currently not entitled to any SSP.

Usdaw and other trade unions are working to keep their members in Cornwall safe as they work through the crisis. We have worked with employers and government to ensure that adequate provisions, including social distancing measures and increased hygiene procedures, are in place to keep workers safe.

The Union has also ensured that those who are not currently able to work are supported. This has included significant lobbying over the furlough scheme and extended sick pay provisions for those who are classed as vulnerable and extremely vulnerable.

As the lockdown is eased, there is very real fear and stress for many at the prospect of returning to work.

1 Critical workers who can access schools <https://www.gov.uk/government/publications/coronavirus-covid-19-maintaining-educational-provision/guidance-for-schools-colleges-and-local-authorities-on-maintaining-educational-provision>

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As well as supporting workers through this deeply troubling time, it is important that we look forward to a time when some normality is restored.

It is vitally important that we look now to how we can support low paid workers across all industries in Cornwall, once the crisis has started to pass.

For too long, the essential contribution of workers in retail, distribution, delivery, food manufacturing and the funeral industry has been undervalued and underpaid. As we move on from the crisis, we need to recognise the key contributions of key workers right across the economy.

USDAW WANTS A NEW DEAL FOR OUR KEY WORKERS AND FOR ALL WORKERS BASED AROUND:

- **£10 Minimum Wage for All Workers** – Many of the workers that our country relies on are low paid. The money that they earn does not reflect the contribution that they make and it is not enough for a decent standard of living. We need a minimum wage of £10 per hour, not a few years down the line, but now. We also need to get rid of the rip-off youth rates that allow employers to pay young workers as little as £4.55 an hour. Every worker deserves a wage they can live on.
- **Minimum Contract Of 16 Hours Per Week for Everyone Who Wants It** – A higher minimum wage can only tackle low pay if workers also get the hours they need to get by. We know that some people will want to work just a few hours a week, and of course they should be able to do that, but for most people, a minimum contract of 16 hours a week will be a step forward.
- **A 'Normal Hours' Contract** – Short hours or flexible contracts are very common in retail. Many workers are regularly working far more hours than they are contracted to, but the employer can just reduce them back down to contracted hours whenever they want to. This is not a fair deal, because the flexibility is all in the employer's favour. If you are regularly working over your contracted hours, we believe they should be guaranteed in your contract. This will help workers to plan their finances and feel more secure.
- **A Ban on Zero Hours Contracts** – It is not acceptable for workers to be put on contracts that do not guarantee them any hours at all. There is a real danger that, as the impact of Coronavirus begins to show on the economy, more workers will feel forced to take zero-hours contracts as they have no other options. The government needs to ban zero-hours contracts, once and for all.
- **Better Sick Pay** – People who are ill should not be worrying about their finances and they should not be forced into work when they are sick so they can pay their bills. The minimum sick pay that employers have to pay is statutory sick pay – that is just £95.85 per week. It is not normally paid for the first three days of sickness (although it has been paid from day one of sickness as a temporary measure during the Coronavirus outbreak). If you earn less than £118 per week, you are not entitled to any statutory sick pay. All of this needs to change. Sick pay needs to be paid from day one, at your normal pay rate, and it should be paid to all workers.
- **Protection at Work** – Nobody should go to work in fear, but that is the reality for many retail and delivery workers. Violence and abuse have doubled during the current crisis. It is never acceptable at any time, and that is why we are calling for better legal protection, urgently. We need a new law that makes it a specific offence to assault public facing workers, with a sentence that fits the crime. The government needs to show that it takes retail workers' safety seriously.
- **A Proper Social Security System** – The Coronavirus crisis has shown that anybody can find themselves needing help. Lots of workers have had to claim Universal Credit. This system can be really difficult to navigate and after many years of cuts, it does not provide the safety net

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that families need. People who are struggling simply cannot afford to wait five weeks for their payment. Many are being pushed deeper into poverty. We need a fair system that protects families and treats people with dignity.

- **Job Security** – Many people are facing real worry about their job security in this crisis. For retail workers, this is not a new worry. There has been constant restructuring for a number of years and the threat of job cuts is always just around the corner. It cannot be acceptable that the key workers who are doing so much now do not feel secure in their jobs going forward. We need stronger protections against redundancy and dismissal, from day one of employment. We also need proper consultation about new technology and investment in skills so that workers can respond to a changing workplace.
- **Fair Treatment and Equality for All Workers** - Most of the underpaid frontline key workers are women. These essential roles have been undervalued and underpaid for too long. Women workers need equal pay and they need decent pay. School and nursery closures have put extra pressure on women workers who often have had to reduce hours or take unpaid leave to take responsibility for childcare

provisions. We need new family friendly rights that give parents and carers real choices to support juggling work and family life.

- **A Voice at Work** – This crisis has shown that workers need their Union more than ever. Usdaw has worked with employers to improve protections for workers, to agree bonus payments to recognise their contribution and to protect those whose workplaces have had to close. It was the Trade Union movement negotiating with government that produced the Job Retention Scheme which has saved so many jobs. However, some employers continue to refuse to listen to Trade Unions. We need stronger Trade Union rights so that all workers can benefit from a voice at work.

Low paid workers from across Cornwall desperately need the support of their community, their law makers and employers to improve pay and conditions and to help build a brighter future where all industries get the recognition and the pay they deserve.

To find out more about Usdaw's New Deal for Workers, visit: <https://www.usdaw.org.uk/Campaigns/A-New-Deal-for-Workers>



8. The Cornwall fishing industry & the impact of COVID-19

REVD DERATH DURKIN, TRUSTEE OF THE FISHERMEN'S MISSION & VOLUNTEER SCHOOLS CO-ORDINATOR WITH SAME IN CORNWALL

The pandemic has hit Cornwall's fishing industry hard. While the fishing community has shown resilience and enterprise in finding new ways to sell its catch, additional government support will be essential to prevent the implosion of an entire industry.

Commercial fishing has a long tradition around Britain's coasts, providing livelihoods to seafaring communities for centuries. There are an estimated 12,000 active and 50,000 retired fishermen across the UK and commercial fishing is one of the most dangerous occupations in the world. Newlyn is the largest fishing port in Cornwall, and one of the leading UK fishing ports, with its new fish market.

A leading charity established in 1881, The Fishermen's Mission is the only UK based charity serving active and retired fishermen and their families. With eight mini centres and a network of over 50 frontline staff, supported by many volunteers, covering the whole of the UK coastline (including Northern Ireland), we deliver practical welfare and pastoral support to around 5,000 beneficiaries per year through our social welfare Outreach Program to people of all faiths and none. Underpinned by our ecumenical Christian values, we also provide Emergency Response to families of fishermen who have been killed, injured or lost at sea. Along with a number of partners including The Merchant Navy Welfare Board and Seafarers UK, we are also actively involved in key issues such as working conditions in the fishing industry and improving health outcomes for the UK's fishing communities. We have a Welfare Office in Newlyn, and in "normal times" through our outreach, we have a presence in every Cornish fishing port, and during these unprecedented times, we are still maintaining that presence, albeit an electronic one.

COVID-19 is having a serious impact on all our lives and businesses in the UK and is now hitting our fishing communities hard as demand from export markets and the domestic restaurant trade dries up. The UK exports about 70% of its catch and the

2,500 or so smaller boats that fish our in-shore waters are largely self-employed, making them especially vulnerable to fluctuations in demand and other economic factors. The smaller scale operators are particularly being hit hard. For example, China has become a big market for UK crab in recent years on which some of the fleet became very dependent, and this was the first market to collapse with a dramatic fall in demand.

The Fishermen's Mission is acutely aware of the impact that the Coronavirus outbreak is having on seafood businesses, supply chains and the UK's fishing communities and we have responded as quickly and effectively as we can to help support fishing communities. Over the last few weeks in some areas, we have experienced a surge in demand for our welfare outreach services, now delivered by telephone and email.

Of course, the recent financial support package from the UK government means that many fishing and aquaculture businesses in England are receiving direct cash grants through a fisheries support scheme, and the fishing industry and the charities in the sector welcomed this support.

Fishing communities tend to be tough, proud and resilient and many are selling their catch direct to their local communities and we, along with the government, are also championing this entrepreneurial and proactive approach.

However, we have serious concerns that this short-term support and change to fishermen's distribution strategy, will simply not be enough to save a significant section of the industry. The proportion of fishing related jobs and livelihoods are concentrated in coastal communities, like Cornwall – where our main source of income is from fishing, farming and tourism, all of which are weather reliant, and all of which have been affected adversely directly or indirectly from Covid-19,

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so fishing is crucial to our local economy, providing valuable employment in areas where jobs are scarce and there is often considerable unemployment and poverty.

It is, of course, almost impossible to accurately quantify what the additional demand on our national welfare services will be over the coming weeks, but we anticipate that in the next 3-6 months, when rent and mortgage holidays come to an end and there are increased credit card and loan repayment bills to pay, the demands on our outreach network could increase by up to 50% in some areas, putting considerable strain on our existing resources. Our industry charity partners and funders are also expressing similar concerns, not just for the industry in general but for the health and wellbeing of potentially thousands of families.

We at the Fishermen's Mission are doing

everything we can to meet the needs of the UK's fishing communities as they struggle through this unprecedented challenge to their very existence. We are continuing to deliver expert and compassionate support via telephone and email. We are planning a new, national mental health telephone support service using existing infrastructure and expert mental health partners. We are calling on our funders, supporters and partners to help us boost our resources to meet the surge of demand that we know is coming.

This is why we have urged the UK government to consider an increase of financial support to Cornwall's and the UK's fishing industry as a whole to help prevent the implosion of an entire industry, and to maintain sustainability of fishing and the suffering and hardship of fishermen and their families for months to come.



9. What would a fair & just money & banking system look like in Cornwall?

**TONY GREENHAM,
SOUTH WEST MUTUAL BANK**

On the surface, fair and just banking is simply where every citizen and business has access to the banking services and credit that they need. Banks will claim that, broadly speaking, they already meet this test. However, many communities and enterprises will claim, with equal certainty, that they do not.

I will return the question of this 'finance gap' later, but first it pays to ask a different question. What if we can do better than simply avoiding harm – that some people fall between the cracks? What if we could have a banking system that contributed actively and positively to building a fair and just future for the community as a whole? One which is low-carbon and helps regenerate, not degrade, our beautiful natural world; one which strengthens the cohesion and resilience of communities; one which nurtures business and invests in the enterprises of tomorrow?

MONEY IS A SOCIAL GAME

To create a vision of more 'positive' money we first need to take a moment to consider what money really is. From our childhood onwards, our understanding of money is shaped by books and films. From Treasure Island through to Harry Potter the dominant image of money is gold and so we grow up believing that money is an object: a thing to be possessed, and preferably amassed in large quantities. Banks are institutions that keep our money safe, when we have it, and lend us money (we hope) when we need it.

In this view, and the traditional view of economists, money is just a neutral commodity and banks have very little to do with promoting fairness and justice in the economy. That, they say, is a political matter to be addressed by our Lords and masters in Westminster.

But other views of money can open up new ways of thinking. Here are three:

- **Money as a social relationship.** Money is not just a store of wealth. It enables us to trade

and exchange with each other. It both confers individual liberty and emphasises our mutual dependence. It depends on mutual trust to function well. Historical records show that money as a way of 'keeping tabs' on who had exchanged what with whom emerged long before the rise of gold. This recasts money from being a competition (who can amass the most gold) to a collaboration (how can we mutually prosper through exchange?). What if we could have forms of money, and the banks that handle it, that emphasise this social quality?

- **Money as water.** For enterprises to grow, and communities to develop the social and economic infrastructure that supports long, healthy, and happy lives, we need investment that flows to every corner of Cornwall. Today's banking system is like faulty irrigation that floods some areas whilst others suffer drought. What if we had financial irrigation that allowed the whole field to flourish?
- **Money as muck.** Staying with the agricultural analogy it could also be observed that money is like muck – when spread evenly it fertilises the crops but when it all piles up in one place it stinks.

CREATING A CIRCULAR FLOW OF MONEY

Cornwall is one of the poorest regions in Europe when measured by income per person. So, do we need more money? Yes and no. Appealing to the UK government for investment is no doubt important but even more important is to make better use of the money we already have in the region.

Consider for a moment that small and medium sized businesses in Cornwall deposit around £1 in banks for every 50p they receive in loans: a net outflow from our regional economy of over £400

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million every year that is being used by large and international banks for all manner of financial speculation in derivatives, lending to city hedge funds and global companies, including for the extraction of yet more fossil fuels we can no longer afford to burn.

So, is our problem that we simply have a shortage of bank finance, or do we instead need a new community banking institution that embodies the social qualities of money and helps provide the economic irrigation we need to nourish a fair, just and sustainable future for Cornwall?

Imagine the difference if more of the money that already exists in Cornwall was invested in Cornish enterprises.

BUILDING A MORE RESILIENT CORNISH ECONOMY

According to figures from the Royal Society of Arts, Cornwall was ranked 10th out of 370 local authorities for jobs at risk due to coronavirus. This is due to the economy being weighted towards tourism, food services, agriculture, recreation, arts and culture. Manufacturing and construction are sectors that have also been hit hard.

There are a number of responses to this vulnerability. Diversification into new sectors, especially digital that are less reliant on physical services and delivery, would help guard against not just pandemics, but also against weather-related disruptions that are becoming more frequent as a result of climate change. Equally important is the integration of digital capabilities into all businesses, for example to enable more home and flexible working, making businesses more resilient and efficient.

Rapid expansion of the 'green' and 'blue' economy is a jobs-rich source of future prosperity. These sectors comprise land and marine based businesses who by their nature accelerate the transition to a climate friendly and resilient economy. This is about providing clean energy and creating products and

services to build a sustainable economy. Cornwall and indeed the whole of the south west is well positioned to take a lead because we do not have large carbon-intensive legacy industries to change.

What we need is support for business in all sectors to transition to low-carbon business models centred on social justice and high wellbeing for customers and staff. This transition can be supported by patient finance² that is aligned with such a mission, delivered by banks that are fully committed to and embedded in the regional economy.

THE ROLE OF REGIONAL BANKS

The UK is highly unusual in being dominated by large shareholder owned national and global banks. Other countries have a significant proportion of social regional banks. From North America, through Europe to south east Asia and Japan, regional co-operative and public banks form a vital complement to large shareholder banks by delivering several positive social and economic outcomes:

- Greater financial inclusion for households
- More lending to SMEs, and on better terms
- Greater proportion of lending to the real economy rather than financial speculation
- Promoting regional prosperity by reinvesting funds locally
- Increasing economic resilience by diversifying sources of finance

Take the Gorlitz area of south east Germany as an example. An area that is two thirds that of Cornwall with half the population, it is also a poorer region located far from national centres of finance and politics. Unlike Cornwall the region has its own savings bank – Sparkasse Oberlausitz-Niederschlesien – with customer loans of £900 million, 480 employees and 37 branches. One of around 400 independent local savings banks in Germany, they play a crucial role in the

² Patient finance is long-term committed finance and is often contrasted with to short-term speculative finance that seeks immediate gain

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sustainable prosperity of the country and its famous 'mittelstand' of small and medium sized businesses. This is not just about supporting local businesses, however. When the state investment bank distributes low costs loans for households to retrofit their homes, for example, it is the Sparkassen that do the lion's share of the lending.

Germany also has around a thousand local co-operative banks doing similar work, and across Europe as a whole there are 2,800 co-operative banks all delivering the benefits of greater financial inclusion, sustainable development, and economic resilience for local communities. Canada and the USA have billion-dollar regional credit unions and mutual banks that are much larger in scale and range of services than credit unions and community finance institutions in the UK.

So, if regions across the world can benefit from regional stakeholder banks why should Cornwall miss out?

INTRODUCING SOUTH WEST MUTUAL

The UK once had a rich fabric of regional banks. Cornwall's banks were integral to driving innovation, trade and commerce. But once the various (and variously successful) banking endeavours of Bolitho, Williams, Foster, Coode, Grylls and Treffry converged into the Consolidated Bank of Cornwall which was taken over by Barclays in 1905, and with the acquisition of the Devon and Cornwall Banking Company by Lloyds in 1906, this important component of regional economic autonomy and success was lost.

Now we have an opportunity to reinvent it for the new industrial revolution – the just transition to a low carbon economy. In recent years, changes in banking legislation have made it possible to establish smaller banks incorporated as co-operatives that are owned and controlled by their members, one member one vote.

South West Mutual is one of the first of a UK-wide network of new regional mutual banks seeking licences to offer high street banking services including current accounts, savings and loans delivered both online and in branches. The

requirements of scale and efficiency in banking require a collaboration across the 'Great South West' with Cornwall as partner to its neighbouring counties. Therefore, our purpose is to serve the communities of Cornwall, Devon, Somerset and Dorset with ethical and inclusive banking services that will support fair and sustainable prosperity.

The work of developing all the business plans, technology and regulatory requirements is well underway, and initial funding has been raised from a combination of private and social investors and local authorities in the region. What is the best role of local government in regional banking? Local authorities are enormously important as commercial partners and anchor investors, but the best governance is to put power in the hands of members to hold professional bankers to account for delivering on the shared vision and mission of the region's stakeholders, whilst also delivering steady long-term financial returns.

It is not a quick or easy solution to create a new bank. As with any new venture, it is a risky proposition with no automatic guarantee of success. It takes commitment and determination over years, not months. The prize is not to make a quick buck, it is to create financial, social, economic and environmental returns over the coming decades. Investors with both vision and patience are required to turn ambition into reality. Surely Britain's historic gateway to the world and cradle of industrial innovation is exactly the right place to find such qualities?

Note: Tony Greenham has lived and worked in Cornwall and still has family here. He is economist and banking policy specialist, sustainability consultant with broad commercial experience in investment banking, consultancy, public practice and finance director roles.

To keep up to date with progress on the launch of South West Mutual Bank subscribe to their newsletter here: <https://southwestmutual.co.uk/newsletter-sign-up-1>



10. A life deranged?

MANDA BROOKMAN, DIRECTOR OF PERMANENTLY BRILLIANT, CAFE DISRUPTIF, CoaST MEMBER, XR MEMBER, GOOD COMPANIONS

This December, as Covid-19 silently screwed down its devastating grip on the world, my little brother spent 20 terrifying days in a London east end hospital ICU. Not Covid-19, but critically ill. And in the midst of many barely comprehensible clinical conversations, I overheard one consultant referring to my unconscious brother’s clinical observations (blood, temperature, oxygen levels) as “deranged”.

A sudden jolt of comprehension. This meant his critical biological systems were behaving “out of the (normal) range”. Terrifying realisation. That he had breached some sort of safety barrier – out of the natural norms of things. Deranged. And how exactly that described what we all, as a family, were experiencing. It felt like everything had gone mad. Unknowable. Unnatural. Unsafe. Unpredictable from one day, one hour, to the next. A privilege, of course, to be able to be so close to our loved one, before Covid-19. But right then, it felt insane. Everything felt de-ranged. We were breaking through the safety barriers of life.

And as he recovered, and our awe and thanks for the NHS reached stratospheric levels, the phrase stuck with me. A perfect description of our collective state of overshoot, of crashing through boundaries into new, unprecedented and

alarming health, climate and ecological existential threats; driven by our destructive way of living, now surpassing life-critical ranges on climate, habitat, and parts per million CO2 emissions. We are all, having lost our collective marbles in a deranged failure to react, crossing a natural limit into somewhere breaching that green “safe and just operating” space of Kate Raworth’s doughnut economic model, on which the www.cornwall.gov.uk/environment-and-planning/climate-emergency/our-action-plan/what-is-cornwall-council-doing/decision-making-wheel/ (pictured below left) is based. We are now, officially, de-ranged. Our lifestyles, presumptions, actions, economics, and health, are not safe, and as we have so painfully been shown over the last three months, neither are they just.

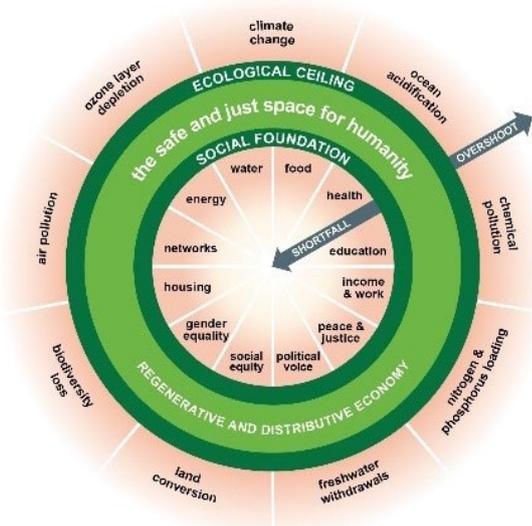
Covid-19 has provided us with what is known as a “critical juncture”.³ A time to take all the broken pieces and make something that’s actually better than before. Because we would be truly deranged to build back the same problems – right?

APPETITE FOR CHANGE ...

Rebecca Trevelyan says: “Only 9% of Brits (<https://news.sky.com/story/coronavirus-only-9-of-britons-want-life-to-return-to-normal-once-lockdown-is-over-11974459>) want life to return to normal after lockdown: ... spending less money, breathing cleaner air, noticing more wildlife and a stronger sense of community- there is a clear appetite for something different.”⁴

What if we started “something different” with food, using it to get more people outside (getting anti-Covid-19 Vitamin D), doing gentle exercise, connecting with others? Considering it a fuel for

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3 David Fleming, Surviving the Future

4 <https://medium.com/@rebecca.trevalyan/life-after-coronavirus-a-new-high-street-is-waiting-if-were-brave-enough-to-reimagine-access-9b123875d6f>



wellbeing, a connector of community, and land, and health, rather than an economic commodity?

The Rapid Transition Alliance says compellingly: “Researchers at the Institute for Sustainable Food at Britain’s University of Sheffield in a recent study (<https://phys.org/news/2020-03-urban-fruit-veg-cent-population.html>) found that domestic gardens, allotments and suitable public green spaces could together open up 98m2 per person in the city of Sheffield for growing food – and that this was typical across UK urban areas.

But even converting a more realistic 10 percent of domestic gardens and 10 percent of available green space, as well as maintaining current allotment land, could provide 15 percent of the local population — 87,375 people — with sufficient fruit and veg. With just 16 percent of fruit and 53 percent of vegetables sold in the UK grown domestically, this change could significantly improve the nation’s food security.⁵”

SQUARING THE CIRCLE?

What if we worked - communities and councils - to use the doughnut economics model *together* to rethink food? What if we taught ourselves-councillors, businesses, community groups, students - to all use the same principles, keeping everyone safely fed yet staying inside those planetary limits, boosting trust, legitimacy, and impact?

Community emergency groups, food banks, and supermarkets have excelled during this Covid-19 crisis. But if the first is a metric of resilience – communities coming together at time of need – the other two are metrics of our failure. Reliance on food banks and supermarkets is an indicator species of massive structural poverty and a dysfunctional local economy. We can, must, do better. Our social scaffolding in time of crisis should be each other. Not a multinational supermarket.

5 <https://www.rapidtransition.org/stories/how-does-your-city-grow-lockdown-illuminates-urban-farming-and-gardenings-potential/>

6 <http://www.newweather.org/2020/04/01/national-gardening-leave-an-opportunity-to-reinvent-working-lives-and-urban-spaces/>

IMAGINATION IS OUR ONLY LIMIT

So what if we work with local colleges, schools, landowners, researchers, smallholders, community groups who are involved with the Forest for

Cornwall, or local food, to combine food planting with fruit/nut tree planting?

What if we connect with our fantastic voluntary and paid health and care workers, enabling people struggling with loneliness and poor physical or mental health to get outside, to plant, and tend, and learn, and enjoy? What if we moved pulmonary rehabilitation and physiotherapy outside, under shelter as required, more covid-19-safe, more Vitamin D, and simultaneously grew food? What if we ensure that every tree planted meant another community member helped to reconnect to our natural world, with social contact thrown in to boot? What if we connect every school to growing projects within walking distance, ensuring every part of the syllabus involved measuring, understanding, drawing, designing, experimenting, nurturing soil and habitat and food and cooking? What if we found a way for anyone to participate in Great Incredible Edible Cornwall Project?

What if we prioritised food bank users for access to local land and food-growing help? What if we make good food a fundamental part of the NHS so every social prescription worker can signpost to a community farm or garden or orchard for those who need people and place and com-pane so much more than pharmaceuticals?

What if we demand every new home has access to communal gardens, and teams of young and mature growers, stewarding and mentoring for the common good? What if we even paid them to do this, with Section 105 monies, and supported by volunteers? Volunteer Cornwall knows how. What if we used the notion of National Gardening Leave⁶ to get more people based inside, outside, getting more people moving, planting, learning and teaching how to grow fruit and nut trees and pollinator friendly fruit and vegetables?

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What if they got stuck into the fantastic Growing Links in Gulval, or the Incredible Edible Helston project, or the Forest for Cornwall, or Wadebridge Community Supported Agriculture, and made *them* go viral, faster than Covid? What if we share the jobs round, with more part-time or job-sharing between council people and community people, collaborating on climate, on soil, on food, on poverty? What if volunteering one day/week meant a tiny cut in council tax in return for a massive impact on the individual's and their community's physical and psychological health? What if we guerrilla food planted in council land, beside surgeries, outside police stations, and taught every business in that community how? What if we declared Cornwall an Incredible Edible County?

What if we create community micro share offers for communities to invest in local farms, creating critical investment capital for farmers and encouraging community members to buy their produce and learn about farming? What if this and local credit unions and a local bank e.g. SW Mutual enabled more businesses (maybe from tourism) pivot to become new community food enterprises?

What if we just build more pantries in houses, learn how to cook and conserve, move to a Just In Case and away from the precarious Just In Time model?

What if we collectively hunt down empty high street shop-owners? What if PopUp Penzance was everywhere, using these spaces for community art, education, skills and support, raising money for social justice – and community learning kitchens? Participation, not just emergency handouts? What if we remember that the word “company” doesn't mean profit making business- it means “com” “pane” – “with” “bread”? Sharing our food is how we connect. What if we had such “good company” programmes in every town?

What if growing and sharing food to stop loneliness or hunger or depression was the *point* of food? What if the metric of selling food was the number of families provided with a minimum level of sustenance, not profit margin?

What if Cornish planners enabled a dozen tiny local pilot schemes to build and live in low impact homes

in order to learn to grow food for local people, managing our soils, trees, habitats and waterways and wet woodlands with skill, and beavers, without having to dodge and dive and crawl their way through the planning system? Learning to “insource” all the skills we need to build and repair, and connected with cycling and walking routes, investing in bike repair and hire shops, bringing food and people together, to market?

What if we changed the rules of “possible”? What if we grasped that such “rule-changing” is dwarfed by the climate-emergency risk explained by Fatih Birol, Director of the International Energy Agency as “this is the last year we have to prevent a carbon rebound?”? What if we were brave enough to take a risk, but wise enough to take the smaller one? And what if we did it together?

And that's just food. Imagine if we thought “out of range” about housing, transport, education, health, sport, culture, and economics? Imagine discovering how to stay INSIDE those crucial safety barriers, those safe and just planetary and social ranges, precisely by releasing our imaginations out of those tiny boxes we keep them in?

Food for (Imaginative) Thought?

7 <https://www.theguardian.com/environment/2020/jun/18/world-has-six-months-to-avert-climate-crisis-says-energy-expert>



11. A Fair & Just Future for Cornwall

ALLISTER YOUNG, CEO OF COASTLINE HOUSING

INEQUALITY IN THE UK

"I'm a great believer in luck, and I find the harder I work the more of it I have", said Thomas Jefferson. But as humans we are very good at post rationalisation, we overestimate the 'head-winds' (<https://pubmed.ncbi.nlm.nih.gov/27869473/>) that face us in life compared to what others face, and we underplay the role that luck has in our lives.

This leads us to think that it is our hard work that brings us success, and that, by contrast, it is others' lack of hard work that means they are not successful. Which is what lies behind the Victorian belief in the 'deserving poor' and the 'underserving poor', or in more modern times, 'the workers' and 'the shirkers'.

But our societal and economic structures are such that there are inherent biases leading to a trap sometimes called 'success to the successful'. This is something that anyone who has played Monopoly will recognise, and which is old enough to have been documented in the Bible: "For to everyone who has will more be given, and he will have abundance; but from him who has not, even what he has will be taken away" (Matthew 25:29). More recently, Kate Raworth wrote about the issue in 'Doughnut Economics' (<https://tinyurl.com/yasprctc>), describing a system where "the winners in one round of a game reap rewards that raise their chances of winning again in the next", creating a "tell-tale pattern of accumulative advantage, that can be seen in children's educational outcomes, in adults' employment opportunities, and of course in terms of income and wealth".

These structural problems are exacerbated by the impact that living in poverty has on cognitive function (<https://science.sciencemag.org/content/341/6149/976>). Living in poverty has an effect on your ability to make decisions that is the equivalent to living perpetually in a state where you did not sleep the night before, or being drunk. You become used to thinking in terms of scarcity, making it difficult to make long term decisions.

After experiencing living in poverty, George Orwell wrote that 'the essence of poverty is that it annihilates the future'.

Given this backdrop, it is not a particular surprise that there remains significant income inequality in our country. Huge improvements in income equality (<https://www.equalitytrust.org.uk/how-has-inequality-changed>) were made from the Second World War through to the end of the 1970s, but have stalled since then. The UK has a higher level of income inequality (https://www.health.org.uk/sites/default/files/upload/publications/2020/Health_Equity_in_England_The_Marmot_Review_10_Years_On_full_report.pdf) and lower level of social mobility than most other European and OECD countries, and 14 million people in the UK are living in poverty (<https://www.jrf.org.uk/file/54576/download?token=cPhxy7iB&filetype=full-report>).

INCOME INEQUALITY AND HOUSING

What are the links between income inequality and housing? No surprisingly, if you are poor you are more likely to live in social housing. Although because social housing is more likely to be of decent quality than non-social housing (https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/860076/2018-19_EHS_Headline_Report.pdf), you might therefore think that the poorer you are the more likely you are to live in a decent home. But this is not the case. Research by the Joseph Rowntree Foundation has concluded that 'people living in poverty generally have worse, and less desirable housing than those with higher incomes'. (<https://www.jrf.org.uk/sites/default/files/jrf/migrated/files/housing-poverty-roundup-full.pdf>)

Why is this? Partly it is because there is a shortage of good quality social housing, so many people that are poor are housed in private rented homes, which

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tend to be poorer quality (https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/860076/2018-19_EHS_Headline_Report.pdf) In addition, even if the home you live in is of good quality, if you are in the poorest fifth of households, you are 17 times more likely to live in overcrowded accommodation (<https://www.jrf.org.uk/data/non-decent-housing-and-overcrowding>).

THE LINK BETWEEN HEALTH AND HOUSING

So, having established that there is income inequality in the UK, and that living in poverty means you are more likely to live in poor quality, overcrowded housing, what impact does this have on people's lives?

Perhaps not surprisingly, the link is profound, on both mental and physical wellbeing (https://england.shelter.org.uk/__data/assets/pdf_file/0010/726166/People_living_in_bad_housing.pdf). If you live in 'bad housing' you are 30% more likely to have low mental wellbeing, 30% more likely to have asthma and 50% more likely to suffer from shortness of breath (particularly concerning at the current time when a virus that causes breathing difficulties has caused at least 42,000 deaths in the UK).

It is this sort of data that led Professor Sir Michael Marmot (Professor of Epidemiology and Public Health at University College London and Chair of the 2010 Marmot Review into health inequality) to say "what good does it do to treat people, and send them back to the conditions that made them sick?" (<https://www.kingsfund.org.uk/audio-video/michael-marmot-reducing-social-gradient-health>).

INEQUALITY IN LIFE AND DEATH

The link between health and housing helps explain why there is such a strong relationship between living in poverty and life expectancy. If you live in one of the 10% most deprived parts of the country (and there are 17 these in Cornwall <http://www.cornwallvsf.org/indices-of-multiple-deprivations-list-published/>) your life expectancy is ten years shorter (<https://www.ons.gov.uk/peoplepopulationandcommunity/>

[healthandsocialcare/healthinequalities/bulletins/healthstatelifeexpectanciesbyindexofmultipledeprivationimd/2016to2018#life-expectancy-and-healthy-life-expectancy-in-england-by-the-index-of-multiple-deprivation](https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthinequalities/bulletins/healthstatelifeexpectanciesbyindexofmultipledeprivationimd/2016to2018#life-expectancy-and-healthy-life-expectancy-in-england-by-the-index-of-multiple-deprivation)) than if you live in one of the least deprived areas.

Perhaps even more shocking, is that the gap in healthy life expectancy is closer to 20 years. If you live in one of the 10% most deprived parts of the country your healthy life expectancy is just over 50 years of age.

And this has become more obvious during the current Coronavirus pandemic. Public Health England has concluded (https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/892085/disparities_review.pdf) that if you live in one of the most deprived areas of the country, your chances of catching Coronavirus are almost twice as high as if you live in one of the most affluent areas. And your chance of dying from Covid-19 is about two and a half times as high. So, you are more likely to catch the disease, and if you catch it you are more likely to die. So, we are not all 'in it together'. We might all be in the same storm, but we are not in the same boat.

A FAIR AND JUST FUTURE FOR CORNWALL

So, your chances of living in a good home are significantly impacted by factors that are outside your control. And the quality of the home you live in has a fundamental impact on your quality of life, and on how long you live- a fact that has been highlighted very clearly in the current Coronavirus pandemic.

That, to me, is not a fair and just situation.

The good news is that there are practicable solutions that make economic sense. The solutions involve investing in improving the number of quality affordable homes. Both existing homes and new homes.

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Analysis by Shelter (https://england.shelter.org.uk/support_us/campaigns/a_vision_for_social_housing) shows that a 20-year programme of building social rent homes would pay back in full over 39 years, and would cost just 1% of GDP. It makes economic sense because it helps reduce the revenue welfare cost to the state and stimulates the construction sector, generating jobs and tax income, and because it reduces pressure on the National Health Service through improving the overall average quality of homes people live in (therefore improving mental and physical wellbeing).

And there is a clear case for investment in existing homes as well. Which is good, because 80% of the homes people will be living in in 2050 have already been built. The Building Research Establishment and Chartered Institute of Environmental Health published a report in 2014 (<http://www.bre.co.uk/filelibrary/pdf/87741-Cost-of-Poor-Housing-Briefing-Paper-v3.pdf>) that estimated that poor quality housing cost the NHS £1.4 billion pounds a year. The cost of fixing this? A frightening sounding £10 billion. But this means that the investment would pay for itself in just over seven years.

This scale of investment is clearly not possible without the national government recognising

the long-term benefit of investment in our social infrastructure. But even if national government does step up to make the budget available, it is not necessarily best placed to direct how that investment is made, because the housing crisis is manifestly different in different parts of the country.

In Cornwall, for example, there is only sufficient social housing for 10% of households, compared to 17% nationally. And in Cornwall, around 70% of homes are owner occupied, compared to 64% nationally. This means that national programmes focused on increasing home ownership are perhaps not what Cornwall needs most, and a national investment approach directed in this way could disadvantage Cornwall.

So, if a fair and just future for Cornwall is one in which everyone gets a chance to live in a good quality home that they can afford, so that our chances of living full, healthy lives are more equal, then we need national government to bring forward the investment needed. But to give the best chance of success, the best chance of ensuring that the investment targets the changes we need for a fair and just future, we need national government to delegate and devolve the decision making to us in Cornwall, and to other regions across the UK.



12. Lockdown Lessons

ANDREW GEORGE

CHIEF EXECUTIVE OF CORNWALL COMMUNITY LAND TRUST (CCLT)

CCLT is a charitable community benefit society which works with communities in Cornwall and Scilly to deliver decent, in perpetuity affordable homes for local families. This commentary is a personal reflection on the impact of and the lessons from the Covid-19 pandemic. The views expressed are Andrew's own.

HOW HAS THE COVID-19 PANDEMIC AFFECTED YOU?

I can't complain. I live in a nice place with a garden in a great community and a wonderful countryside, with a coastline nearby. I dread to think what it must have been like for those who don't have such good fortune.

I enjoy the outdoor life; running, cycling, gardening etc. The period of the lockdown provided perhaps the best cycling conditions ever. Dry sunny weather. Almost empty roads. So, no, I can't complain!

At home we had one person shielding. It was my responsibility to get provisions, for us, and for other households who couldn't get out. The logistics became complex at times. But we were still lucky compared to many.

After a fortnight of taking every precaution at work my colleagues and I at Cornwall Community Land Trust closed our office in Truro on 23rd March to commence full time working from home. CCLT is a busy charitable body, so it wasn't appropriate to furlough anyone. We may be small but we are fortunate to have a highly motivated, committed professional staff team. Everyone worked well from home. However, some of our partner organisations either furloughed or redeployed key staff we work closely with such that some of our project work was adversely affected.

Otherwise we motivated each other with regular (virtual) team meetings and maintained a mutually supportive environment. Indeed, I guess we became MORE productive. After all we took less time traveling and many of the people we needed to speak to were MORE accessible as they too were

trapped in one place! I occasionally had to visit the office (usually by bike) to gather materials, check the post etc.

HOW HAS IT AFFECTED THE COMMUNITIES YOU SERVE?

The communities we serve are diverse. In addition to the work of the Community Land Trust and its ambitious programme of delivering decent affordable homes for local people I also serve as a weekly volunteer, playing a very small part on the Penzance Street Food Project (organising the Friday Team) and naturally got to know our clients very well over the years. The lockdown of course meant we could no longer continue the service. So we were understandably concerned about what would happen to our 'customers'.

The solution was not straight forward. Though made easier by the excellent work of Cornwall Council officers who ensured the street homeless were granted emergency accommodation. The food services were brought to them.

I was enormously heartened by the way our local communities came together during the (we hope) worst of the pandemic. People looking out for each other. Supporting those in need.

Members of my family were on the NHS frontline and in frontline services. We are proud of them. Just as I was enormously grateful to all those key workers who kept the country going in spite of intense difficulty.

Regrettably the professional staff who served our country so well weren't supported sufficiently by those who would have seen this coming but who failed to put a plausible a plan in place; who failed to ensure there was adequate testing and tracing capacity or PPE in place; seemed more PR than science led; and were less candid than they should have been about the magnitude of deaths, especially in the community and care home sectors.

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In these circumstances it was regrettably no surprise that the UK has one of the worst records on the planet for the handling of this pandemic. I sincerely hope the government will permit an efficient and independent Inquiry so we can quickly learn lessons and ensure this country has a more effective pandemic preparedness plan in place for what I fear is the inevitable next wave(s).

However, I'd prefer to dwell on the positives; on those people on the ground who daily demonstrated characteristics of mutual respect, of kindness and generosity which make us proud.

However, even at that level it wasn't all good. I was devastated to see that some were content to evict families and vulnerable people from their homes in the depths of the lockdown and then market those newly vacated homes upcountry as a "country retreat"! For example a family with young children who had been happily living in their home for the previous decade and were never late with their rent were turfed out in April. A blameless elderly lady next door who should have been shielding was turned out a few weeks later. Deeply upsetting. I could hardly believe anyone would be heartless enough to carry out these evictions, nor that our laws permitted it.

I had congratulated Chancellor Rishi Sunak on his welcome and unprecedented covid aid package. But I warned at the time (mid March) that, perhaps inadvertently, it also granted easy money for the very folk who need and arguably deserve it least – wealthy second home owners who have purchased from our limited housing stock for investment and recreation purposes. Many of them already pocket a massive annual tax benefit through small business rate relief. Then Covid-19-aid would "reward" them again - granting a further £10,000! As I warned at the time, this would amount to up to a £70 million handout in Cornwall alone. Astonishing and upsetting for the many small businesses and self-employed who really needed the help but wouldn't get it. It could have been stopped. But it wasn't.

For example, that money could have been used to unlock investment to build or renovate up to 3,500 new affordable homes which could be let for local families in unmet housing need.

From what I saw during the lockdown I have not been surprised to see research which suggested that inequality has widened during the pandemic - the poor made poorer and the better off more wealthy (e.g. "Rainy Days" - Resolution Foundation, June 2020). Of course the Covid-19 lockdown has benefitted our environment and biodiversity. The journal 'Nature' refers to what it calls a helpful 'Anthropause' which has benefitted wildlife. But for humans it has exposed social and economic inequalities and strengthened the case for radical action...

IF WE ARE ABOUT TO MOVE INTO A POST-COVID-19 WORLD, WHAT KIND OF FUTURE DO YOU HOPE FOR THE COMMUNITIES YOU SERVE?

We learnt two simple truths which guide my response to this question:

1. Many of the key workers who saved this country during the worst of pandemic lockdown are amongst the poorest and most economically marginal (as well as being most exposed and vulnerable to the virus); and
2. When a government really needs to spend to save banks or businesses it always seems able to find the money.

But my solutions depend less on spending than they do on policies which put right injustices and inequality. Rebooting a planning and development system to put need before greed doesn't involve splashing the cash but changing the policy. Rewarding landlords who provide security and quality to their tenants can be balanced by doing the opposite to those who don't. Rewarding councils and health authorities which protect people at risk of homelessness could save resources. Granting powers to communities to halt and reverse the growth of second homes could see a strengthening of the hotel and guest house sector.

I'm not driven by the politics of envy but of social

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justice. It may be a surprise to some but many of my friends have second homes. I don't object to them and fully understand why they invest as they do. And they understand and respect why I'm pressing for a fairer society. Most accept that the system does unfairly financially reward and encourage second homers often to the detriment of those who are less fortunate.

So the kind of future I hope for would be better delivered by replacing injustices with fair policy as well as by investing in projects which help to stimulate the economy and support those in most need:

- Introduce a basic citizen's income to ensure everyone has the means to live.
- A tax and planning system which encourages decent affordable secure accommodation for those in need.
- Introduce planning and other law which better controls second homes and ensures they pay their way.
- Close loopholes and ruses used by some developers to avoid their duty to provide affordable homes.
- Review the government's definition of "affordable" (e.g. cut rents from 80% of market value to say 60% or lower).
- Introduce a development land tax which reflects the windfall enhancement in land value granted through the public planning system. Income generated to be invested in community services and infrastructure.
- Grant local authorities stronger compulsory purchase powers when used for in perpetuity community benefit.
- Establish tenants' rights to convert rent to mortgage in an intermediate market (i.e. homes in shared ownership, discounted sale etc) which are then retained for in perpetuity community benefit.
- Short hold tenancy only being available to private landlords who offer those tenancies at an affordable rent (say 60% of market value or less).
- Strengthen enforcement powers for planners to combat the many flagrant abuses.
- Strengthen local authority powers to sublet private tenancies and property.
- Establish a revolving loan fund for projects which meet local need.
- Create an intermediate market investment bank to back providers and borrowers and to give confidence to lenders.
- Scrap the 'bedroom tax'.
- Invest in and integrate housing, health, drug rehabilitation, social care services to address the continuing problem of homelessness.
- Support voluntary organisations which work with the street homeless.
- Invest in projects which ensure that homeless people never experience "a second night out"; and
- In the poorest economies, like Cornwall, invest in those sectors which underpin the economy until we know we're clear of the damage Covid-19 (& Brexit!) will visit on our economy.

This is a taster. There isn't space to be as comprehensive as I would like. We should not go back to the old normal. Let's learn the lessons and start again from a base which creates a kinder, fairer society.



13. Looking to the Future: A New Social Settlement for Cornwall

THE RT REVD PHILIP MOUNSTEPHEN, BISHOP OF TRURO

THE PAST

If we are going to look forward, and do so with some wisdom, I suggest we need to look first to the past, and then to the present, so we can then more accurately trace our trajectory into the future. Otherwise our hopes might be nothing other than a flight of fancy.

And for us to look forward wisely and well, I suggest that we must ditch any temptation to believe that the past we came out of, into the Covid-19 crisis, was somehow 'normal'. I don't think it was 'normal' at all. It was not 'normal' that we should have been living on this earth in a way that was increasingly unsustainable, with global warming becoming a growing reality and threat to human flourishing. That was - and is - a global issue, but with many coastal communities and greater exposure to incoming weather systems, it was heightened in Cornwall - relative, at least, to the rest of Britain.

Nor was it normal that we were living with such dramatic and growing inequalities of wealth in our society. That too is inimical to human flourishing and harmonious communities. And we should not accept as normal the fact that, relative to the rest of the UK, Cornwall itself was increasingly becoming poorer.

None of that, however, should blind us to Cornwall's historic assets which we should value and treasure - and which should be a significant resource for the future. Without claiming Cornish exceptionalism, we can rejoice in our distinctiveness - our distinctive Celtic and Christian heritage; our long-standing industrial, entrepreneurial past; and our rich cultural and creative heritage too.

And we should rejoice in the spirit of 'One and All': social solidarity means something in Cornwall, more perhaps than it does elsewhere, and we should be proud of that. Our economic capital may be weak, but our social capital is very strong.

But for all that there is significant strength in our

past, there is much in it too that suggests that any idea of 'going back to normal' is badly misplaced. We should not be thinking of going back to normal - but moving on, instead, to something better.

THE PRESENT

What have we seen through this crisis? In Cornwall we have seen a strong expression of that spirit of 'One and All' I referred to above. The way that the community has risen to meeting the needs of this time has been very significant and impressive. As I have rung around various community support initiatives, such as food banks, over the last few weeks, I have heard time and again that - whilst demand has risen significantly - the supply of volunteers has outstripped demand, and food supplies have also matched the needs. Cornwall Community Foundation's emergency appeal target was met and surpassed in a very short time. So there has been much to rejoice in: much indeed that we should see carried forward into the future.

This crisis is also teaching us, I hope, to value things differently. In particular we have learned to give new value and dignity to some of the people who are least well rewarded financially in our society. Of course that includes those working in the NHS, but it also embraces those working in care homes; delivery drivers and postmen and women; those stacking shelves in supermarkets and many others too: people who do not earn a great deal, but who have continued to care for us and to keep some of the basic mechanisms of society functioning - at some risk to themselves in the process.

Another significant reality of the present in which we should rejoice has been the sense of the natural world reclaiming its proper place. It has been ironic that as we have taken shelter at home, cowed by a tiny virus, the natural world has blossomed into life all around us. It feels like a significant re-balancing has been going on.

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THE FUTURE

So what is that we want to see in the future? This crisis has forced change on us in a way that few things, if any, will do in our lifetimes. It's our responsibility to respond to and manage that change in a way that really does benefit 'One and all' – and the natural world around us too.

But we should not be naïve about the challenges we face. True, we have not been as heavily hit by the virus as have other parts of the country – although of course there are many here who are mourning loved ones lost, and they deserve and need our sympathy. Nonetheless, we should be thankful for the way in which, relatively speaking, we've been spared the worst.

But if, in healthcare terms, the impact's been low, economically we could be in for a very big hit, especially in terms of the tourism and hospitality industry. If visitor numbers are low this summer we may be spared a second wave of infection: if they're high then there's a significant risk of the infection spreading. But if we do have a much reduced summer season the economic impact would be very severe – and ironically the healthcare implications of such an economic hit would also be significant, not least in terms of mental health. The head of Visit Cornwall said recently that we are faced with the equivalent of three winters on the trot and that would be a real blow to us, with very significant consequences for a place where poverty is widespread and endemic anyway. So we could be facing a double economic and healthcare whammy that is not directly Covid-19 caused, but is certainly Covid-19 related.

So how then should we face such an uncertain future?

We will need, I believe, to draw deeply on our abundant well of social capital, and the spirit of 'One and all', nurturing, valuing and promoting volunteering and grassroots community initiatives – recognising as we do that the best things happen at the grassroots and are rarely imposed from above.

We need to be proud of and celebrate Cornwall's distinctiveness and heritage, encouraging again

a spirit of artistic and economic creativity, entrepreneurship; and pioneering, seeing Cornwall as a place where good things begin, not where they end. And, as Bishop, of course I believe we need to see a renewal of sustaining, hopeful Christian faith, drawing deeply on the rich resources of Celtic spirituality.

Given the edge we already have, we should be national and world leaders in embracing carbon neutrality and developing alternative technologies. And we need to recognise that the world achieving carbon neutrality is going to require significant extraction of minerals – the kind of minerals that Cornwall still has in abundance. So part of our good future might well be to see the mines open once again.

We should rejoice, too, in our rich and beautiful natural environment, not taking it for granted but treasuring it, nurturing it and protecting it, remember that in the end our lives depend upon it.

And we should certainly reappraise the value we place on those who are least well rewarded in our society, but upon whom we have found we depend. That will mean standing against simple laws of supply and demand which tend to know the price of everything and the value of nothing, and asking instead what really matters – what we really value – in the way we live together, and support and care for another.

To sum up, as I look to Cornwall's future, I hope we will learn the lessons both from the past and from this Covid-19 crisis and commit ourselves together – One and All – to living both more lightly and more lovingly upon this earth.



14. The role of Cornwall's voluntary sector during the pandemic

**HELEN BOARDMAN,
CEO OF CORNWALL VOLUNTARY SECTOR FORUM**

Local voluntary organisations have provided vital support to vulnerable communities.

Cornwall's voluntary organisations have been adapting and transforming services to support more vulnerable people during the Covid-19 crisis, but the lockdown has resulted in a loss of funding that makes the future of some voluntary sector organisations uncertain. Many voluntary organisations have found it difficult to access government funding at a time when they have had to suspend their face-to-face funding activities, and generating an income from letting out rooms and charging for events etc. This has resulted in a number of voluntary organisations finding themselves in a financially precarious position.

These are the findings from a recent survey into the impact of Covid-19 on the voluntary, community and social enterprise sector (VCSE) in Cornwall, which was facilitated by Cornwall Voluntary Sector Forum (CVSF) in partnership with Exeter University.

The survey was completed by 143 organisations, representing all areas of the voluntary sector, including organisations representing and working with people with disabilities, sensory loss, older people, young people, and others in vulnerable groups.

Among the questions asked, were some around the impact of Covid-19 on the services, finances and staffing levels of those organisations, in order to understand the knock-on effect to the people of Cornwall. It comes as the wider implications of Covid-19 are likely to result in a growing demand for the services that many voluntary organisations provide.

I highlight some of the specific findings below:

Less than a quarter of Cornwall's voluntary sector is operating as usual amid Covid-19 crisis. Only 23 per cent of volunteer organisations reported that the services they deliver are operating as usual, with 92 per cent having stopped at least one service.

The voluntary sector is having to adapt rapidly to a 'new normal'. The survey also indicated how

the sector has innovated to adapt to the new landscape, and the changing needs of service users. Two thirds reported changing the way services are delivered, primarily by moving services online. The same number said they were ready to expand these services as needed – subject to appropriate funding and resources. As many as 94 per cent intend to restart mothballed services in future.

More than three quarters have experienced loss of income. Smaller organisations were particularly concerned about their future finances. It was also noted that many organisations report being unable to access government Covid-19 support funds and schemes such as furloughing.

Services supporting the young and the elderly are most adversely impacted – with one-to-one sessions, events and group activity most likely to have been suspended across the sector. In the light of this, many voluntary organisations have adapted their service offer, for example by going online, or offering home delivery of food and/or medicines, to help more people receive support during the crisis. Whether or not this is sustainable is down to the long-term funding outlook, as well as the level of need.

Increase in demand from vulnerable clients: Voluntary organisations are experiencing an increase in demand for specialist support, which will likely increase as we move out of lockdown. There is an anticipation across the sector that vulnerable people will emerge who have multiple and complex needs as a result of a combination of unemployment, relationship breakdown, debt, poverty and mental ill health. Organisations are preparing to handle these clients, but this will come at a cost.

THE ROLE OF THE VOLUNTARY SECTOR IS VITAL TO COMMUNITY WELLBEING

The key take-away from the survey is the clear evidence that the voluntary sector has played a

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decisive part in improving the wellbeing of the wider community at a time of great crisis, and the potential exists for it to continue to do so. However, this comes at a cost and we will require more funding and resources, which is why we support Cornwall Council's efforts to lobby the government to release more funding for the voluntary sector.

Looking ahead, we are likely to be only at the very beginning of a very different and uncertain future. Beyond the qualities of resilience and adaptability that the voluntary sector has shown, we will need to carry out a cross-sector analysis of lessons learnt. However, what is apparent already is the over-riding need to get more upstream around crisis preparation and intervention by developing and sustaining the infrastructure to protect against future shocks. I believe in the possibility of post traumatic growth and that is why I believe we can bounce forward into the new normal.

A POSITIVE VISION OF THE FUTURE FOR THE VOLUNTARY SECTOR AND BEYOND

In the immediate future, we are prioritising helping the sector to open up safely and reach their full capacity again. We are developing a 'restart pack' of resources (<http://www.cornwallvsf.org/support-for-re-opening-the-sector/>) for the third sector, which includes funding sources, risk assessment templates, links to training, and business services information.

In the longer term, my vision is to develop a Third Sector-wide alliance model to cultivate local, strategic and thematic alliances which would enable the sector to better meet the needs of local people and vulnerable service users.

But beyond that, we all have a role to play in creating the conditions for communities to be safe, strong, prosperous and resilient. We need one compelling shared vision and we need to granulise that vision so that every citizen knows the part they play in contributing towards achieving the vision.

MY VISION FOR CORNWALL'S NEW NORMAL

While these are a set of personal reflections emerging out of years of experience in this sector, I know these aspirations are widely shared and my hope is that all of us can work together to make this future happen:

- There will be less absolute and relative poverty, as every neighbour will share what they have with those who don't have enough.
- There will be less violence, because trust levels will be high, and we know when trust is high in communities then violence decreases.
- There will be more generosity, kindness and compassion, because spending time together, loving and caring for one another, will be a priority which is also incentivised and rewarded.
- There will be no climate emergency because we've learnt not to waste resources or take nature for granted. Spending time in nature will be part of our daily routine.
- The economy will grow, because we will shop local before we shop elsewhere.
- Creativity, culture & the arts will thrive, because we realise they are essential to our wellbeing.
- Leisure & recreation will be better balanced with work commitments, and we will move to a 4-day week. Remote working becomes the agile new norm.
- Mental well-being will be high, because investing in our own and each other's positive wellbeing will be prioritised. Our way of life will be more inclusive, reducing isolation, anxiety & loneliness.
- Our immune systems will be much stronger, because we have positively adjusted our diets to build and sustain them.
- Democracy is strong, because positive civic engagement is commonplace, and we have become far more pro-social in our day-to-day behaviour.
- Reports of crime are the lowest in the country, as Cornwall becomes the safest place in the United Kingdom.



15. The Power of Community

DAVE BROWN & JESS RAWLINGS, ST PETROCS

What kind of future can we hope for in a post-Covid-19 world?

Our Mission Statement: We work to end street homelessness in Cornwall by providing accommodation, support, and advice to single homeless people.

The period of Lockdown due to the Covid-19 outbreak has proved to be a period of uncertainty, flux, new beginnings, quiet, hard work and reflection, all rolled into one uneasy package. Whilst the streets and town centres have gone quiet, those on the front line have given their all; while the certainty of everyday life for many has increased with working from home or being furloughed, the uncertainty of what the future holds has increased. Our own personal security in life has been tested, some have already had severe blows to their personal or families' well-being, and those blows have come in the shape of bereavements, financial hits, and relationship breakdowns. Two of the main industries in Cornwall, tourism and hospitality were effectively closed over-night.

There have been one or two silver linings, however. Community togetherness seems to have witnessed a resurgence. Perhaps it had always been with us, but through the lens of lockdown become visible once again. And nature has benefitted; uncut verges have blossomed, and air pollution has decreased significantly. Perhaps these are two lessons our society can take from lockdown, which can be used to our collective advantage in terms of making our place a better, more prosperous place. Maybe we can use these lessons to inform us and lead us to a brighter future.

On the positive lessons learnt, during this time there has been an explosion of community founded actions in response to the pandemic nationwide which has led to a reinforcement of the power of community. This latent positive power which communities wield has been in connecting, innovating, collaborating, and displaying solidarity

while creating resilience and supporting causes. Now more than ever, we need all those things. There has been local partnership working, staff teams have provided a response and bridged gaps in services and supplies. Businesses that have otherwise had their work halted have stepped in to fill gaps in services, for example in food provision, where the existing infrastructure has failed due to volunteer vulnerability and economic factors. There has been a significant and dramatic boost to the sharing economy. We have seen a surge of people wanting to share resources, online courses, educational and entertainment-based assets, made available to positively benefit each other during lockdown. These actions and attitudes are a demonstration of the skills we need for democracy and engendering a trust in one another for more cohesive working.

The other silver lining, our blossoming hedgerows and roadside verges and the lowering of pollutants into the air can also be taken forwards. We have realised how many unnecessary journeys are taken, for many people, there has been a realisation that we do not need to commute into an office every day, or buy drinks in plastic bottles and generally take part in a disposable culture. We can make do and mend with what we have and be as happy, if not happier with our lives as we were before, without having to waste our planet's precious resources in the all too brief time they are in our hands before ending up in the atmosphere or our oceans. Once again, we have a chance to be at the front and take others with us by exploring these opportunities and innovating. Our economy has relied too much on throwing things away, but it can move into a new era and still be buoyant.

St Petrocs is about homelessness and we cannot escape the fact that we have seen many new clients during the UK Covid-19 lockdown. The majority of those people would not have become homeless if

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it were not for Covid-19. Yet others who may have become homeless in ordinary circumstances have been prevented from that fate because of Covid-19:

some families have been more accommodating, communities have rallied round, their frontline job has become more secure.

THE IMPACT OF CORONAVIRUS HAS SEEN A SIGNIFICANT INCREASE IN ROUGH SLEEPERS

In the last three years, St Petrocs' campaign "*Let's End Street Homelessness in Cornwall*" saw our rough sleeper numbers in Cornwall decline by 75%. The campaign began as a reaction to 99 people sleeping rough in Cornwall on one night in November 2016. The number of those sleeping rough had risen steadily over the years against a background of austerity. St Petrocs had assisted hundreds of people off the streets, but the numbers of those outside just kept on rising. The drop in numbers since that day in 2016 was being cautiously welcomed, however the Covid-19 crisis has created a whole new layer of homelessness in Cornwall that was not predicted. We are seeing more new cases than we could have anticipated. Currently there are twice as many rough sleepers still not accommodated than we had during the last week in March. Many of these people would never have imagined ever becoming homeless, and consequently they do not understand their rights, local authority policies or benefits systems. The language and jargon within the sector make it even more complicated for them.

DOES A SHAKE-UP IN POLICY AND LAW HOLD THE KEY TO ENDING ROUGH SLEEPING?

Government policies since the mid 1980s, when the Housing Act 1988 was written and there was a wholesale move away from building social housing, have not given priority to housing or homelessness. A shortage of housing has caused it to become more expensive and those who struggle to afford it spill over the edge, rejected by economic forces. Once homeless, the law is not in their favour, it certainly isn't about those people's futures and our society as a whole is poorer. We see announcements of grand sums of money to tackle the problems. "£3 million", "£6 million" to be

used nationally every year. These sums of money are no more than the annual turnover of a single McDonalds restaurant, how can that possibly be enough? Is money the answer though, or does a shake-up in policy and law hold more hope? The Homelessness Reduction Act 2017 does not go far enough.

On a local level, here in Cornwall, it is estimated by the local authority that around 8,000 children are currently living in households where domestic violence is taking place (<https://www.cornwall.gov.uk/media/25842707/one-vision-partnership-plan.pdf>). Are some of these children tomorrow's rough sleepers with complex needs? This is not a problem unique to Cornwall, so how can central government help local authorities, health services, schools etc. to tackle this issue adequately to reduce harm that will affect those children and our whole society in 10 to 20 years from now?

WE NEED TO RE-THINK HOW GOVERNMENT POLICY IS DESIGNED AND DELIVERED

One accusation levelled at Westminster during the Covid-19 crisis is that no government (of any of the three parties which have had power), could justify spending money on stockpiling PPE and preparing for a pandemic if such a crisis wasn't necessarily going to occur in the lifetime of that government. If this is true, does it also apply to governments' attitudes towards other social policies which may improve our long-term future, or do they only see the future a maximum of five years ahead? We must plan for our society's future, and perhaps we need to think about how the adversarial nature of our politics can sometimes prevent that from happening. Are there lessons government can learn from industry and the commercial sector as well as charitable organisations who have some very long-term goals?

We need to find new and effective ways to support each other. We must re-think some of the previous systems and processes, and ensure people are always treated fairly and justly, regardless of

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COMMUNITY

appearance, race, gender, economic position, or education.

As we emerge from lockdown a successful transition and recovery must be guided by a shared acceptance of the vulnerability within our lives, the impacts the Covid-19 crisis has had, and those that will be felt in the aftermath. We can use the lessons learnt combined with what we already know and question to our advantage.

Let us not forget in the haste to get back to 'normal' that it is important to capture what we are learning now to ensure these lessons do not go to waste. Learning from the changes and celebrating and appreciating the positives to develop and adjust.



16. The foodbanks response to the COVID, & the hope for a better future for all

**JANE YEOMANS,
TRANSFORMATION CORNWALL**

The pandemic crisis is far from over. If government listens to the communities and works with them, we can bring about long-lasting change.

THE ROLE OF TRANSFORMATION CORNWALL

Transformation Cornwall is an ecumenical charity that strengthens faith based social action in Cornwall.

It is supported by the Diocese of Truro, the Church Urban Fund, the Cornwall Methodist District and Churches Together in Cornwall. We are part of the Church Urban Fund's Joint Venture programme with dioceses around the country. We are also a member of the 'Food Network' led by the Cornwall Independent Poverty Forum (CIPF) and attended a number of their foodbank networking and best practice meetings.

Transformation Cornwall provides infrastructure support and works with faith and non faith-based organisations in three main ways:

- Providing capacity building events, support and information through their 'Meet the Funders' programme.
- Working with individual groups and organisations through 1:1 surgeries to enable groups to have project specific information.
- Strengthen links between faith based and mainstream organisations.

Our Vision is to see faith in action at the heart of flourishing communities in Cornwall. Our previous Chair, The Right Revd Tim Thornton (the then Bishop of Truro) was one of the key founders in the All-Party Parliamentary Group on Hunger and Food Poverty and in April 2014 they produced the 'Feeding Britain' report. In 2019 Transformation Cornwall produced a report 'The Impact of Faith Organisations in Supporting People Experiencing Food Poverty'.

THE PANDEMIC AND LOCKDOWN SAW A LARGE INCREASE IN DEMAND ON FOODBANKS

Foodbanks were under pressure long before Covid-19 released itself into the world. But the consequence of the necessary response to keep people safe has resulted in a collision of events that are hitting hardest our most vulnerable. Many families have lost their incomes, and children are home all the time and are no longer getting free school meals.

The effect of the Covid-19 pandemic on our towns and cities meant that there were 5 Cornish towns in the list of 20 places with the highest exposure to the effects of the Covid-19 shutdown. We know that this affects poorer and more marginalised communities harder and for longer.

Foodbanks across Cornwall instantly rose to the challenges of Coronavirus, with great support from their communities and organisations including Cornwall Community Foundation. The foodbanks worked seamlessly, continuing to make sure that Cornwall's most vulnerable residents were not going hungry in this crisis. Initial hurdles were:

- The huge increase in demand for foodbanks
- paying for (and bulk buying) subsequent increases in stock
- recruiting and training new volunteers (as many of the existing Foodbank volunteers were older and/or had health issues that required them to step back and shield)
- Moving to new referral systems (often online) as referral agencies were no longer able to see people face to face.

The foodbank service was always delivered while prioritising strict (and frequently tightening)

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hygiene measures to ensure the health and safety of the foodbank staff, volunteers, customers and sites.

The foodbanks often partnered with (and in some cases developed) community food projects, offering hot meals to vulnerable people and families in the local community. Some of these were newly developed, but many grew from existing grassroots community groups who adapted their services away from weekly gatherings into food provision. Originally, these were often planned to provide their members with hot meals but also just as importantly to maintain crucial contact often growing to support whole communities, many with the assistance of the local mutual aid groups that provided wonderful support.

IT ALSO SAW A SURGE IN VOLUNTEERS IN RESPONSE TO THE CRISIS

The other big lesson for us is the power of communities to respond to crises. The surge in volunteers who came forward to self-organise or join existing local organisations have taught us all the deep community connections and just how brilliant our communities are.

CORNWALL COUNCILS COMMUNITY CELL ACTED AS AN ORGANISING AND CO-ORDINATING FORUM

Along with Reverend Andrew Yates (Social Responsibility Officer at the Diocese of Truro), Transformation Cornwall joined Cornwall Council's Community Cell to raise our capacity and that of other faith groups within Cornish communities, to respond to the crisis. The cell was tasked with gathering local intelligence on community issues, mapping community mobilisation, signposting community help and co-ordinating communications.

Since the Coronavirus crisis, Transformation Cornwall started to pull together a weekly (Friday) update with details of the Cornish Foodbanks to help:

- Customers needing foodbank support.
- Potential donors of food/ money.

- Strengthen, (and lessen), the work of the many dedicated and wonderful people behind the foodbanks.

Maintaining the update also allowed us to remain in contact with a number of the foodbanks operating in Cornwall, by email, telephone and at a weekly skype meeting. It has been common to see feedback from foodbanks written late in the night and humbling to learn more about their work.

The weekly (Friday) Cornish Foodbank Update is available here: <https://transformation-cornwall.org.uk/resources/update-on-cornish-foodbanks>

As part of the update, we included and used, a lot of the Facebook posts from individual foodbanks and this often gave real insights to what the foodbank was facing. There would be posts from foodbanks urging people to 'please, please don't be shy... no one needs to go to bed hungry' or contributions showing how supporters had raised money - from young children raising sponsorship through their daily exercises, to extreme hair shaves, donations in lieu of birthday money, to donated supermarket trollies of weekly shopping. Very often the loyal supporters are people who have used foodbanks in the past and it is these supporters who really understand the impact of responding with generosity, love and commitment.

As it became clear that the impact of Coronavirus was going to mean that many of the grassroots initiatives would be needed at such an alarmingly high level for a long time, we began to develop a bespoke list of funders who could provide financial support for organisations providing grassroots support. Often this was around food provision and, frequently linked with many local churches. The latest list is available here: <https://transformation-cornwall.org.uk/resources/transformation-cornwall-grants-list>

We continue to be in direct contact with many of the Cornish churches, community organisations, grassroots groups and individuals helping to make a difference. We share information on projects offering support throughout this pandemic with

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a focus on the many creative and loving actions within our communities. We publishing a regular e-update, post to our social media and share with the Community Cell and partners across faith, statutory and voluntary sectors.

WE WOULD LIKE TO SEE A FUTURE WITH A FAIR, SAFE AND JUST WELFARE STATE THAT BOTH SUPPORTS PEOPLE IN POVERTY AND ENABLES THEM TO BE AGENTS OF CHANGE, FOR THEMSELVES AND THEIR COMMUNITY

Foodbanks have always famously set themselves the task of putting themselves out of business. Foodbanks want to break the cycle of food poverty and have the system work to ensure people have enough money in their own pockets. Ideologically, foodbanks don't want to be scaled up to increase their capacity.

Pre-lockdown, the Index of Multiple Deprivation (IMD 2019) placed Cornwall as the 83rd most deprived of a total of 317 local authorities in England, with 17 neighbourhoods in the top 10% most deprived areas in the country. Within this, food insecurity was a particular challenge in Cornwall. When CIPFs End Hunger Cornwall's 2019 conference report (<https://www.church-poverty.org.uk/wp-content/uploads/2020/05/You-Cant-Eat-the-View-Report.pdf>) came out detailing food insecurity in Cornwall pre-Covid-19, we knew the grim picture of both benefit-related, and in work poverty, meant that many cornish families were increasingly reliant on foodbanks.

At the very highest level, we must ensure that we have a fair, safe and just welfare state, able to provide real benefit to people without delays and sanctions.

We need to make sure that our communities have the resources to respond to, and be recognised for their crucial role. Those communities need to be supported financially to develop their solutions but also partnered with some of the wonderful, statutory, voluntary and social enterprise organisations that are committed to making a difference.

We need more listening to the people affected by

poverty and a way for people with lived experience of deprivation to navigate the 'system', and be the agents of change for themselves and their communities. The surge in volunteers mentioned earlier, points to the capacity of communities to do exactly this.

We also need to think about how we respond to rurality and make sure that 'wraparound' services such as debt, mental health or housing advice can work in isolated areas and for all people. This may be met in some services by partner advisors offering regular online slots at foodbank sessions and closer working together.

With summer holidays on the horizon, it was a great relief to see the government's commitment announced on 16th June to provide access to free school meals during the summer holidays. Foodbanks have always seen a rise in the number of families seeking help in school holidays and the issue of holiday hunger is something many foodbanks across Cornwall actively supported.

Note: you can read the report by Transformation Cornwall 'The Impact of Faith Organisations in Supporting People Experiencing Food Poverty' here: <https://transformation-cornwall.org.uk/resources/summary-report-the-impact-of-faith-organisations-in-supporting-people-experiencing-food-poverty>



17. A Fair & Just Future for Cornwall

ANDREW HOWELL, END HUNGER CORNWALL - JUNE 2020

We must reform the welfare state and end the need for foodbanks.

Probably the best way to start talking about the future is to frame the present. Cornwall is currently at its most beautiful. Wall to wall sunshine. Clear blue skies without endless plane trails. Uncrowded roads. To some that would normally be the pinnacle of the dream and yet, right now, it really isn't.

We are in a state of complete limbo. Despite the pockets of vast wealth that we have, areas of Cornwall remain in the top three poorest areas in Europe. What little economy we have is almost solely driven by the leisure industry which traditionally starts up at Easter. Good weather means a bumper year, a plethora of hospitality led zero hours contracts, but at least it's work? Yet this year we have nothing. Our sector is shut. Just this week two of the biggest hotels in Newquay have closed their doors for good. There will be many more closures and much more unemployment to come.

It is true that those who were already on benefits before this pandemic are probably coping better than most, being poor and going hungry was already their normal, but right now they are being joined daily by a whole new section of people who have no idea how to cope.

Just recently on the regional news, the foodbank at Camborne was featured. They painted an honest picture about the increase in demand. How people are being literally left to go hungry because they didn't fit the furlough criteria, couldn't get the self-employed help or simply couldn't access the benefit system. This isn't a new phenomenon. Cornwall very often doesn't fit the national schemes. The foodbank also highlighted the huge amount of people who thought they had a pretty good and safe income and are now stuck in a limbo land. No access to help, slow access to benefits (if at all) and facing the prospect of feeding their children from the foodbank.

WE HAVEN'T EVEN GOT TO THE SCHOOL SUMMER HOLIDAYS YET. WE ARE ON THE EDGE OF A VERY, VERY BIG PROBLEM

I should also just touch on mental health. Whilst people with already diagnosed mental health conditions are largely coping ok (it was their normal anyway) huge numbers are being driven to turmoil by their sudden lack of employment, their total lack of opportunity and their near complete lack of hope. The mental health services burst their banks long ago. GP surgeries can't cope. The suicide rate is on an alarming rise. Yet it is the reliance on the charity sector that is fast becoming absolute - a whole other debate, but it ties in irrefutably and needs to be out there.

So what are we doing? We have amazing schemes such as The Hive, a Cornish charity who are pioneering feeding people from literally nothing other than waste food. On just one afternoon last week they distributed 10,800 pre-prepared, packed and frozen meals to a charity in Newquay alone. This doesn't even tie in with the foodbanks and their struggle to keep up supply.

Perhaps our biggest problem is that we don't know what we are planning for, or when. The daily increase in demand is stressing our systems already and yet it keeps on growing. We don't have any answers, but we do have amazing and resilient communities. However huge the problem, local mutual aid, kindness and support will get us through – but at what cost? Right now, no one can predict that, but there are ideas worthy of discussion and things we need to work towards. I would like to provide three key areas for discussion.

THE FIRST IS THE NEED TO REFORM THE ENTIRE WELFARE STATE

At risk of being cliché, the obvious thing we need to reform, and reform quickly, is the benefit system.

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I would go further than that however and argue the growing case for a reform of the entire welfare state. As someone who has lived experience of ten years in the benefit system, I am fully aware of how broken it is. However, for the purpose of this paper I would like to put a quite revolutionary idea forward as conversation that needs to be started with some urgency: Universal Basic Income.

This is a somewhat radical idea that I first came across at a conference last year and, in fact I spoke vocally against at the time but it is now gaining in thought, research and support. Universal Basic Income (UBI), the idea that every adult is paid a universal wage regardless of their circumstances. In very simple terms (it is a complex theory) this means that state caused poverty is eradicated. People have enough to live on. There is no need for a benefit system at all. There is no discrimination against the disabled. It is still completely feasible that employers will add a wage to this UBI and this would attract not only good staff but also better employment conditions. It also allows those who earn the big sums to have the UBI automatically built into tax calculations.

Whilst a difficult concept for some to grasp, further investigation makes this an ever more appealing avenue.

THE SECOND IS TO RAPIDLY BUILD CAPACITY IN OUR MENTAL HEALTH SERVICES

I have complete confidence that if you talk to anyone who works (as I do) within a mental health environment, they will very quickly point out the direct correlation between poverty and mental health. Just something as simple as an unpayable bill causes anxiety that quickly builds, but roll that out to someone who then can't provide for their family or can't get a job. Someone who has no other way than to ask for help or turn to an addiction. People who had a reasonable life three months ago but are now staring at a different and potentially homeless future. The list is endless and all of it affects mental health.

This is also once again causing our suicide problem to rise. I won't quote official statistics because anyone in officialdom will just rebuke them with

other statistics, so I will point out what I have witnessed. Real stories are powerful.

Since April, and just in my locality, I know of three young people, all of whom had a partner and a child/child that have committed suicide. I also lost a very good and close 51-yr-old friend two weeks ago when it all got too much for him. As well as that I know of at least six serious attempts at suicide that thankfully didn't succeed, and it is rising.

In the short term I would argue strongly for vastly increased capacity in our mental health service. If we can invent hospitals and mortuaries overnight to cope with a possible pandemic (and I'm not against that), why can we not do the same for the continues and hideous mental health pandemic that has gripped the country for years? This is only going to get very much worse.

THE THIRD IS TO END THE NEED FOR FOOD BANKS

Finally, and from an End Hunger Cornwall position with our work going forward, there is one vital change that we will be shortly forming a campaign to make happen. Our one big aim is simply to end the now total acceptance and normality of foodbanks and food poverty in our society. It is a ridiculous indictment of our great G7 nation that people who are in work have to rely on charity provided food; that people on state benefits cannot afford the most basic needs of life support; that our elderly, middle aged and children are left to go hungry for the benefit of the wider economy. Most of all though is the fact that foodbanks are now completely normal, an integral part of the fabric of the country that pass by almost without acknowledgement and are now conveniently and purposefully forgotten by the central administration; whatever political colour that central administration happens to be. The problem has 'gone rotten' on them, so they have buried it. It is abhorrent, immoral and needs to change.

Note: For the full report on End Hunger Cornwall and to be involved in our forthcoming new campaign click here www.facebook.com/EndhungerCornwall or contact us at endhungercornwall@gmail.com



18. Responses to the pandemic show a different future is possible.

**DAMIEN RICHARDS,
COMMUNITY DEVELOPMENT OFFICER, TRURO CITY COUNCIL**

The Covid-19 pandemic has revealed the strength and resilience of communities, along with new ways of working together. It is a model that can be used to address other social challenges.

I've been working as the Community Development Officer for Truro City Council for five years in August, before that I worked as the Community Development Worker for Cornwall Neighbourhoods for Change from 2010 and I spent two years between 2008-2010 volunteering, so I've racked up 12 years' experience in the sector. But never in those 12 years, nor in my lifetime, will I ever find the words to describe the impact of the pandemic. Nevertheless, awful though this has been – and still is - I am amazed at the resilience and enterprise of the people and communities I work with.

Truro City Council's Community Development Service is designed to support communities to continue the great work they are already doing, organise events in communities, help them grow the use of their community centres, open areas and have strong, open and well governed community groups to deliver positive action in their neighbourhoods and bring communities together. We conduct surveys, consultations and hold open meetings as part of our community engagement package.

'The United Nations (<https://www.un.org/en/>) defines community development as "a process where community members come together to take collective action and generate solutions to common problems." It is a broad term given to the practices of activists, involved citizens and professionals to improve various aspects of the community, typically aiming to build stronger and more resilient local communities.'

Our main work is centred around the largest resident areas of the city, we understand that community development leads to stronger communities which in turn leads to safer neighbourhoods and a greater wellbeing of the residents. We love seeing communities come

together and we're here to support, empower and inspire this to happen. We work with neighbourhoods throughout Truro at different levels and in different ways, this however is not exhaustive; we are involved with other community projects in the city at a hands-on and strategic level.

What the pandemic shown is the energy, strength and enterprise of communities at a time of great crisis. We have seen New Beginning Community Association (NBCA) Malabar, and Hendra Community Group step up to support those that are having to self-isolate and vulnerable in their communities during the Covid-19 pandemic. They have shown a new way of doing things and I've been thinking how we can build on the fantastic work in the community and how this can continue after the pandemic has passed. There may not be a need to self-isolate but there are still going to be vulnerable people in need of support, can this model work after the pandemic has passed? I think it can and the operational structure is already in place with minimal change required.

I'd like to credit Lesley Goodman from NBCA Malabar and Diana Miners from Hendra Community Group for delivering the service so effectively during the Covid-19 outbreak.

This is a new way of working, thinking and volunteering in our communities, members of communities helping each other; yes, work alongside the third sector and statutory bodies, partnership working is important but the grass roots community groups and the support they provide should be a strong voice and practical support in the community; and be the first port of call for residents to go to.

This proposed way forward is written in partnership with Hendra Community Group and NBCA Malabar, they know their community and us working

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together writing this will deliver the best results for those in need of support.

We see this as a pilot and will offer this model to other community groups in Truro and communities without association groups that would like to come together and get something off the ground. The Community Development Service is in place to work with new community groups and old for capacity building requirements.

HOW CAN THE HELP CONTINUE AND LOOK POST COVID-19?

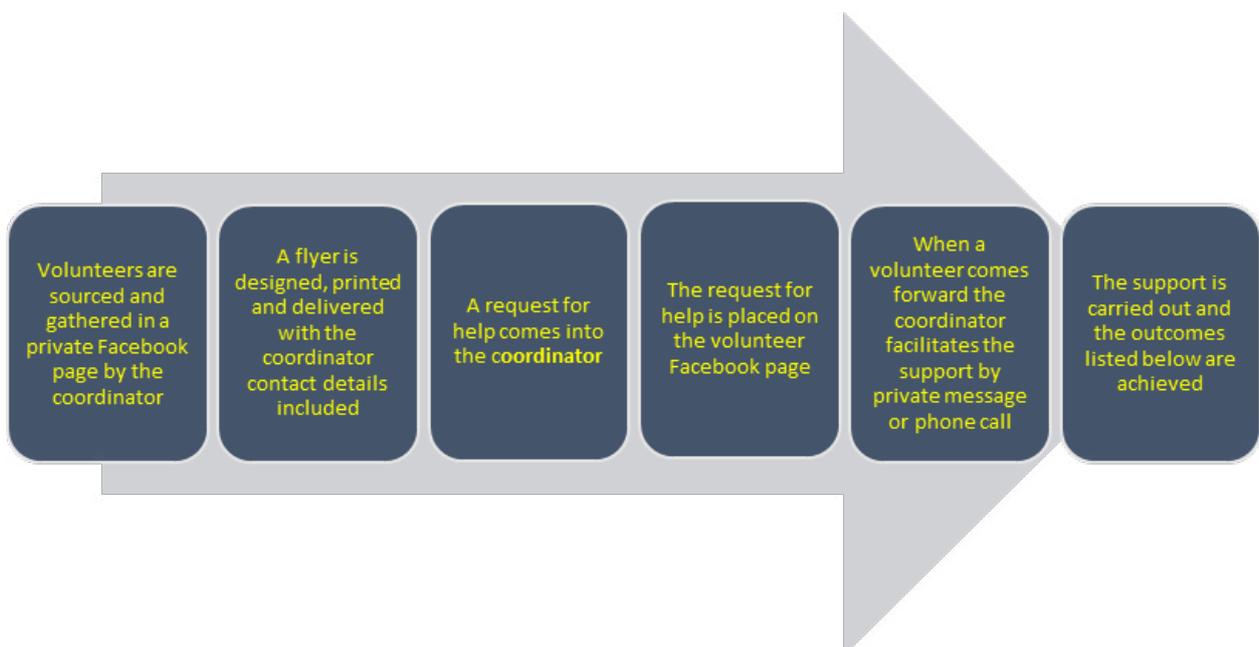
Support projects can be rolled out in the community on the back of the great work that has taken place during the Covid-19 pandemic. Volunteers in the community have self-organised to support those who are having to self-isolate and are vulnerable, without family or friends who can help. So, how does this work? Well, it's a very simple but effective way to reach a lot of people, offering help to many but delivering the support in a sustainable way:

- A private Facebook group is set up which is purely for volunteers wishing to help in the community, it's important to remember that this page won't be used by those in need but by those offering support, the volunteers at

Malabar and Hendra have been strong users of social media so fit well with this communication platform.

- Someone in the community acts as the main point of contact, a coordinator. For Malabar and Hendra, it's been a member of the community association but having a community association isn't imperative, this model can be facilitated without one and Truro City Council's Community Development Service can facilitate this until it's standalone and then give ongoing support.
- A flyer is designed, printed and delivered with the coordinators contact details listed, there can be other information on the flyer, perhaps what support and wellbeing activities are available in the in the community centre or other local facilities such as the church, health centre, community hall or school. The flip side half could be used as a community newsletter.
- When a call or text is received by the coordinator the request is placed on the private volunteer group, for example 'a lady in the area needs some shopping to be collected from the local shop, who can help?'

Continued on next page





COMMUNITY

- When someone on the private volunteer group says they can help, the coordinator then gets in touch with the volunteer by private message or phone call, explains the need and facilitates. The use of private messaging or phone conversation means no personal information is shared publicly, even on the closed Facebook group with other volunteers.
- If a small amount of shopping is required, payment is made by the person in need on the telephone with the shop/service, so no money needs to change hands.
- If people question the coordinators identity, the coordinator can say to the person requesting the help to call the Truro City Council mainline and ask for the Community Development Officer, they will then be given my mobile number from a third party member of staff for them to call and I will verify the coordinator.
- We can arrange DBS certificates though Truro City Council if required.



19. Building a New Future for Cornwall

WAILIM WONG,

CAMPAIGNS & COMMUNICATIONS OFFICER, CITIZENS' ADVICE CORNWALL

Last year, our annual report used the slogan “helping more people towards a brighter future”, and that’s more relevant in the post-lockdown era than ever.

We know the world has been turned upside down, making what was a difficult situation for many even worse and tipping more people, who could be classified as “getting by” into extreme, frightening and unfamiliar territory for the first time.

In Cornwall, Citizens’ Advice has seen a big increase in inquiries from people claiming Universal Credit since the lockdown. Conversely, we’ve seen a fall in the number of people coming to us about debt problems. National statistics show people are paying off record amounts of debt, as many have been able to reduce daily spending while in lockdown.

However, this mustn’t lull us into a false sense of security. We know once various government schemes, such as furloughing and grants for the self-employed come to an end, there are likely to be widespread redundancies, people will be taking on more debt to finance day-to-day living and paying mortgages and rents.

In fact, over the last month it’s become clear that people are increasingly worried about redundancy. Our main redundancy webpage overtook furlough to be the most viewed page on 5 June.

Searches on our national website also show this evolution of people’s concerns. In the first month, (11 March - 10 April) the top search term was coronavirus, in the second month, furlough, and last month, redundancy.

Since Covid-19 was declared a global pandemic three months ago, the advice pages on the website have been viewed more than 15.8 million times, a 24% increase on the same period last year.

In the last month, as well as redundancy page views being on the rise, pages on ending your tenancy have crept into the top six most viewed. The page

on divorce has been in the top five most viewed pages since mid-May.

So what do we expect to see in the next year or so?

More redundancies, increased levels of debt, more homelessness as people struggle with rent, increased levels of relationship breakdown and domestic abuse, more mental health issues – in fact more of everything, putting an even greater strain on stretched public services.

We know the situation in Cornwall is amplified by a great dependence on seasonal tourism and agricultural work, low wages, high house prices, a large elderly population, lack of large private sector employers and isolation and poor transport links in rural areas. Uncertainty about the future financing of local government and the loss of EU funding has added to the mix.

So what are the answers to help tackling this rising tide?

We know we’re unlikely to see a huge infusion of public cash into the Cornish economy, so we have to be realistic about managing with what resources we have.

The lockdown has shown that as an organisation, we can successfully deal with most inquiries remotely, either online via webchat or over the phone. We can explore other ways of using technology, such as social media. This reduces the travel cost for clients in coming into our offices and queueing to see an adviser – a particular benefit in a largely rural area. It’s also helping us to reach younger, tech-savvy people who want (and increasingly expect) to be able to communicate with us in this way.

We’re aware many of the poorest in our community don’t have access to information technology, or simply don’t have the capacity to be able to use

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COMMUNITY

computers, so we need to retain the option of face-to-face advice for those who need it.

We'd like to run more outreach sessions, so we can get to people when they're at work or shopping, visiting their GP or community centre so they know where they can get help and easily access our advice.

We'd like to work within a network of organisations that can provide a holistic approach to people's problems. Although people come to us with a benefit issue there is often an interlinked issue with debt or housing or relationships.

And we'd like to find more permanent solutions to people's needs, rather than sticking plaster solutions, which is why we're working with Cornwall Council on the new Money Matters project to increase financial awareness and money management for young, low income families. We'd like to see more of these "financial capability" projects.

We know Cornwall Council – like other local authorities – doesn't have endless resources to finance everything that needs to be done, but greater support for the voluntary sector can pay huge dividends.

Last year, for every £1 invested in Citizens' Advice we generated £2.81 in savings to government and public services by helping stop problems occurring or escalating, easing pressure on health, housing and benefits. For every £1 we also generated £11.43 in wider economic and social benefits – solving problems improves lives which means better wellbeing, participation and productivity. And finally, for every £1 we added £18.80 in value to the people we help by increasing their income through writing-off debts, taking-up benefits

their entitled to or gaining compensation for their consumer problems.

I'm sure other charities working in Cornwall can point to similar statistics, demonstrating the value of public investment in the voluntary sector.

In the longer term, there are other ways to build a more sustainable model for our economy and greater resilience for our most vulnerable people. These include:

- The concept of a basic income – paid by the state to everyone – which has been explored in some countries and is being seriously discussed by economists and politicians of all persuasions as an alternative to benefits, which are inefficient and costly to run.
- Grants and support to develop a network of community "hubs" possibly using existing village and church halls which can help combat rural isolation and assist public services and charities, such as Citizens' Advice, in running outreach sessions in the hardest to reach parts of the county, with confidential consulting rooms and good IT connections.
- And a real commitment by local and national government to provide greater access to quality retraining and business grants, "upskilling" the community to make better use of all the opportunities new technology affords.

Finally, with a determined, concerted and co-ordinated effort by local and national government, public sector agencies and the third sector, I am confident we can reset the Cornish economy by building stronger foundations for the next generation and reduce poverty levels across the county.



20. A Fair & Just Future for Cornwall

DAVID W RAYMER, VICE PRESIDENT OF HAYLE DAY CARE CENTRE & CHAIRMAN OF HAYLE YOUTH PROJECT

From adult social care provision to climate change, we have to change the way we address these issues. We cannot go back to the old ways of doing things.

This commentary is a personal reflection based on his experience over the years. The views expressed are David's own.

I make the following comments in respect of the above based on the fact that I have lived in Cornwall since 1970. During that time, I have been a police officer between 1970 and 1998.

During my years of employment, I was a member of numerous organisations from the Penwith Youth Development Council, Scout Association (1979), Hayle Day Care Centre Trust Reg Charity (1983), Hayle Youth Project (1997), The British Heart Foundation (1984), A Rotarian from 1998 to present time. Since retirement, a member of the Hayle Neighbourhood Plan for four years, a member of the Patients Participation Group for Bodriggy Surgery, and more recently sit on a committee CLLD West Cornwall Local Action Group (WCLAG) which deals with ERDF and ESF funding streams and Penwith Integrated Care Forum.

CUTS TO FUNDING OF ADULT SOCIAL CARE PROVISION AT HAYLE DAY CARE CENTRE HAVE PUT BOTH SERVICES AND CLIENTS AT A DISADVANTAGE.

With my close involvement in the Hayle Day Care Centre over many years and dealing with Cornwall Council I find that the subject of the report is interesting.

From the early days of the centre we had a much greater support from Cornwall Council Adult Social Care. They had then an arrangement that they supported several levels of care for the elderly. They looked at low, moderate intermediate and serious care needs. The centre was given a grant to support the work we did in the community. We had grants in the region of £50,000 at the highest.

This then reduced over the years until the grant for a year was £6,000. They then introduced a new system where individuals were able to have their own budget and to spend it in any way they wished. Some abused the system and did not spend it on themselves but for other members of the family. They then cut low and moderate need and raised the threshold that an individual needed to obtain so they could claim any support.

The most recent level is one of critical need so many individuals fall by the wayside for support.

As an independent charity we have MANAGED to survive but with very tight budgets and with the support of our Hayle and St Ives local town councils, along with grants that we have been given by various national charities. While these have enabled us to sustain the service over several years, there have been times when a cash flow crisis has caused great concern, and we have only been saved by donations from local individuals.

THE PANDEMIC SHOWS THAT ADULT SOCIAL CARE PROVISION MUST BE DRASTICALLY RE-THOUGHT

With the above in mind it is clearly evident that the pandemic and its aftermath shows that the future for adult social care in the county needs to be drastically re-thought. The government have been talking about adults social care and health coming together to deal with the elderly population and those others in need of support. This needs now to be dealt with on both a local and national level as a priority and funded accordingly.

In respect of the day centre it had to close as soon as the first Covid-19 case was identified within the client base and has not opened since the middle of March. Only the manager has been kept on to deal with the administration the staff being furloughed. The clients no longer attend the centre and the take away provision was also stopped.

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When the centre restarts and in what format is an unknown, will it be viable for the future if clients are unable to attend, we might be able to do takeaways but that might not be a viable option. We are not the only ones in the county who will have a very difficult decision to make.

HAYLE YOUTH PROJECT HAS CONTINUED TO SUPPORT YOUNG PEOPLE THROUGHOUT THE LOCKDOWN

In respect of the Hayle Youth Project of which I am chairman and a trustee, the manager and her team have been able to develop effective alternatives to face to face sessions. The centre's building in Hayle was closed to all except for administration purposes. Those young people who they have been supporting over the lockdown have been contacted by phone and various forms of media it would appear that they have appreciated the support that has been given to them. The manager has also been involved with day-to-day issues and those young people who have been in need of greater support and intervention have been helped by other agencies where the circumstances demand.

WEST CORNWALL LOCAL ACTION GROUP SEEKS TO SUPPORT SMALL AND LARGE ENTERPRISES – AND FUNDING MUST CONTINUE AFTER WE HAVE LEFT THE EU

My third involvement has been with West Cornwall Local Action Group which deals with funds from Europe in the form of ERDF and ESF.

This has been to support small and large enterprises that are looking to create jobs and to further develop their business in big and small ways. This funding lasts to 2023 but after that what is the situation for Cornwall after we leave the EU? Cornwall has been very dependent on various grant funding schemes over the years some better than others. The current scheme is local driven and provides money closer to home throughout Cornwall.

I see that this form of funding will need to continue past 2023 and Cornwall will need to find the money for it to continue whether this is from central government's funds or other means.

What is a fair and just settlement for Cornwall in the future? That is a very tricky question and to answer it we have to look at many aspects of Cornwall. The population of 600,000; the wealth that is generated within Cornwall during the year including the summer season when the majority of its wealth is generated and the age of the population. Those who are retired in the majority of cases are not wealth generators other than their buying power.

The funding that the health service, schools and emergency service receives from central government should be equal to other areas in England. An individual is entitled to receive the same amount of support wherever he or she lives. This needs to be changed as we all face similar issues.

DEVOLVING POWER DOWNWARDS MUST INCLUDE GIVING A MEANINGFUL VOICE TO VOLUNTARY AND COMMUNITY ORGANISATIONS

Cornwall - along with parts of Devon - is unique in that it lacks the support of surrounding regions in times of stress or crisis.

Most other areas have surrounding cities and towns who can offer immediate support within a short period of time. This should be considered when budgets are set. The other aspect is as a holiday area we have to provide enhanced services from those which maintain us all the year around. This needs to be taken into account as well.

Devolving powers downwards works in certain cases but you will still have the same issues as you have with central government. Party politics and individuals will always have different views getting a consensus even in times of emergency as we have seen is very difficult.

For society to work we need to be involved; being part of the voluntary sector or an NGO does help but their views need to be taken seriously as in most cases they are working in close contact with

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the general population and have their ear as to what is required.

Local and central government in future should take heed of what is being said by the local population and not just think they know best. This is particularly the case in planning matters when the local representatives say that it is not a good thing for valid reasons then that should be the case and not be ignored.

CLIMATE CHANGE IS A MAJOR ISSUE AND WE ALL HAVE A RESPONSIBILITY TO ADDRESS THIS – WE CANNOT RETURN TO THE ‘OLD NORMAL’

We all have a responsibility in how we deal with this major issue; we need to mend our ways of dealing with life. We have become a throwaway society and a consumer led one. For those of us who lived in the 50s, 60s and 70s we have some blame as we

always looked to find something better and brighter but we did manage to make and mend and not throw something away if it was broken!

Many of us have been able to install PV on our roofs and in one way have been able to save carbon emissions, the storing of rain water for our gardens, the recycling of goods for alternative use.

Whatever we do as an individual does help in a small way but it is up to Industry and governments to take the lead and in certain cases forcing changes if necessary, by legislation. The pandemic situation has been a good thing in one way it has shown societies across the world what it would be like without the level of pollution.

What we must do is not allow the previous situation to return everyone has to make some alteration in their lives to benefit all.



21. A future with less inequality

PAUL GREEN, CORNWALL INDEPENDENT POVERTY FORUM

INTRODUCTION

The Cornwall Independent Poverty Forum (CIPF) has always sought to help those who find themselves in need and to provide project development support to organisations who aim to provide aid to those in need. For over 20 years the CIPF has developed and managed a variety of projects including the Backpack Beds Project which provide a temporary, weatherproof shelter for those sleeping rough helping to improve their health, safety, self-esteem and well-being, and also the Cornish Christmas Giving Catalogue project.

In 2007 the CIPF helped established the DISC project at a church in Camborne that over several years provided food and support for many homeless and disadvantaged people. Over the past decade, the CIPF have helped with the establishment of several other projects to help the homeless and those most vulnerable

Also, CIPF provides financial support to individuals who are in most need, through the Crisis Fund.

The CIPF also raise awareness of poverty issues in Cornwall and have recently been involved with Church Action on Poverty and End Hunger UK and has helped with the establishment of End Hunger Cornwall and also the formation of the Feeding Britain Pilot in Cornwall. In 2019 CIPF also held the first Citizens Panel in Cornwall, focussing on the issues of housing and homelessness in Penzance and making a number of recommendations to make a positive difference.

Each year since 2013 we have prepared a Cornish Christmas Giving Catalogue which feature 20 local community organisations and all of our Foodbanks, to raise money, through donations, to help them undertake their important work, to help those in most need.

MISSION STATEMENT FOR THE CORNWALL INDEPENDENT POVERTY FORUM

Involving people with direct experience of poverty, in the development of partnerships between local, county and national organisations, working towards the reduction and eradication of poverty.

To enable individuals suffering poverty, to regain control of their lives and to take their rightful place in society, utilising their talents for the benefit of their communities and ending their social exclusion.

OBJECTIVES

- Ensuring people experiencing poverty and social exclusion are involved in the Poverty Forum's work.
- Developing strategies to ensure that combating poverty remains high on political agendas.
- Listening, to learn the problems of poverty, ill health, social exclusion and bureaucratic systems.
- Befriending and offer constructive support to those individuals suffering poverty.
- Working in partnership with organisations with similar objectives.
- Provide project development support to relevant voluntary and community sector organisations.
- Establishing projects that address the need of those suffering poverty and severe disadvantage.
- Awareness raising of poverty issues, through Poverty Meetings, Poverty Hearings and with meetings with M.P.'s and with other key organisations.

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A DECADE OF AUSTERITY MEASURES

In 2010 the Conservative government introduced a range of austerity policies which generally remained in place for the following decade and these have had a devastating impact on many people suffering poverty. There were severe difficulties with those applying for benefits using the Universal Credit system. In Cornwall, over 20 foodbanks have been established since 2010, to help people who did not have sufficient money to purchase food. The demand for the foodbanks has increased each year and some have recently introduced assistance to people to help pay their fuel bills. The amount of people made homeless over this decade has significantly increased, with those sleeping on our streets at times, some of the highest numbers in the UK.

Austerity policies also impacted on all public services, which generally caused disastrous difficulties to those suffering from poverty, causing severe economic and social consequences.

OUR RECENT WORK TOWARDS MAKING A POSITIVE DIFFERENCE

Cornwall Independent Poverty Forum (CIPF) is a network of charities and church-based initiatives that seek to tackle social exclusion and address poverty and homelessness in Cornwall. As part of our awareness raising role we have held 'poverty hearings' which enable people to tell their experience of hardship and homelessness to a wider audience, and we have drawn on these to compile reports which we later disseminated to Cornwall Council and our MPs and other policy makers.

Over the past three years, we have been involved in three such events to raise awareness of a range of issues relating to poverty.

In 2017 our poverty hearing was titled 'Investigating the impact of Universal Credit'. In 2019 we held a conference titled 'The Impact of Food Poverty in Cornwall' and also in 2019 we held a Citizen Panel titled 'Homelessness in Penzance'. All three events led to reports that were widely distributed to inform and influence others, and attempt to make positive change and alleviate poverty.

GOVERNMENT RESPONSES TO THE COVID-19 CRISIS

Further to the Covid-19 health crisis in March 2020, the government introduced a range of funding, mainly to Cornwall Council to deliver a number of projects to address some of the issues about homelessness, poverty including food poverty.

- To place all street homeless into temporary accommodation. This has resulted in many being placed in hotels, holiday parks, bed and breakfast and also in 'Homeless Pods' (temporary prefabricated units).
- Emergency food parcels provided for some of the most vulnerable people.
- Emergency funding to help provide food and other equipment to the homeless and most vulnerable.
- Increases in some benefits under the Universal Credit programme.

Also there has been an amazing effort by individuals and community organisations and charities and churches, including foodbanks, to help those most in need. In some places foodbank usage has increased by 200%

A FUTURE WITH LESS INEQUALITY

As the Covid-19 health crisis improves, most of the emergency government funding has come, or is coming, to an end.

It is important that:

- This government does not return to using austerity measures.
- Emergency funding is continued, as long as there is a need.
- We campaign for more equality in our communities.
- The government supports the community organisations and charities to ensure they remain sustainable.

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COMMUNITY

- The government and Cornwall Council learn from some of the positive ideas and approaches that have been used in the past three months, and do not easily return to the previous ways of working.
- That innovative ideas are continued to be sought and implemented.
- Adequate funding is provided to address the issues of homelessness and food poverty.
- Retain improvements to benefits under the Universal Credit programme.

We must all work for 'A Fair and Just Future for Cornwall and with it, bring hope for a better future with less inequality. The Cornwall Independent Poverty Forum (CIPF) will continue its work to support those suffering from poverty and to help charitable organisations with their development, and to lobby and campaign for positive change with Cornwall Council, our MPs and other policy makers.

The Way Forward

GAVIN BARKER, PROJECT OFFICER, CORNWALL INDEPENDENT FORUM

The pandemic has been a huge shock to us all, and the cost in terms of human life, a broken economy, jobs lost and futures blighted, has yet to be counted in full. We may be only at the beginning of a very difficult and uncertain future. It is because of this uncertainty that we felt it so vital to bring together business and community leaders with the insight and understanding to tentatively sketch out a new beginning and direction. The combined effort has been a mix of heartfelt personal aspiration and hard edged policy reform.

In presenting the range of thinking and personal insight set out in these 21 articles, we want to trigger a wider public conversation in which everyone feels they have a voice and a part to play. Ultimately, whatever the course this pandemic takes, whatever chance events occur, Cornwall must have a voice in shaping its own future. We are aware that we have not been able to include all

sectors of cornish life but hope they will take part in a follow up exercise in the near future.

For this reason we do not want this initiative to be a one-off - a report written and then forgotten. We therefore plan to do two things:

Firstly, we will submit the report to Cornwall's MPs, as well as council leaders and ask for a response.

Secondly, we will arrange a meeting with contributors to this report in order to gain their thoughts and reflections about next steps, along with any feedback they have so far received. What emerges from that meeting is very much down to them but one suggestion we will put forward, is to repeat this exercise in a year's time. We will use this report as a baseline and we will ask the question 'What has changed?'



Cornwall Independent Poverty Forum's main focus of work is around addressing poverty by raising awareness, project development and influencing positive change.

If you would like more information about us and the work we do, please visit our website cornwallindependentpovertyforum.wordpress.com

'Tackling social exclusion in Cornwall'

IN ASSOCIATION WITH

**TRANSFORMATION
CORNWALL⁺**
STRENGTHENING FAITH-BASED
SOCIAL ACTION IN CORNWALL



DIOCESE OF TRURO
DISCOVERING GOD'S KINGDOM
GROWING THE CHURCH