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ANNUAL REVIEW 2018

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QUAKER  
SOCIAL  
ACTION  
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## **About QSA**

Quaker Social Action provides practical and enduring responses to poverty. Our projects range from supportive housing, furniture re-use and wellbeing interventions, to financial capability courses and a direct support line for people struggling with funeral costs.

Since 1867, our small charity has been working in and around the east end of London. More recently, our work has spread to people in the far reaches of the United Kingdom through professional training courses and helpline support.

[www.quakersocialaction.org.uk](http://www.quakersocialaction.org.uk)

@QSA

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**CONFIDENCE**

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INDEPENDENCE

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**LIFE SKILLS**

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RESILIENCE

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**DIGNITY**

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KNOWLEDGE

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**AGENCY**

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# OUR IMPACT



**1,711**

Funeral directors signed up  
to the Fair Funerals pledge



**189**

Professionals trained

**3**  
Outside  
UK

**2990**  
People were  
supported directly

**45**  
Scotland

**4**  
Northern  
Ireland

**33**  
North East

**45**  
Yorkshire and  
The Humber

**73**  
North West

**45**  
East  
Midlands

**56**  
West  
Midlands

**47**  
East of  
England

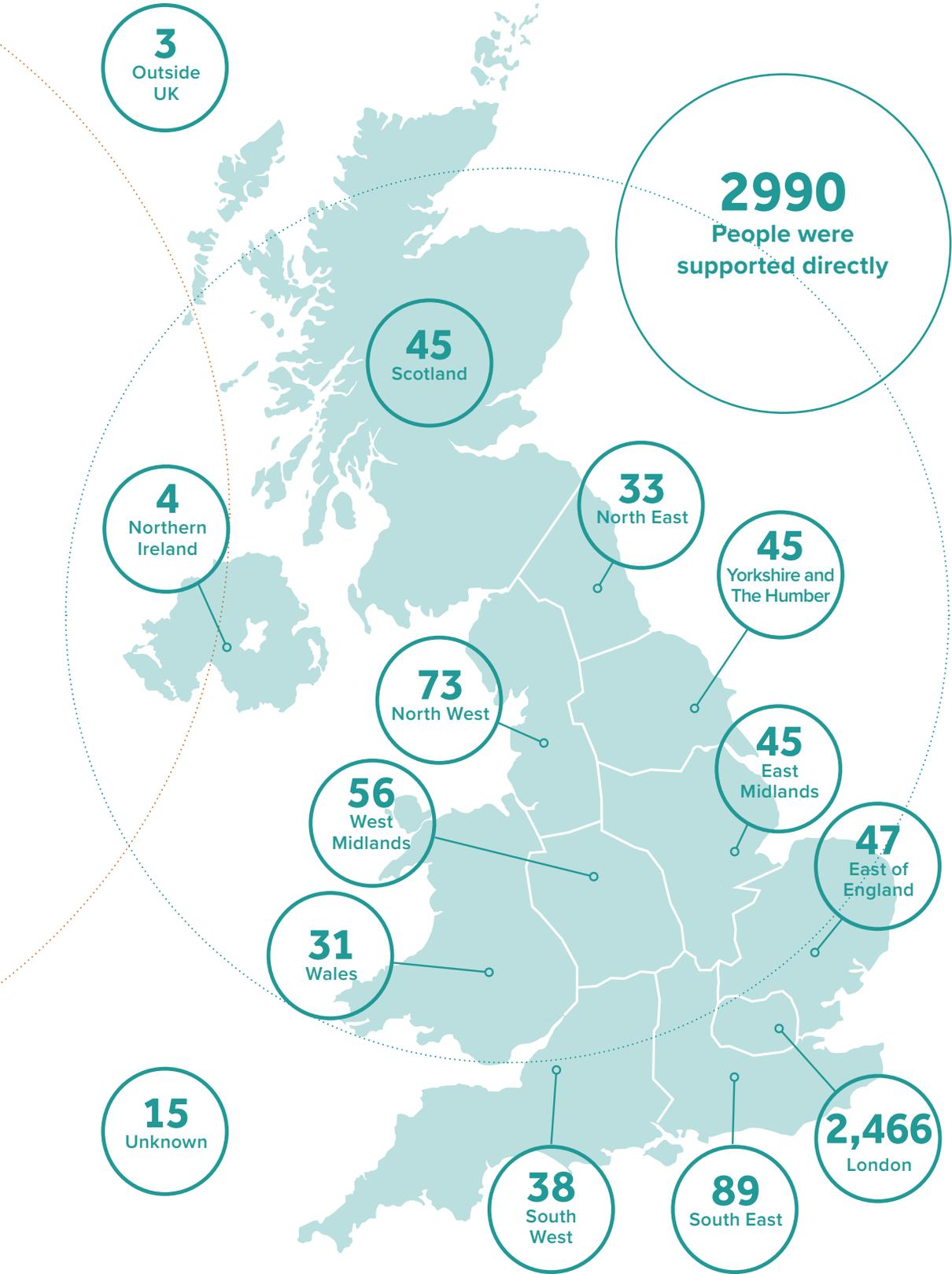
**31**  
Wales

**15**  
Unknown

**38**  
South  
West

**89**  
South East

**2,466**  
London



# INTRODUCTION

2017 was the 150th birthday of QSA. We celebrated our longevity in tackling poverty for a century and a half. We also lamented that our work was still needed, but, nonetheless, have now doubled down on delivering on our mission, “to enable people on low incomes in east London and beyond to seek solutions to the issues that affect their lives”.



Judith Moran  
QSA Director



It has been my privilege to lead QSA for a tenth of its 150 years, and I look upon the challenges of today as I imagine my predecessors did – with a quiet determination to keep pushing forward. We are entrepreneurial and risk confident. We are tenacious.

We know that communities characterised as poor and disadvantaged are often rich with ideas and assets. We see our role as working alongside people in a practical way to strengthen and nurture their own skills and capacities. Right now, we do this against a challenging backdrop; continuing austerity, a housing crisis, record in-work poverty rates and Brexit uncertainties.

Our annual report offers a snapshot of work we've undertaken with 3,000 people this year and the ways in which we've sought to support them to address adversity and to thrive. My profound thanks to the people within these pages who've shared their stories to illustrate the impact of our work.



# FUNERAL POVERTY

## Space to grieve

Since 2004, the average cost of a funeral has risen by 122%. A basic option now sits at a staggering £4,271, leaving 1 in 8 of us struggling to pay without taking on debt (Sunlife, 2017).

For those on the lowest incomes, putting this money together after the death of a loved one can be shattering. The government's outdated social funeral expenses payment, designed to cover the entire funeral, is falling well short and leaving families with average debts of £1,744 after the funeral has taken place (Royal London, 2018).

**1 in 8**

of us will struggle to pay for a funeral (Sunlife, 2017)

**£1,744**

is the average debt people are faced with after a funeral (Royal London, 2017)



## DOWN TO EARTH

Our project, Down to Earth, has been responding to funeral poverty for the past eight years by providing direct support and advice to those who can't afford to pay.

Before a funeral has taken place, QSA's team can help people find something affordable and meaningful, whilst ensuring they have explored all of their financial support options. Should they have already paid for a funeral, we offer guidance on how they can reduce any debt they have found themselves in.

### DOWN TO EARTH 2017/18

## 793

people supported by our DTE team

## £1,673

the average saving we provide against initial quotes

## 1,099

people using our Reducing Funeral Debt online tool



## KAREN'S DOWN TO EARTH STORY

**“When my parents died within 6 weeks of each other, it was all left to me and my husband, with no help from the rest of the family. I was slowly giving up and getting very depressed and upset that I couldn't afford the costs on my own.**

**I was then put in touch with Claire at Down to Earth. She understood my feelings and was very helpful. They kept in touch every step of the way. Now I can sleep at night and can grieve properly.”**



Karen's Parents

## **FAIR FUNERALS CAMPAIGN**

Since 2014, we have also been campaigning for change at a structural level.

The Fair Funerals campaign has approached funeral poverty across three key areas:

- Working with the funeral industry to improve price transparency;
- Lobbying the government to increase available financial support;
- Driving awareness of the issue throughout the UK.

## **#BURYTHEDEBT**

This year, we have been driving public support to ramp up pressure on the government. The current state safety net has been stagnant for over 15 years and now only reaches around 38% of the cost of an average basic funeral.

Kristina, a brave campaign spokesperson, took centre stage and shared her traumatic experience.

With the help of partner organisations and influential voices, including Michael Sheen, Neville Southall and Harry Leslie Smith, we encouraged members of the public to sign Kristina's petition, calling on the Chancellor to raise the funeral fund for grieving families.

Campaign supporters and the QSA team led a funeral procession through Parliament Square, stirring up widespread media interest on the issue.

## **KRISTINA**

**“Mum’s wish was to be cremated. It came to over £5000. I felt shame at having to owe people the money because I was unable to repay the debt and deal with my emotions.”**



## Campaign highlights 2017–18

### A children's funeral fund for England and Wales

After a passionate campaign led by Carolyn Harris MP, we were part of a major breakthrough when Prime Minister Theresa May agreed to introduce a children's funeral fund in both England and Wales. Under the means-tested scheme, grieving parents will no longer have to meet the costs of burials or cremations for children under the age of 18.

### 43% of the funeral industry now signed up to the Fair Funerals Pledge

Organising and paying for a funeral is an expensive and often confusing process. With enormous inconsistencies existing between different funeral directors' prices, it can be hard to find clear, comparable options.

Our Fair Funerals pledge asks funeral directors to recognise funeral poverty, and to actively help people find a funeral within their means. We ask for openness about their most affordable options in initial conversations, on their price lists and on their website.

We are pleased to have reached 43% percent of the UK Funeral Industry. Furthermore, Dignity, one of the industry's largest providers, have agreed to put their prices online by January 2019.

### Reforms for the Social Fund Funeral Payment

Some encouraging reforms were announced by the government this year, focused around making the application process for the government funeral fund simpler and fairer. Although the changes do not come close to our proposals, it has been positive to see recognition of the current inadequacies of the funeral safety net.



# WELLBEING

## Take charge, feel good, and plan for the future

When our income barely stretches to cover rent, food and bills, an overbearing worry about the future can take a heavy toll on our mental and physical wellbeing. For most of us, access to services that can help build up the skills and inner resources to improve our wellbeing is extremely limited and often far too expensive.

## 75%

of people living in the lowest income bracket have reported having mental health problems (Mental Health Foundation, 2017)

## 1 in 4

low income families struggle to eat regularly and healthily because of a lack of money (Food Standards Agency, 2017)



### BAGS OF TASTE

This year saw us take the first steps into running Bags of Taste, an exciting new cooking project for Tower Hamlets. As the first franchisee, we'll be running classes that take an innovative approach to reinforcing cooking skills and knowledge for people on a tight budget. Over four weeks the course focuses on showing people how they can enjoy cooking healthy and delicious food at home, whilst saving money on the weekly shop.

## THIS WAY UP

Since 2012, we have been running an innovative wellbeing course called This Way Up. By combining mindfulness – a meditative practise focused on stillness – and expert one-to-one life-coaching, we provide a space for people to take control of their own lives and confidently plan ahead, based on their personal goals. People are often referred to us when they are feeling held back by something that has happened in their lives, sometimes a bereavement or job loss. The programme focuses on providing them with the tools to move forward again.



THIS WAY UP  
**2017/18**

**40**

people taking part in the This Way Up life coaching and mindfulness programme.

Average scores on World Health Organisation wellbeing index:

**Start = 8.5**

(clinically moderate depression)

**End = 14.8**

(above average – general level of good wellbeing)

## ANYA'S THIS WAY UP STORY

**“My life had become quite chaotic. I had lost two members of my family in quick succession. It was traumatic. I then lost my savings and my job. I was reaching out to save myself really.**

**Usually I deal with the problems by going on auto pilot, panicking and being anxious. The programme taught me to accept things, without giving up. I was able to let go of the things that were not important. In the one-to-one coaching I could talk about my personal issues. I felt safe. I found a different perspective on how to deal with these problems.”**



Anya

# MONEY

## Exploring influences and maximising agency

Money plays a central role in our lives, having a major impact on our mood and influencing the most important decisions we'll ever make. Yet we struggle to talk about it, even with the people closest to us.

**1 in 3**

parents talk to their children about household finances (Money Advice Service, 2016)

**44%**

of parents don't feel confident managing money (Money Advice Service, 2016)



## MADE OF MONEY

Our Made of Money project gets to the bottom of our anxieties around money, exploring how past experiences and day-to-day emotions can significantly impact decision making. Whilst many financial capability courses focus solely on good money management and budgeting, we look a bit further; enabling positive conversations and improving attendees' self-awareness around why they spend what they spend.

### MADE OF MONEY 2017/18

# 96

individual workshops run

# 207

attendees

# 12

Get Set participants



## GET SET

This year, we received funding from the Money Advice Service to launch a new financial wellbeing pilot project for families in Islington. Building on our Made of Money experience, Get Set has been evaluating the impact of a blend of individual and group support on the financial knowledge, confidence and behaviour of families with children aged 7–11 years old. Parents can use one-to-one sessions to map out individual financial goals whilst reflecting and sharing their ongoing experiences with other parents in an open group environment.

## AYANA'S GET SET STORY

**“I wanted to look at new ways of organising my own finances, in particular saving and also how to talk to my children and prepare them for their own financial future.**

**When I used to try and tell my children that I can't buy them a certain thing, they didn't understand. I felt that they needed to be involved more, but I needed help to know how to start.**

**In the one-to-one sessions, we highlighted the areas that I wanted to work on, which was mainly around saving money every month. I've started sitting down with the kids and involving them in a weekly budget and sticking with it. They have really enjoyed being involved and I've told them if we save enough money we can go on holiday or do other things. It has really motivated them.”**



# FURNITURE POVERTY

## A dignified home

Making the move into new accommodation after a spell of homelessness or a time in a refuge doesn't always mean a bed to sleep in or a table to eat at. Access to these essential items can feel like a luxury, with many families resorting to sharing a bed or even sleeping on the floor.

**1 in 10**

people are unable to afford furniture in the UK (Christians Against Poverty, 2017)

**420,000**

children in the UK do not have their own bed (Buttle, 2018)



## HOMESTORE

For 29 years, Homestore has been providing high quality furniture exclusively to east Londoners who are living on a low income.

Supported by a group brilliant volunteers, our team collect used, good quality furniture on a daily basis, donated by those who no longer need it. It is then put on sale in our Stratford showroom for our members, with items costing as little as a third of high street charity shop prices. We then arrange for a free delivery to their home.

**HOMESTORE**  
**2017/18**

**1,926**  
customers

**2,158**  
furniture donors

**£100**  
average saving  
per customer



## EILEEN'S HOMESTORE STORY

**“I’m disabled and on a pension. Homestore is there for people like me. Over time, I’ve got a chest of drawers, a fridge freezer and two units; one I can put my birds on. My monthly bills are far too high to consider anything else. If I went to a shop I’d have to pay a fortune and face going into debt.**

**I can now organise my house and put my things away, before they were just sitting on the floor. The Homestore team were so friendly and arranged a day for delivery. I recommend it to anyone.”**



# YOUNG ADULT CARERS

## An independent move into adulthood

Young adult carers spend hours looking after someone else, often at the expense of their own lives and health. Their responsibilities can lead to isolation and a lack of opportunity, creating barriers when trying to move into independent living. Until now, there has been no supported housing initiative exclusively for young adult carers.



Reece, 18, who featured in our article in the Guardian about the project

**240,000**

young adult carers  
aged 18–24

**25%**

not in education,  
employment or training



### MOVE ON UP

Move On Up officially opened its doors in January 2017. Across our four properties in east London, 12 carers at a time are accessing affordable rent and one-to-one support, often as a first base after leaving the family home. In most cases, they continue to care for someone throughout their tenancy.

Move On Up is about much more than just affordable housing. Each tenant has been given assistance to set out what they would like to achieve during their tenancy. This has included developing professional skills for employment through our mentor scheme, guidance on accessing mental health services or help with university applications. In every case, our tenants have been able to make positive life changes, whether big or small.



Project Manager Jon receiving the keys to oone of our properties from partners Commonweal Housing



QSA Director Judith Moran discussing Move On Up on London Live



In June 2018, Tahir became the first of our tenants to move out of Move On Up into his own home

## TAHIR'S STORY

Tahir has cared for his mum since he was six years old. In his first meeting with Jon, Move On Up's manager, he told him he struggled with anxiety and was keen to make a group of friends and become more independent.

Together, Jon and Tahir mapped out an action plan, identifying small, manageable tasks that Tahir could do to reach his goals. We asked Tahir what having his own space and one-to-one support has meant:

**"I've been to see a doctor for help with my anxiety. I've also joined a martial arts club, which was Jon's idea. It's been really fun and building up my confidence by talking to people.**

**Move On Up's given me space to work on my art too. It's what I'd love to do with my life. Before I'd always feel tired, but here I feel motivated to look after myself and my space.**

**I've gained confidence. The project has got me here, it's helped me to understand what it is like living on my own and with other people.**

**I understand about rent and bills and stuff like that. Jon has helped me with coping with my anxiety. I'm very excited to move out and live on my own.**

**Move On Up is a perfect opportunity for people to understand what it's like in the real world.**

**I'm staying healthy and feeling good. I want to see where my art takes me!"**



The team getting a property set up ready for our tenants



Hosting a meet and greet for some of our tenants back in August 2017

# DIGITAL INNOVATION

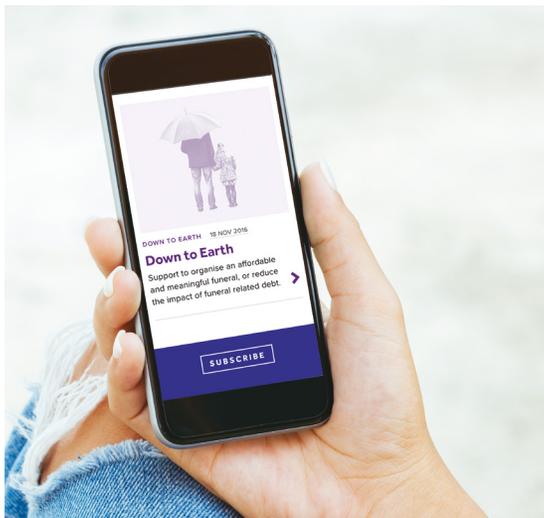
With the launch of the new Quaker Social Action website in April 2017 came new opportunities to support people in innovative and focused ways.

## DOWN TO EARTH

A major breakthrough has been in our Down to Earth service for people struggling with funeral costs. A new website section has been developed to provide people with information and advice on debt relief options after they have already paid for a funeral.

This has freed up time for the team to focus their one-to-one support on the clients that they can help the most, normally those who have yet to pay for a funeral.

Since the tool's development, we have been able to increase the number of people we are supporting before a funeral by 65%, and have reached 1,099 people online who are struggling with debt after a funeral. A huge boost for our small-scale project.





## GET SET

Our Get Set project takes an innovative approach to building financially confident families with children aged 7–11.

Alongside a course of one-to-one coaching and group sessions, attendees are given access to a host of online activities and resources to use at home with their children. Examples include exploring how advertising works, setting up goals to encourage saving or looking at how to spot marketing techniques when at a supermarket.

These tools aim to support parents to bring their children into money conversations early on, at an age when many of the habits and values they will take into later life are starting to be shaped.

# PRACTICAL TRAINING FOR PROFESSIONALS

## Sharing our learning

We take pride in sharing what we learn from our unique projects, especially when we know that it can have a positive impact on communities that are otherwise outside of our reach.

TRAINING  
**2017/18**

**28**  
training sessions run

**189**  
professionals trained



Since 2009, our Made of Money team has run a successful two-day training course for professionals, equipping them with the knowledge and tools to run our award-winning holistic money programme directly with clients.

In 2017, we responded to the demand from our partner organisations to put together a practical workshop around funeral costs, death and bereavement. Informed by seven years of learning through our Down to Earth project, the workshop prepares professionals to support clients when struggling with rising funeral costs. We equip them with the skills and knowledge to know where and how to raise money, whilst ensuring they can advise on ways to save on costs. For those with less experience, we also offer a session on improving confidence to have difficult conversations around death and dying.



## CASE STUDY – LET’S TALK MONEY

Stephanie Milne from Let’s Talk Money in Harlesdon has run many workshops since training with Made of Money over a year ago. The volunteers she works with are also trained up in the approach. One of Let’s Talk Money’s participants explains the difference they’ve been able to make to their own situation:

**“Before I came to the workshop I felt like there was no way out, it helped me to know I could sort my debts out one by one. I have now put in place repayment plans for all my debts.”**



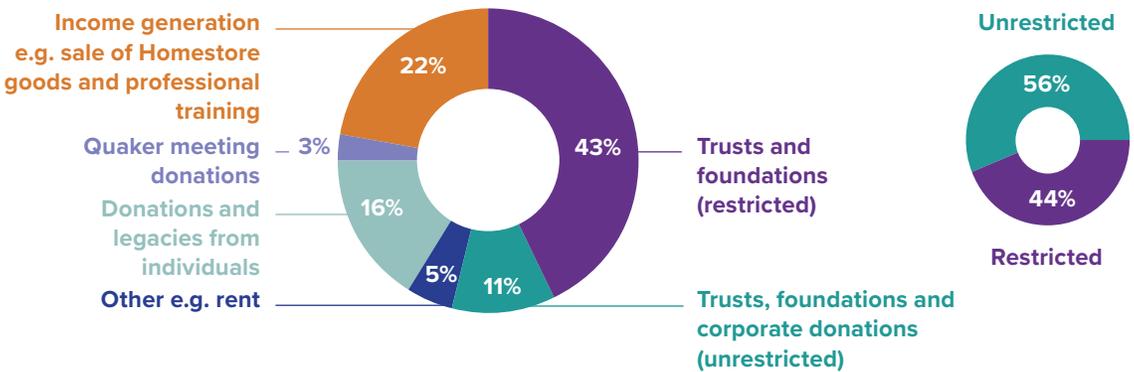
Stephanie Milne

# OUR FINANCES

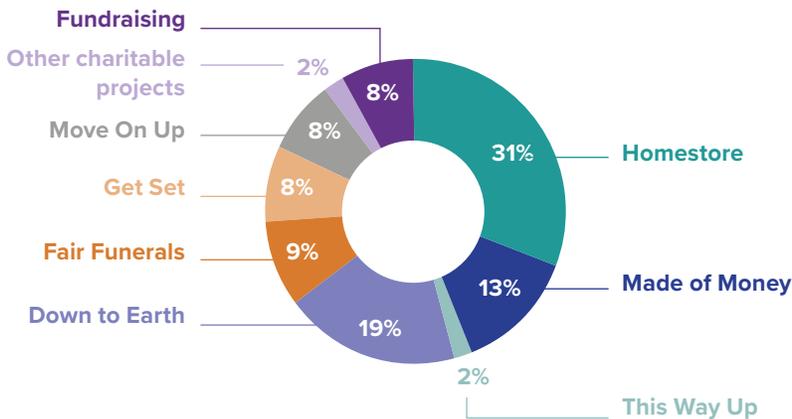
In the financial year ending 31 March 2018, QSA's expenditure of £1,166,650 exceeded income of £863,477 giving a deficit of £303,173. QSA faced a number of significant organisational challenges which resulted in an unusual financial outturn. The deficit was covered by reserves and at the end of the financial year QSA's remaining unrestricted reserves stood at £449,235. The vast majority of unrestricted reserves are designated for various purposes and

further details can be found in our audited accounts. Trustees view our current reserves position as acceptable and are satisfied that the reasons for the 2017/18 deficit have been understood and acted upon. Since the end of the financial year we have appointed new heads of fundraising and finance, are reviewing all aspects of income and expenditure, and are developing plans to return to healthy financial outturns in future financial years.

## SOURCES OF INCOME



## OUR EXPENDITURE



## **SUPPORT QUAKER SOCIAL ACTION**

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Please make a regular or single donation  
**[quakersocialaction.org.uk/donate](https://quakersocialaction.org.uk/donate)**

Cheques can be made payable to  
Quaker Social Action and sent to:  
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17 Old Ford Road  
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Tel: 020 8983 5030  
[info@qsa.org.uk](mailto:info@qsa.org.uk)

## **FOLLOW AND SHARE OUR WORK**

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Director: Judith Moran  
Chair of Trustees: David Robson

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