

## **CLAS Annual Service Report**

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**Financial Year 2020/2021**

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# CLAS Annual Service Report 2020/2021

## Executive Summary

This report highlights CLAS achievements over 2020/2021 and our learning about how COVID-19 has impacted households in Cambridgeshire, and their ability to manage financially. It also considers the challenges that lie ahead as we move on from the pandemic, and our plans to prepare for these.

The **Cambridgeshire Local Assistance Scheme (CLAS)** provides a safety net for individuals and families facing unexpected financial difficulties and hardship. CHS Group has delivered CLAS, on behalf of Cambs County Council, since April 2017, working in partnership with a group of local organisations<sup>1</sup> that include Citizens Advice Bureaus (CABx), reuse and recycling organisations, CLAS Champions, and place-based Charities Networks.

**CLAS provides information and advice services, and practical support** (supermarket and energy vouchers, new cookers, and mattresses, recycled white goods, furniture, and paint) to those that meet the eligibility criteria i.e., income less than £16,380 and no savings or on means tested benefits, lived in Cambridgeshire for last 6 months and are over the age of 16. CLAS champions and CABx provide the universal access to an assessment and help. Last year CLAS received some additional funds which allowed us some flexibility, and we were able to include people whose income was higher than the low-income thresholds but whose earnings had been impacted by COVID-19 and were struggling to make ends meet.

Our **CLAS model** is strongly influenced by the Think Communities Approach<sup>2</sup> which was adopted by public services in Cambridgeshire and Peterborough to build more resilient communities. We are also inspired by the Human Learning Systems<sup>3</sup> (HLS) paradigm which focuses on the importance of considering complexity, human relationships, and continuous learning when designing and delivering public services. CLAS is part of an **ecosystem of support**, and, via our **Charities Networks**, we enable organisations in the system to come together, facilitate cooperation, and share learning and resources. Organisations in the network include community, faith and voluntary sector groups, and public sector bodies. The pandemic highlighted the value of these networks, and as we all went into Lockdown 1.0, we increased the frequency of our meetings to weekly, gradually reducing them to monthly later in the year.

**CLAS successfully upscaled the project to manage a 211% increase in referrals** and has been critical in mobilising and responding rapidly to families and households' basic needs. Demand for CLAS since 2017 has been consistently high, as a combination of factors including high rents, low wages, benefits freeze and the roll out of Universal Credit have pulled more people into financial hardship. However, with the **emergence of COVID-19** we experienced an unprecedented increase in demand – requests for help soared in the first few weeks of lockdown as many people who were furloughed or lost their jobs struggled to make ends meet. As Universal Credit applications quadrupled, so did the number of referrals to CLAS. We also saw a **change in the profile of families needing help** i.e., from those 'financially stretched' to 'rising prosperity group' who had never navigated the benefit system. In May 2020, the County Council approved an additional £66,000 to help people in hardship affected by COVID-19. By the end of June, 40% of these extra funds had already been awarded to eligible families. We calculated that at this rate the CLAS budget would be depleted by October 2020. County council provided a further £66,000 of COVID-19 funding. In the meantime, the value of vouchers

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<sup>1</sup> Core partners in 2020/21 include: Cambridge & District CAB, Citizens Advice Rural Cambs, Cambridge Re-Use, Cambridgeshire Community Reuse and Recycling Network (which includes REMO Eco-Superstore)

<sup>2</sup> <https://www.cambridgeshire.gov.uk/asset-library/imported-assets/Think%20Communities%20Approach.pdf>

<sup>3</sup> <https://realworld.report/> 'Human Learning Systems - An Introduction to Human Learning Systems'

was reduced and CLAS worked with other groups such as the Besoms, Cambridge Aid, John Huntingdon's Charity, Cottenham Charity and Foodbanks to support hardship cases in their areas.

Throughout the year, and all 3 lockdowns, **CLAS services continued without disruption**, including access to new white goods, recycled white goods and furniture, and supermarket and energy vouchers, providing struggling households with the support they needed during a very difficult time. This is especially significant due to the overwhelming increase in numbers of people needing help. CLAS was also the only scheme in Cambridgeshire which was able to provide access to recycled goods during lockdown, thanks to the dedication and commitment of volunteers from their recycled goods partners – Cambridge Re-use, and CCORRN (Cambridgeshire Community Reuse and Recycling Network).

In FY 20/21 **CLAS provided 2,369 awards to people experiencing crisis** – more than **three times the annual average** of previous years. Pre COVID-19, CLAS was processing an average of 66 awards per month. In the period April to November 2020 the monthly average went up to 128. Demand spiked again in December when we were allocated £126,220 from the DWP Winter Grant Scheme to help distribute to individuals and households struggling to manage during the Winter months. In Qtr 4 alone (January to March 2021) we distributed 967 awards – the total in the three months was higher than annual figures for all previous years.

#### **CLAS added value in FY 20/21:**

- £1.1m potential cash savings<sup>4</sup> to the Local Authority by preventing people's financial situation from deteriorating and needing statutory services. A total of £1.6m savings to the wider public purse.
- £1m of social value<sup>5</sup>. CLAS grants can help alleviate immediate pressures and stresses. This along with relevant additional support, such as money or debt advice, can provide clients with a solid foundation to start afresh and move on. On average, our CLAS clients surveyed last year each reported an uplift in their wellbeing valued at £8.3k.
- £3.1m extra in client's pockets through provision of money and debt advice via the CLAS Information & Advice service delivered by the CABx
- £40k extra grants for CLAS clients. Throughout the year we linked up with local groups and services via our Charities Network meetings. 20% of our CLAS clients received other grants in addition to CLAS - an extra £40k in total.

#### **Key learning for 20/21:**

- **Importance of having an infrastructure** in place that can rapidly respond and scale up - CLAS has been able to respond and adapt as needs and resources changed with the advent of the pandemic and has played a critical role in supporting individuals and households in Cambridgeshire. The CLAS partnership successfully upscaled the project to manage 211% increase in referrals, as additional funding to help people affected by the pandemic became available. This included helping the County distribute some of the COVID-19 Winter Grant Scheme funds to households experiencing hardship. Cambridgeshire is one of the few areas in England where a Local Welfare Assistance Scheme is still available to support low-income households in times of financial crisis.<sup>6</sup>
- **Value of connecting with others via our Charity networks** where intelligence, resources, responses, and emerging trends are discovered, shared, analysed and problem solved. Over 200 organisations are

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<sup>4</sup> The methodology we use to calculate the Cost Benefit Analysis is based on the New Economy Manchester model. We considered in detail a sample of 46 clients from FY 20/21 who had received a CLAS award. More information can be found here: <https://www.greatermanchester-ca.gov.uk/what-we-do/research/research-cost-benefit-analysis/>

<sup>5</sup> We use a methodology developed by HACT to measure social impact. More information can be found here: <https://www.hact.org.uk/social-value-bank>

<sup>6</sup> <https://www.insidehousing.co.uk/news/news/one-in-five-people-in-england-live-in-area-without-local-authority-crisis-support-70432> 'One in five people in England live in an area without local crisis support'

linked up to the network, and during 20/21 met regularly to learn from each other and work up solutions to emerging problems (examples can be seen in section 2. Pages 16 & 17))

- **Situation for people who were already experiencing hardship got worse** - many have seen their situation worsened with the added pressures of furlough, job loss, illness or losing a loved one, rising cost of household bills as more time was spend at home and enabling children to access education remotely.
- **Change in the profile of families needing help** - Newly Experiencing Economic Hardship (NEEH) is a term used to describe individuals and households who, prior to the pandemic, had been financially stable and have not needed to access support. Many have lost their jobs or seen their hours reduced, have never been unemployed before and are struggling to cope on Universal Credit (UC). The five weeks wait for a first UC payment to come through can also cause a lot of hardship to some people.
- The profile of CLAS claimants was used by County Council's Research team to complete an Acorn analysis of the grants issued in April 2019 compared to April 2020. This looks at the type of household that is making the claim and produces a profile of the claimants. The findings revealed that the largest increase in CLAS claims were people privately renting in affluent areas. This showed that the economic effects of COVID-19 were resulting in people who would have normally being financially resilient suddenly requiring support from CLAS.
- **Reluctance to claim benefits due to stigma** – 5% of the people we engaged with were reluctant to claim benefits or access foodbanks. For many who have never needed to welfare support, claiming benefits is seen as a stigma. It taps into issues around self-esteem and feelings of failure.
- **Increase of households with children experiencing hardship** – In the first 3 months of the pandemic we saw an increase in the numbers of households with children accessing CLAS - a 21% increase compared to the same period last year. 50% of the total number CLAS awards made in FY 20/21 were to households with children.
- **Low uptake of debt advice** compared to previous years. Moratoriums on bailiffs and debt collectors has resulted in some households not prioritising tackling their financial problems - for some their situation has worsened, whilst others have got into debt to make ends meet.
- **Homelessness** – We are seeing that many people have fallen behind on their rent, including private renters. 38% of CLAS clients disclosed they had rent arrears. Many are worried about losing their homes once the eviction bans are lifted. Some have already been served eviction notices, while other people's health and wellbeing is being affected as they live with the constant fear of eviction hanging over their head.
- There are also large numbers of homeless people in Cambridgeshire. During COVID-19 lockdown they were all moved into hotels and there is now a big drive to move them into independent living. Many are moving into empty houses with no flooring or furniture. CLAS is one of the few schemes they can access furniture and essentials when they get accommodation.
- **Low uptake of social water tariffs** - we have seen through low CLAS client referrals to social water tariffs, and feedback from local water companies that low uptake of these services is a nationwide problem. We have learnt that water poverty is an issue less talked about, though water arrears are very prevalent and weigh heavily on the poorest families.
- **Rise in Domestic Abuse cases** - 25% of CLAS cases were linked to DA compared to previous year of 20%. However, we suspect that this is only the tip of the iceberg – many domestic abuse organisations were concerned that there were people experiencing abuse but not seeking support as they could not see a 'way out' during the pandemic.
- During the COVID-19 lockdown, CLAS and its charities network noted **the growing number of families without digital connectivity or data** for their phones, unable to access money advice support or other online information. CLAS found that over 20% of CLAS clients do not have digital skills or access to IT equipment, and there were only a few organisations in Cambridge that supported school children with laptops or could give grants to allow families to digital access. This information was shared with the Countywide Reference Group.

- **Fuel Poverty** - 20% of our CLAS clients struggle to keep their homes warm. Many of them find themselves choosing whether to eat or heat, especially in the winter, when they become more susceptible to health problems.
- **Mental health** - as financial worries increase, mental health deteriorates. 50% of our CLAS clients have disclosed that they are suffering with poor mental health.
- **The challenge for CLAS, Think Communities, charity networks, and money advice support services as we move on from the pandemic, is ensuring that support is available to enable individuals and families to recover from the crisis.** Relevant support needs to be available for those whose financial pressures have been further exacerbated by COVID-19, and those who are newly experiencing economic hardship.

#### **Project Plan for 2021/2022:**

1. To work with Cambs County Council and Think Communities to look at financial hardship initiatives that can reduce the pressures on CLAS, and to secure funding and ensure CLAS resources fully meet anticipated rising demand over the financial year.
2. To work with one of CLAS suppliers, CCORRN, to pilot and evaluate the offer of CLAS food boxes in Wisbech.
3. To share CLAS learning with relevant stakeholders to highlight the need for relevant resources and for joined up working, so that we might be better placed to respond to the challenges that lie ahead as we move on from the pandemic. Challenges include:
  - a. Increased unemployment - the furlough scheme is masking the true impact of COVID-19 - we expect that unemployment numbers will rise as the scheme ends in autumn 2021.
  - b. The end of Universal Credit uplift will also affect a lot of people who have relied on it to make ends meet.
  - c. Increased rise in homelessness - there is also the concern that as courts resume and eviction cases are processed, we could see a rise in homelessness.
  - d. Spike in demand for debt advice - challenges will include panic when debt recovery and courts resume. There needs to be sufficient resources in place to meet the demand for debt and money advice to avoid evictions, homelessness, and people being pushed further into debt.
4. To explore how CLAS might help more disadvantaged people and families in Cambs to get and stay online affordably.
5. To pilot and evaluate an offer of CLAS Energy vouchers to help households experiencing fuel poverty - our analysis shows that 20% of CLAS clients face fuel poverty.
6. To promote services aimed at maximising household incomes, focusing on social water tariffs including clarifying referral pathways and eligibility
7. To work with all CLAS partners to further strengthen our activities and reach in East Cambridgeshire where there is lower than anticipated demand.
8. To develop the Charities Networks role in the system to become even more effective.
9. To continue to work with the Children's Society on the national project to build more coordinated responses locally.
10. To work with Cambs County Council to explore how our learning informs the recommissioning of CLAS services.
11. To recruit x 2 new CLAS Champions:
  - a. BAME CLAS Champion – 13% of CLAS clients are from a BAME background. Influenced by Black Lives Matter and the learning that COVID-19 disproportionately affects BAME communities.
  - b. IDVA CLAS Champion – 25% of CLAS clients are affected by domestic abuse (DA). DA organisations have seen a rise in helpline calls. A DA Champion will enable us to expedite our responses.

# CLAS Annual Service Report 2020/2021

## Background

CLAS delivers person-centred and needs-led local assistance services for individuals and families in Cambridgeshire experiencing financial hardship. Our approach focuses on providing early advice and support, working with clients to build their resilience to enable them to move on from the crisis, and prevent reoccurrence.

CHS Group has been leading the Cambridgeshire Local Assistance Scheme (CLAS) since April 2017, working with Cambridge and District Citizens Advice, Citizens Advice Rural Cambridgeshire, Cambridge Re-use, Cambridgeshire Community Reuse and Recycling Network (CCORRN), and a network of CLAS Champions hosted by various organisations in Cambridgeshire. Our partnership is strongly influenced by the Think Communities Approach which was adopted by public services in Cambridgeshire and Peterborough to build more resilient communities. We are also inspired by the Human Learning (HLS) systems paradigm, which resonates with our belief that people's outcomes are not achieved by any one player, but by whole systems collaborating, learning from each other, and using this learning for continued improvement. Our response to the COVID-19 crisis highlighted the influence of these approaches and how they work in practice - our collaborative way of working, and our strong working relationships with voluntary and community sector partners, enabled us to rapidly respond to the unprecedented increase in demand. We were able to quickly adapt to the constantly changing environment, and to provide the immediate support required by the rising numbers of households facing financial hardship.

## Accessing CLAS

Our network of CLAS Champions across the County provide information, advice and practical support and assistance to households experiencing times of exceptional pressure. There are 19 CLAS Champions in the network. Each Champion is allocated a % of the grant funding available for practical goods, which they are accountable for. Their budgets are worked out based on the population numbers in the deprived areas they work in. Decisions on awards for practical support are devolved to the CLAS Champions who have the local knowledge, relationships and understand the needs and strengths of the people and families they are working with.

Organisations that do not host a CLAS Champion refer<sup>7</sup> their clients to their local CAB, individuals may also self-refer. There are CLAS Champions in Cambridge & District CAB and Rural Cambridgeshire CAB. John Huntingdon's Charity is the access point for CLAS in the Sawston area. Our Citizens Advice Bureaux (CABx) partners also deliver a CLAS Information and Advice service, where they undertake advice/support work to help resolve the client's presenting issue, this includes benefits and debt work as part of the process. If CABx feel there is a better placed organisation to support the client they will refer them to that organisation, ensuring they have supported that client as far as they can, which includes assisting them with a CLAS award through their CLAS champions.

At the start of the pandemic, all the CLAS Champions, including those hosted by the CABx, started working remotely and services could be accessed over the phone, by email, web chat or via their respective websites.

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<sup>7</sup> Guidelines for professional referral to CLAS during COVID-19 in Appendix 1

Anyone enquiring about CLAS completes an assessment<sup>8</sup> with a CLAS Champion, following which there could be a range of outcomes, including self-help, signposting and or referral into other support services, or practical support. Any clients referred for a CLAS award must meet the following eligibility criteria:

- ✓ Means tested benefits & no savings
- OR
- ✓ Income <£16,380 & no savings &
  - ✓ Lived in Cambridgeshire for at least 6 months
  - ✓ Aged 16 and above
  - ✓ Must be facing unexpected financial difficulties and hardship

Last year CLAS received some additional resources which allowed us some flexibility, and we were able to include people whose income was higher than the low-income thresholds but whose earnings had been impacted by COVID-19 and were struggling to make ends meet. CLAS awards available:

- Recycled white goods and furniture (Green Goods awards)
- New white goods (cookers, fridge freezers, washing machines, and includes new beds and mattresses)
- Supermarket vouchers (food and clothing)
- Energy vouchers (electricity and gas for households with pre-paid meters)
- Decorating vouchers (recycled paint)

Our approach focuses on preventative and holistic support, makes use of recycled goods, offers beneficiary choice, and devolves decision making to those working at grass roots level.

## 1. Achievements

### 1.1 CLAS providing value for money

Since the current scheme was launched in April 2017, CLAS has supported 6,673 households - either directly through awards, or through other CLAS services, such as claiming benefits or providing debt relief. Over 4,000 of these households accessed crisis support, including CLAS awards. The other 2,600 received help via the CLAS Information and Advice service and saw their income maximised by £9.9m.

Throughout FY 2020/21, CLAS continued to provide emergency support to people experiencing crisis without a disruption to the service. A total of 2,369 awards were made to 1,940 households, a total value of £382,331. See table 1 below for details and breakdown of the awards.

**Table 1. Total number and value of CLAS awards made in FY 2020/21**

	Green Goods	New Goods	Energy vouchers	Supermarket vouchers	Totals
<b>Quantity</b>	212	718	177	1,262	<b>2,369</b>
<b>Value</b>	£44,118	£171,462	£7,476	£159,275	<b>£382,331</b>

In addition, CLAS made a contribution of £1,624 to It Takes a City in November to cover the cost of basic items for the Master's House project in Cambridge, which has been used as emergency housing to support homeless

<sup>8</sup> Copy of Household Assessment Form in Appendix 2

people during the pandemic. In March CLAS made a second donation to Master's House of £840 to cover additional costs to the project due to increased turnover, as the property was being used as Severe Weather Emergency Accommodation Provision (SWEP). Under SWEP, when the weather is forecast to be sub-zero for 3 consecutive days, the county has a duty to provide emergency accommodation to rough sleepers.

**With the emergence of COVID-19 we experienced an unprecedented increase in demand for CLAS support.**

Throughout the last 4 years, demand for CLAS has been consistently high as a combination of factors including high rents, low wages, benefits freeze and the roll out of Universal Credit have pulled more people into financial hardship. However, with the emergence of COVID-19 we experienced an unprecedented increase in demand – requests for help tripled in the first few weeks of lockdown as many people who were furloughed or lost their jobs struggled to make ends meet. Many of these new referrals were from people who, prior to the pandemic, had been financially stable and not needed help before. Referrals for supermarket vouchers increased drastically and remained consistently high throughout the year. Referrals for new white goods also increased significantly – this was mainly because demand was too high for our recycled goods partners to source and deliver the levels of items required.

The increase in demand for CLAS support was putting a huge strain on our CLAS budget, however in May 2020 the County Council approved an additional £66,000 to help people in hardship affected by COVID-19. By the end of June, 40% of these extra funds had already been awarded to eligible families. We calculated that at this rate the CLAS budget would be depleted by October 2020. County Council provided a further £66,000 of COVID-19 funding. In the meantime, the value of vouchers was reduced and CLAS worked with other groups such as the Besoms, Cambridge Aid, John Huntingdon's Charity and Cottenham Charity to support hardship cases in their areas.

Pre COVID-19, CLAS was processing an average of 66 awards per month. In the period April to November 2020 the monthly average went up to 128. Demand spiked again in December when we were allocated £126,220 from the DWP Winter Grant Scheme to help distribute to individuals and households struggling to manage during the Winter months. In Qtr 4 alone (January to March 2021) we distributed 967 awards – the total in the three months was higher than annual figures for all previous years.

**The COVID-19 emergency demonstrated the value of partnership working, our charities networks and belonging to an ecosystem of support.**

At the start of the pandemic, our recycled goods partner in north Cambridgeshire - Octavia's Furniture Project, unfortunately had to close. Despite Cambridge Re-use's best efforts to cover deliveries across the whole of the County, they had limited resources, and access to refurbished white goods were scarce. Nevertheless, with the help of volunteers, Cambridge Re-use continued to provide a service during all 3 lockdowns and our clients were able to access refurbished white goods. From April to October 2020, Cambridge Re-use were the only recycled goods shop providing this service in the County. In November 2020 REMO Eco- Superstore joined the CLAS partnership as a recycled goods supplier for north Cambridgeshire. Between them, CLAS was able to help households access refurbished white goods, which helped stretch CLAS funds. Our suppliers of new white goods also had to cease operations when the first lockdown was announced. However, within a month we secured a new supplier who could deliver and install new appliances, whilst adhering to government guidelines on COVID-19 safety measures.

The strength of the CLAS partnership, and our established infrastructure, enabled us to continue delivering the service without disruption and to rapidly respond and scale up the project as the needs and resources in the County changed. The CLAS partnership successfully upscaled the project to manage 211% increase in referrals,

as additional funding to help people affected by the pandemic became available. This included helping the County distribute some of the COVID-19 Winter Grant Scheme funds to households experiencing hardship. Cambridgeshire is one of the few areas in England where a Local Welfare Assistance Scheme is still available to support low-income households in times of financial crisis.<sup>9</sup>

CLAS is embedded within a system of support services that exist in Cambridgeshire. By connecting with others locally and sharing information and resources, we can achieve positive outcomes and demonstrate how the principles of Think Communities can work in practice. Our contract managers at the County Council are also key to the success of the partnership, and we see them as integral members of the CLAS partnership and our system of support.

## **1.2 Geographical distribution of awards**

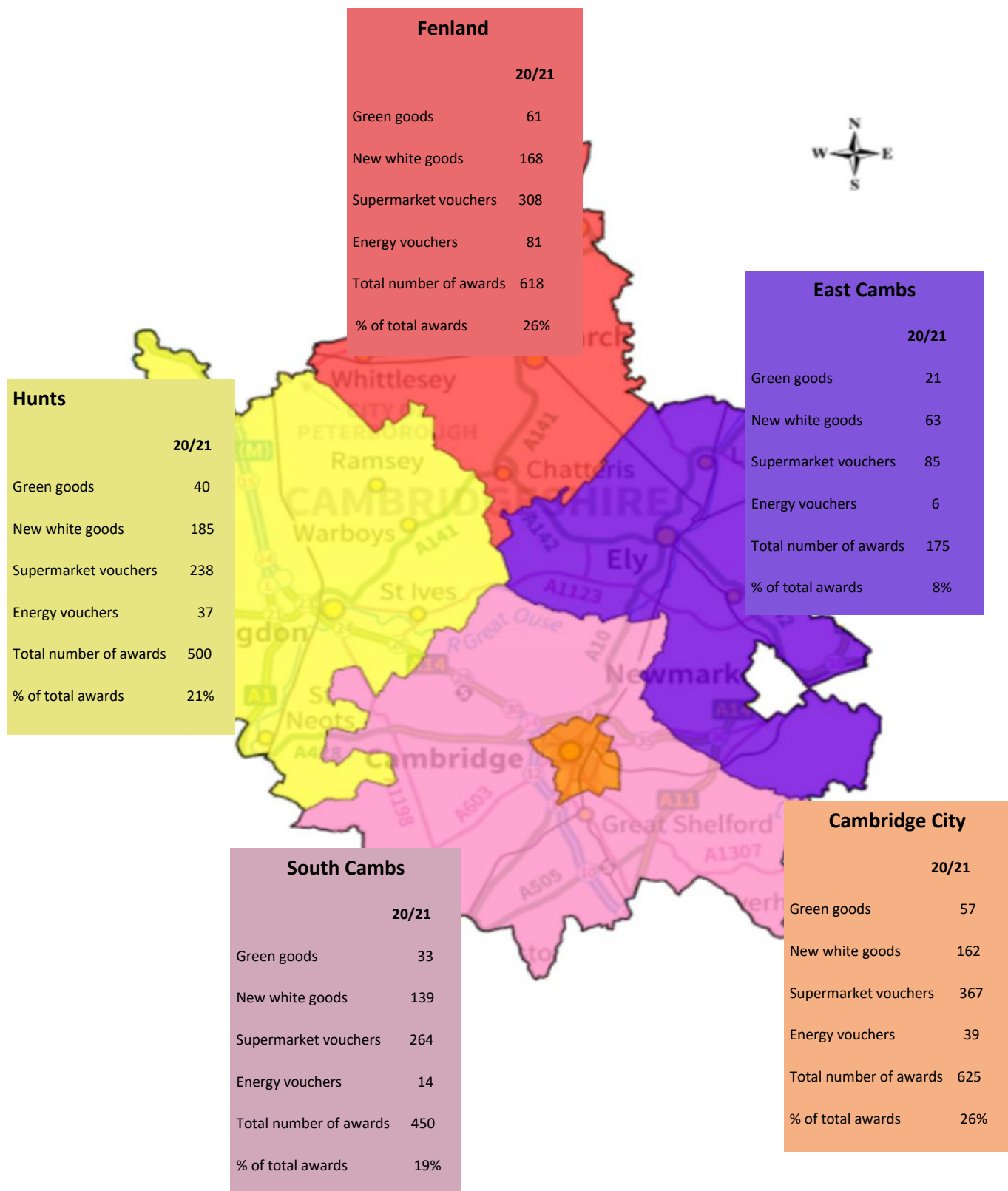
The geographical distribution of CLAS awards FY 20/21 highlighted some changes compared to previous years. As expected, the highest number of awards were in Fenland, Cambridge City and Huntingdonshire. However, in early April 2020 we started seeing an increase in referrals from South Cambridgeshire which remained consistent throughout the year. In previous years, demand in South Cambs had been steady at 12% of the total number of awards, but last year we saw it increase from 18% in Qtr. 1 to 23% in Qtr. 3, before it reduced slightly in Qtr. 4. We believe that that one of the contributing factors might be the large concentration of households in South Cambs belonging to the new group of clients that started accessing CLAS with the emergence of the pandemic – those who historically were more financially resilient and were now needing help.

However, we have seen a sustained reduction in the numbers of awards to the East Cambs area, from an average of 13% in previous years to 9% at the end of FY 19/20 and down to 8% in FY 20/21. We are exploring the factors that have influenced this decrease and are working with all our CLAS partners to ensure we are reaching the households in East Cambs that need support. See figure 1 for details of the geographical spread of awards for FY 20/21.

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<sup>9</sup> <https://www.insidehousing.co.uk/news/news/one-in-five-people-in-england-live-in-area-without-local-authority-crisis-support-70432> 'One in five people in England live in an area without local crisis support'

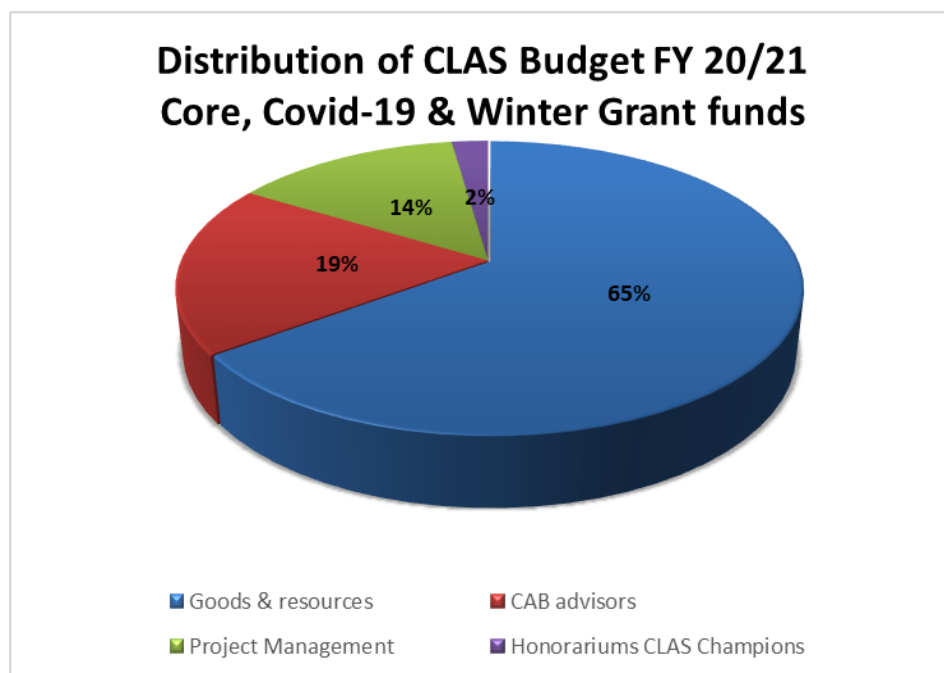
**Figure 1. Geographical distribution of CLAS awards FY 20/21**



### 1.3 Distribution of CLAS budget

The total budget for the CLAS project for 2020/21 was £607,662 and consisted of £298,691 core CLAS funds for FY 20/21, £132,000 additional COVID-19 funds, and £176,971. Figure 2 shows the distribution of the budget:

**Figure 2. Distribution of CLAS Budget FY 2020/21 - £607,662**



- 65% - Goods and resources: total money spent on CLAS awards
- 19% - CAB advisors: CABx deliver universal access to CLAS and their CLAS funded Information and Advice service
- 14% - Project Management: project management and administration
- 2% - Honorariums: CLAS Champions in the network are paid an annual honorarium

### 1.4 Income maximisation

Anyone enquiring about CLAS is triaged to establish eligibility and ascertain what support can be offered. The CLAS Champions in our network support clients who are known to them, and our Citizens Advice Bureaux (CABx) partners deliver our CLAS Information and Advice services to the general public and can grant CLAS awards. Since the start of the pandemic our all CABx Champions have been working remotely and services could be accessed over the phone, by email, web chat, or via their respective websites.

Over the last 4 years 6,673 households have been supported by CLAS, either directly through awards or through other CLAS services, such as claiming benefits or providing debt relief. Over 4,000 of these households accessed crisis support, including CLAS awards. The other 2,600 received help via the CLAS Information and Advice service and saw their income maximised by £9.9m.

In 2020/21 1,684 people were screened for CLAS and, following these assessments, 602 were not eligible or suitable for the scheme, however the CABx found alternative financial and voucher schemes. The people who received support outside of CLAS saw their income maximised by £3.1m. The breakdown of the income maximisation figures for FY 2020/21 can be seen in table 8

**Table 2. The CABx Information and Advice service funded through CLAS, generated the following financial outcomes in 2020/21:**

Outcomes	No of clients	Value
Extra benefits	304	£2,625,905
Debts written off	118	£255,025
Help disputing a charge and were reimbursed as a result	70	£41,731
Help rescheduling debt payments	110	£158,445
<b>Total</b>	<b>602</b>	<b>£3,081,106</b>

From the start of the pandemic the CABx noticed there was a low uptake on debt advice compared to previous years. Demand for advice related to benefits though has been higher than pre pandemic and continues to rise.

We raised the low uptake of debt advice with our wider Champions network, and the Charities networks and other forums, to discuss the various factors influencing this which include:

- Pause on bailiffs and debt collector's activity - some people are prioritising other issues or ignoring their debts, for example they think that they will not be evicted, that debtors will be lenient because of the pandemic, or that the moratorium will be renewed.
- Difficulty engaging virtually - face to face appointments have understandably not been available and more vulnerable people find it very difficult to engage virtually.
- Poor mental health - some people's mental health deteriorated significantly during lockdown, and this has made it harder for them to take control of their finances.
- Increased use of alcohol to manage stress and loneliness - drug and alcohol services report an increase in referrals from GPs who are seeing more people using alcohol to self-medicate. This impacts their ability to engage with the available services.

For many people their situation has worsened, whilst others have got into debt to make ends meet due to furlough or job loss (e.g., borrowing from credit card, used an overdraft, high-cost credit, borrowing from family and friends). There are many people in Cambridgeshire whose low financial resilience has increased in the last year. People have low financial resilience if they are over indebted or find it difficult to withstand financial shocks<sup>10</sup>.

We expect to see a surge in demand for debt advice as moratoriums on bailiffs and debt collectors' activities are lifted. Though there will be some people who might be able to work through their financial issues with minimal support, there will be many others who will need more intensive and bespoke services.

We have shared our learning with relevant stakeholders to highlight the need for relevant resources and for joint up working, so that we might be better placed to respond to the situation.

## 1.5 Partnership with South Staffs Water

CLAS is partnered with South Staffs Water to offer a passport scheme for CLAS clients to go straight onto their discounted water tariff. The Assure tariff can help households make their water bill more affordable by offering a two-year discounted tariff – a 60 % discount in the first year and 40% in the second year. We would

<sup>10</sup> *Coronavirus: Impact on household debt and savings.* <https://researchbriefings.files.parliament.uk/documents/CBP-9060/CBP-9060.pdf>

have expected around 500 of the 1,940 households who received a CLAS award might have been eligible for the discounted Assure tariff, however, only 53 were referred to the scheme. CLAS clients are also referred to Anglian Water LITE (Low Income Tariff for Eligible Households), a social tariff that offers a discount of up to 80% off their water bills to eligible clients, though we do not have referrals data for this scheme.

However, feedback from local water companies is that low uptake of discounted water tariffs is a nationwide problem. We have learnt that water poverty is an issue less talked about, but water arrears are very prevalent and weigh heavily on the poorest families<sup>11</sup>. We will be making a concerted effort in FY 21/22 to promote these types of services which are aimed at maximising people's income, including clarifying referral pathways and eligibility.

## 1.6 Cost benefit analysis (cba)

CLAS uses the [New Economy Unit Cost Database](#)<sup>12</sup> to identify the savings that the project makes to the public purse as a result of issues prevented by the CLAS intervention. In the last 4 years, we have delivered at least £2.5m of savings to the County Council and £4.8m to the wider public purse.

Findings for FY 2020/21 based on a sample of 46 case studies<sup>13</sup> from the 1,940 people who received a CLAS award, reveal a potential total savings of £1,588,105 of which £1,138,205 is savings to the Local Authority<sup>14</sup>. Table 6 shows the figures for FY 2020/21 broken down into specific areas:

**Table 3. Potential savings of CLAS awards FY 2020/21 (a sample of 46 from 1,940 CLAS clients)**

Area	No of cases	Total Central & Local Government non-cashable savings	Total Local Authority non-cashable savings	Total District Council non-cashable savings
Housing	28	£114,228	£0	£110,909
Social Services	383	£1,104,443	£1,104,443	£0
Education	10	£65,970	£29,212	£0
Employment	3	£60,897	£0	£0
Health	23	£69,878	£1,377	£0
Crime	11	£172,670	£3,173	£0
Fire	1	£19	£0	£0
<b>Total</b>	<b>459</b>	<b>£1,588,105</b>	<b>£1,138,205</b>	<b>£110,909</b>

Example of a case study used in the CLAS cba report:

### Background/crisis/issues

**MJ** was separated from his partner and Social Services were looking at placing their young son in care. He was awarded custody of his son on the basis that he would not work for a year. However, he had incurred significant debts, including rent arrears, and was soon struggling to make ends meet especially with the additional costs of lockdown (e.g. food and electricity) when the schools were not open. His washing machine had broken down and he could not afford to replace it so was having to handwash. He was also suffering from back problems as his mattress' springs were broken and were digging into his back.

<sup>11</sup> <https://www.moneyadvicetrust.org/blog/tackling-water-poverty/> 'Water poverty and how we can tackle it'

<sup>12</sup> The unit cost database is part of the New Economy Manchester cba model and contains over 800 costs estimates relating to: crime; education and skills; employment and economy; fire; housing; health; social services; and energy.

<sup>13</sup> 46 case studies used in cba report in Appendix 3

<sup>14</sup> Further details re potential non-cashable savings <http://makingmoneycount.org.uk/clas-cost-benefit-analysis-report/>

### Actions/awards

**MJ** was able to get x 2 CLAS awards - a £150 CLAS Green Goods voucher for a reconditioned washing machine and a £250 orthopaedic mattress. He was referred to New Horizons, a money, online and employability project and his specialised coach helped him get a DRO<sup>15</sup> which rendered him debt free.

### Further potential crisis/issues prevented for BT and family

No longer facing the fear of eviction, debt repayments, and the cost of replacing the washing machine and bed, **MJ** was able to keep his head above water financially and support his son who had experienced a traumatic time whilst living with his mother.

The unit costs of these outcomes and the main agency bearing the cost can be seen in table 7

**Table 4. Cost of further crisis/issues prevented for MJ & his son**

Further crisis/issue prevented	Cost	Unit	Main agency bearing the cost
Prevention of homeless application	£2,909	Per application	District Council
Prevention of child taken into care	£58,664	Per year	HM Treasury
<b>Total</b>	<b>£61,573</b>		

The above case study illustrates the potential cash savings that may have been prevented or delayed for MJ and his son because of the support he received. This would suggest savings of £61,188 after deducting the cost of the £385 CLAS award.

The 46 case studies used in the sample were awarded a total of £8,740 from the CLAS funds, which represents 2% of the total awards made in 2020/21.

Extrapolated to the full year, the potential savings to the Local Authority is £59m (prior to deducting the value of the awards made).

Extrapolated to the full year, the potential saving to Central and Local Government combined is £82m. The cost of making the awards in the same period, including administration was £607,662.

Our findings suggest that Local Authority cost to value ratio is 1:97 i.e., for every 1 spent there is a potential saving to Cambridgeshire County Council of £97.

Central Government and Local Government cost to value ratio is therefore 1:135.

This exercise helps to demonstrate that prevention and early intervention represent good value for money. With a modest investment, the County Council can prevent costlier services in the future.

## **1.7 Social Value**

We use HACT's Social Value Wellbeing Valuation Approach to measure the social impact of the CLAS project. The approach monetises outcomes that are related to people's wellbeing. CLAS clients are asked a set of 3

<sup>15</sup> A Debt Relief Order (DRO) is a way of dealing with your debts if you can't afford to pay them. It means you don't have to pay certain kinds of debt for a specified period (usually 12 months)

<https://www.gov.uk/government/publications/getting-a-debt-relief-order/getting-a-debt-relief-order>

questions<sup>16</sup> when they first engage with their CLAS Champion, and again a month later when they conduct a follow up, to get a sense of how they are getting on.

Due to the staggering numbers of CLAS referrals last year, CLAS Champions had to prioritise processing the referrals and did not have the resources to conduct social value surveys. During Qtr 4 the CLAS administrative team tried to conduct as many surveys as possible, but the spike in demand in January and February in response to the extra Winter Grant funding, meant a total of 122 surveys were completed. Although this number is higher than in previous years, it is only 8% of the total CLAS awards compared to 15% response rate in previous years.

For the purposes of this report, we calculated the average social impact figure per client based on figures from the last four years - since 17/18, which suggests that, on average, CLAS clients experience an uplift in their wellbeing valued at £9,574.69. This figure represents the total uplift in salary that we would have had to give a CLAS client to improve their wellbeing had they not received CLAS help.

The results of our social value surveys for FY 20/21 revealed that fewer people were reporting feeling relief from depression or anxiety compared to results from previous years. This corroborates the findings of a recent ONS report<sup>17</sup> on the pandemic and depression in adults, which highlights the increasing issues relating to mental health and debt. 50% of our CLAS clients have poor mental health and many of them are managing other disabilities.

Example of results from a **social value survey**:

#### Background

Z is a single mum with two young daughters. She had lost her job due to Covid-19 and, for the first time in her life, found herself having to claim benefits. Unfortunately, her first Universal Credit payment had unexpectedly paid her less than £100 due to an error made by her ex-employer who had overpaid her and then requested it back. Having waited five weeks to get the first payment, she was thrown into immediate crisis, not knowing how she would feed her family and pay her priority bills. Her mental health had deteriorated owing to recent events.

Z approached Cambridge and District Citizens Advice (CAB) who immediately helped with a food bank voucher; however, the payment miscalculation would take weeks to sort out and she needed help with the food shopping over the month ahead. She was awarded the following CLAS vouchers: supermarket voucher for £250, and a £49 energy voucher so that she could top up her pre-paid meter.

Z felt the help from CLAS would enable her to feed her family and heat the home. The CAB advisor gave her information about applying for disability benefits, PIP and Limited Capability for Work in UC; applied for a warm home discount on her energy, and for an Assure water tariff; provided information about free prescriptions when on UC, and how to apply for council tax reduction; the Turn 2 US grants finder and information about free food for children during half term. The potential financial gains for the client on the above benefits could amount to over £10k a year.

#### Results

The responses in Z's social value survey suggest that she reported 'relief from being burdened with debt' and she 'felt more in control of her finances'. These responses have an average value of £10,836 and £8,917

<sup>16</sup> Copy of CLAS Social Value survey in Appendix 4

<sup>17</sup>

<https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/articles/coronavirusanddepressioninadultsgreatbritain/januarytomarch2021> Coronavirus and depression in adults, Great Britain: January to March 2021

respectively, which suggests that for the cost of the £250 of her CLAS award, and the support that she received, Z reports an increase on her personal wellbeing valued at a total of £19,753

## 1.8 Website

Our [Help in a crisis](#) section in the [Making Money Count](#) website was specifically designed for our CLAS model. The website contains a wide range of information and resources for both professionals and service users including debt, employment, financial capability, mental health, and emergency crisis support.

We expect that the website might be especially helpful to the new group of people experiencing hardship as they are more likely to have digital skills and access to equipment. Stakeholders are being consulted to explore what changes, if any, should be introduced so that the resources are as relevant as possible.

The website received a total of 4,000 visits in FY 20/21. Although the number is lower than previous years, the top 3 most visited pages - 'Help in a Crisis', 'CLAS', and 'Bills and Debt -which bills to pay first' have seen 38%, 51% , and 462% increased visits respectively, compared to the previous year.

## 2. Charities networks

In April 2017, CLAS started setting up local Charities Networks across the County with the aim of working closely with local groups and linking up to other services available to our clients. We are influenced by the Think Communities Approach and see local communities as eco-systems where local groups can come together to help address the issues and needs in their communities. We are also inspired by the Human Learning Systems paradigm which resonates with our belief that people's outcomes are produced by the different interactions they have in the whole systems, rather than being attributed to individuals or single organisations.

These meetings provide a space where attendees can learn from each other and work together to provide the immediate support required and address longer term causes of financial hardship. At the start of the Coronavirus outbreak, the networks started meeting more frequently and attendees included COVID-19 Coordination and Response District Hub workers. The network meetings help to keep local groups connected, to pool resources, and to direct our efforts to local and emerging needs.

The networks have grown in the last 4 years, and there are now groups meeting regularly in Cambridge and South Cambs, Fenland, March, Huntingdon and more recently a similar group has been set up in East Cambridgeshire. Some are facilitated by CLAS and we are linked up to others. Meetings are very well attended with a steady stream of new people joining. Over 200 organisations meet regularly and our learning shows that attendees build relationships and continue to work collaboratively outside of meetings.

The case studies below show how CLAS works with other organisations to get extra support for clients experiencing hardship:

**CHS Group CLAS Champion:** A young woman was moving from housing related supported to her first home and needed all the essential items to furnish her home. She was offered a flat at relatively short notice and her poor mental health made the decision and process difficult. Her **CLAS** Champion was able to award her a new cooker and a reconditioned fridge freezer and washing machine but there were other items that she needed and that CLAS couldn't provide. However, we contacted the **East Cambs Parish & Community**

**Forum** for the extra support needed and **Ely Foodbank** helped her source the items that couldn't be covered by CLAS, such as curtains and curtain poles. Our suppliers of new appliances, **A0 Retail Ltd**, are also very integrated in the CLAS partnership and are sensitive to our clients' needs. We informed them that our client was very anxious about having people in the house when the items were being installed so they arranged to be on the phone with her whilst the engineers completed the installation.

**John Huntingdon's Charity CLAS Champion:** A couple with four children, receiving benefits and renting from their local council. The husband suffers from ill health for which he is on PIP, disability benefits. The couple lost a baby after the first 2 children through cot death. Their Health visitor referred them for support as they recently had twins prematurely and needed ICU treatment. The family were struggling with exceptional high cost of hospital visits and they had one twin at home while the other was still in the hospital. Having the twins meant they needed lot more items for the babies and were really struggling to make ends meet. Though they had been given a lot of baby clothing, they did not have anything suitable for a premature baby and couldn't afford to buy them. Their **CLAS** Champion awarded them £300 towards food and clothing for the children. They were referred to local charity, **Besom**, who offers baby bundle at birth stage and then again when the babies are older, between 6 to 9 months old. The family also received a grant from **John Huntingdon's Charity** to help them with the travel costs while they were having to attend regular hospital visits. Since the family were all spending more time at home due the lockdowns and needing the house to be heated in the winter months, they were also referred for a **Staywell** fuel grant of £300 to help with their gas and electricity costs.

**CCORRN<sup>18</sup>** is a social enterprise based in March and Wisbech, and a core CLAS partner. Early in lockdown CCORRN highlighted the detrimental impact that isolation was having on people's mental health, especially on low-income families with children. CCORRN mentioned their voluntary Box of Rainbows initiative that offers free boxes of craft resources to children living with chronic illness or bereavement. The Fenland charities networks supported CCORRN to expand the initiative by drawing together over 20 organisations, such as **Cambridgeshire County Council**, **Fenland District Council**, **Wisbech Town Council**, **Clarion Futures** and **Living Sport** who contributed funding, contents, activities and helped with the packing and distribution of 1,500 large craft boxes.

Organisations and groups also contact **CLAS** seeking support, signposting advice etc. For example, **P3 Charity<sup>19</sup>** emailed us to raise a concern about the lack of support in Cambridge for people needing help completing their habitual residency application to claim Universal Credit. The increase in referrals from Eastern European clients experiencing hardship had been raised by a couple of groups in one of our Charities meetings and P3 contacted us after seeing the meeting notes. P3 explained that the nearest organisations offering this support were in Wisbech and Luton. CLAS raised this with the CLAS Champion at the **Cambridge Ethnic Community Forum (CECF)** who explained that they used to be part of the European Union Settlement Scheme (EUSS), but they had to stop appointments with the pandemic. However, they recognised that the lack of local support was an issue and would look at reinstating it asap. Within 2 weeks CECF confirmed that they had reopened applications for EUSS appointments.

<sup>18</sup> Cambridgeshire Community Reuse and Recycling Network <http://www.ccorn.org.uk/>

<sup>19</sup> P3 Charity <https://www.p3charity.org/>

Our CLAS model recognises the importance of taking a coordinated response to emergency provision. Bringing together and working with local groups, helps us to address gaps and avoids potential duplication. It improves the sustainability of local support groups and community led initiatives.

### 3. Client feedback

All the CLAS clients who give consent are sent satisfaction surveys. The results of our CLAS client satisfaction surveys for the period covered in this report reveals that 99% of our CLAS clients are satisfied with our services. 731 client satisfaction surveys were sent out and we received 131 responses.

Some of the feedback we have received:

***"I was really struggling to make ends meet and CLAS went above and beyond to assist in many ways to help me, thank you. I didn't feel judged either which is a plus as I suffer from anxiety disorder" (SC)***

***"Really helpful when I needed it most - thank you" (BT)***

***"A blessing really, can't express our appreciation enough for kindness and awareness of our struggles" (GC)***

***"Great service provided, for those like myself that need you when it's necessary, I thank you and your team". (NT)***

***"You were both polite and warm and very patient with me, and it was so helpful and fast" (BAC)***

***"Excellent service for people in need, friendly, efficient, with contacts & organisation with people & organisations of the same calibre. They really do help" (PC)***

***"Moving into my first place CLAS helped me massively with furnishings I couldn't live without. I am greatly appreciative" (JLC)***

***"I was very happy with the help & service I received, it meant a great deal to me and restores my faith in kind people" (AP)***

***"The service was a great help as at the time of moving into new accommodation I needed white goods but didn't have the funds to buy them it was great, thank you very much" (JS)***

### 4. Key learning

Data and information garnered from case studies<sup>20</sup>, our CLAS Champions, and the Charities Networks help us understand who our CLAS clients are, the issues they are presenting with, and how we might best support them. It also helps us to get a sense of the help that might be needed in the months ahead. Our key learning for last year was:

- **Importance of having an infrastructure** in place that can rapidly respond and scale up - CLAS has been able to respond and adapt as needs and resources changed with the advent of the pandemic and has played a critical role in supporting individuals and households in Cambridgeshire. The CLAS partnership successfully upscaled the project to manage 211% increase in referrals, as additional funding to help people affected by the pandemic became available. This included helping the County distribute some of the COVID-19 Winter Grant Scheme funds to households experiencing hardship. Cambridgeshire is

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<sup>20</sup> A total of 61 case studies from CLAS clients were collected in FY 20/21. See appendix 5 for a sample

one of the few areas in England where a Local Welfare Assistance Scheme is still available to support low-income households in times of financial crisis.<sup>21</sup>

- **Value of connecting with others via our Charity networks** where intelligence, resources, responses, and emerging trends are discovered, shared, analysed and problem solved. Over 200 organisations are linked up to the network, and during 20/21 met regularly to learn from each other and work up solutions to emerging problems (examples can be seen in section 2. Pages 16 & 17))
- **Situation for people who were already experiencing hardship got worse** - many have seen their situation worsened with the added pressures of furlough, job loss, illness or losing a loved one, rising cost of household bills as more time was spend at home and enabling children to access education remotely.
- **Change in the profile of families needing help** - Newly Experiencing Economic Hardship (NEEH) is a term used to describe individuals and households who, prior to the pandemic, had been financially stable and have not needed to access support. Many have lost their jobs or seen their hours reduced, have never been unemployed before and are struggling to cope on Universal Credit (UC). The five weeks wait for a first UC payment to come through can also cause a lot of hardship to some people.
- The profile of CLAS claimants was used by County Council's Research team to complete an Acorn analysis of the grants issued in April 2019 compared to April 2020. This looks at the type of household that is making the claim and produces a profile of the claimants. The findings revealed that the largest increase in CLAS claims were people privately renting in affluent areas. This showed that the economic effects of COVID-19 were resulting in people who would have normally being financially resilient suddenly requiring support from CLAS.
- **Reluctance to claim benefits due to stigma** – 5% of the people we engaged with were reluctant to claim benefits or access foodbanks. For many who have never needed to welfare support, claiming benefits is seen as a stigma. It taps into issues around self-esteem and feelings of failure.
- **Increase of households with children experiencing hardship** – In the first 3 months of the pandemic we saw an increase in the numbers of households with children accessing CLAS - a 21% increase compared to the same period last year. 50% of the total number CLAS awards made in FY 20/21 were to households with children.
- **Low uptake of debt advice** compared to previous years. Moratoriums on bailiffs and debt collectors has resulted in some households not prioritising tackling their financial problems - for some their situation has worsened, whilst others have got into debt to make ends meet.
- **Homelessness** – We are seeing that many people have fallen behind on their rent, including private renters. 38% of CLAS clients disclosed they had rent arrears. Many are worried about losing their homes once the eviction bans are lifted. Some have already been served eviction notices, while other people's health and wellbeing is being affected as they live with the constant fear of eviction hanging over their head.
- There are also large numbers of homeless people in Cambridgeshire. During COVID-19 lockdown they were all moved into hotels and there is now a big drive to move them into independent living. Many are moving into empty houses with no flooring or furniture. CLAS is one of the few schemes they can access furniture and essentials when they get accommodation.
- **Low uptake of social water tariffs** - we have seen through low CLAS client referrals to social water tariffs, and feedback from local water companies that low uptake of these services is a nationwide problem. We have learnt that water poverty is an issue less talked about, though water arrears are very prevalent and weigh heavily on the poorest families.
- **Rise in Domestic Abuse cases** - 25% of CLAS cases were linked to DA compared to previous year of 20%. However, we suspect that this is only the tip of the iceberg – many domestic abuse organisations were concerned that there were people experiencing abuse but not seeking support as they could not see a 'way out' during the pandemic.
- During the COVID-19 lockdown, CLAS and its charities network noted **the growing number of families without digital connectivity or data** for their phones, unable to access money advice support or other

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<sup>21</sup> <https://www.insidehousing.co.uk/news/news/one-in-five-people-in-england-live-in-area-without-local-authority-crisis-support-70432> 'One in five people in England live in an area without local crisis support'

online information. CLAS found that over 20% of CLAS clients do not have digital skills or access to IT equipment, and there were only a few organisations in Cambridge that supported school children with laptops or could give grants to allow families to digital access. This information was shared with the Countywide Reference Group.

- **Fuel Poverty** - 20% of our CLAS clients struggle to keep their homes warm. Many of them find themselves choosing whether to eat or heat, especially in the winter, when they become more susceptible to health problems.
- **Mental health** - as financial worries increase, mental health deteriorates. 50% of our CLAS clients have disclosed that they are suffering with poor mental health.
- **The challenge for CLAS, Think Communities, charity networks, and money advice support services as we move on from the pandemic, is ensuring that support is available to enable individuals and families to recover from the crisis.** Relevant support needs to be available for those whose financial pressures have been further exacerbated by COVID-19, and those who are newly experiencing economic hardship.

## 5. Project Plan for 2021-2022

1. To work with Cambs County Council and Think Communities to look at financial hardship initiatives that can reduce the pressures on CLAS, and to secure funding and ensure CLAS resources fully meet anticipated rising demand over the financial year.
2. To work with one of CLAS suppliers, CCORRN, to pilot and evaluate the offer of CLAS food boxes in Wisbech.
3. To share CLAS learning with relevant stakeholders to highlight the need for relevant resources and for joined up working, so that we might be better placed to respond to the challenges that lie ahead as we move on from the pandemic. Challenges include:
  - a. Increased unemployment - the furlough scheme is masking the true impact of COVID-19 - we expect that unemployment numbers will rise as the scheme ends in autumn 2021.
  - b. The end of Universal Credit uplift will also affect a lot of people who have relied on it to make ends meet.
  - c. Increased rise in homelessness - there is also the concern that as courts resume and eviction cases are processed, we could see a rise in homelessness.
  - d. Spike in demand for debt advice - challenges will include panic when debt recovery and courts resume. There needs to be sufficient resources in place to meet the demand for debt and money advice to avoid evictions, homelessness, and people being pushed further into debt.
4. To explore how CLAS might help more disadvantaged people and families in Cambs to get and stay online affordably.
5. To pilot and evaluate an offer of CLAS Energy vouchers to help households experiencing fuel poverty - our analysis shows that 20% of CLAS clients face fuel poverty.
6. To promote services aimed at maximising household incomes, focusing on social water tariffs including clarifying referral pathways and eligibility
7. To work with all CLAS partners to further strengthen our activities and reach in East Cambridgeshire where there is lower than anticipated demand.
8. To develop the Charities Networks role in the system to become even more effective.
9. To continue to work with the Children's Society on the national project to build more coordinated responses locally.
10. To work with Cambs County Council to explore how our learning informs the recommissioning of CLAS services.
11. To recruit x 2 new CLAS Champions:
  - a. BAME CLAS Champion – 13% of CLAS clients are from a BAME background. Influenced by Black Lives Matter and the learning that COVID-19 disproportionately affects BAME communities.
  - b. IDVA CLAS Champion – 25% of CLAS clients are affected by domestic abuse (DA). DA organisations have seen a rise in helpline calls. A DA Champion will enable us to expedite our responses.

The last year has shown that CLAS is at the frontline of responding to COVID-19, providing emergency support for the most vulnerable and for the increasing numbers of people who are experiencing hardship in Cambridgeshire.

## 6. Appendices

### Appendix 1.

#### Universal access to CLAS during Covid-19 - assessments will be conducted over the phone

If you live in Cambridgeshire, and are eligible [CLAS](#) can provide information, advice and practical support and assistance in times of exceptional pressure. Following an assessment, you may be eligible for a CLAS award. The awards can be in the form of supermarket vouchers, energy vouchers, new cookers, or recycled white goods and furniture.

##### Eligibility

To apply to the Scheme, you must have lived in Cambridgeshire for at least six months, unless you have fled to the area for your own safety. **(PLEASE note that after June 30th, 2021 EU clients will need to have at least applied for [Settled Status](#) to access CLAS).**

You must be facing hardship or under exceptional financial pressure. You must have no savings and receive one of the following means tested benefits:

- Income Support
- Income based Job Seekers Allowance (JSA)
- Income related Employment and Support Allowance (ESA)
- Pension Credit
- Universal Credit

If you are working, your total household must be below the HMRC low-income threshold (£16,385 for 2020/21). However, if your income is higher than the low-income threshold but your earnings have been impacted by Covid-19 and you are struggling to make ends meet, CLAS might also be able to help.

##### Professional referrals & clients self-referring to Cambridge & District CAB – (covering Cambridge City and South Cambs)

- If you are a **professional referring** a client to the CLAS scheme, please email [Clas@cambridgecab.org.uk](mailto:Clas@cambridgecab.org.uk) - professionals must obtain client's consent if they are requesting a call back on their behalf
- If you are a **client** self-referring to the CLAS scheme, please call the advice line (0344 848 7979 Monday – Friday 9.00 to 5.00pm)
- Depending on urgency and appointment availability, clients will be assessed at the time or given an appointment for a call back

NB: clients will be required to:

- ✓ Complete an initial assessment
- ✓ Provide proof of income/benefits to ensure they meet the eligibility criteria.
- ✓ This information must be supplied before an award is granted.
- ✓ Clients should be encouraged to have documents available at the time of call.

Proof can be submitted via email by sending a scanned document or photo - the adviser will provide you with these details at the time of call

**Professional referrals & clients self-referring to Citizens Advice Rural Cambs – covering East Cambs, Fenland & Huntingdonshire**

- **Professionals** and **clients** can call the FREE advice line 0808 278 7807 (Monday – Friday 9.30am to 3.30pm) – professionals must obtain client’s consent if they are requesting a call back on their behalf.
  - Depending on urgency and appointment availability, they will be assessed at the time or given an appointment for a call back
  - Phone assessors at CARC will submit CLAS applications to the CLAS Lead for sign off.
- 
- ✓ NB: Clients will be required to:
  - ✓ Complete an initial assessment.
  - ✓ Provide proof of income/benefits to ensure they meet the eligibility criteria.
  - ✓ This information must be supplied before an award is granted.
  - ✓ Clients should be encouraged to have documents available at the time of call.

Proof can be submitted via email by sending a scanned document or photo - the adviser will provide you with these details at the time of call

## Appendix 2.

### CLAS Household Assessment Form

<b>Household assessment</b>					
<b>Date completed</b>	<b>REF</b>		<b>Referred by</b>		
Please tick to indicate that you are happy for CHS to contact you to ask how you rate the CLAS service that you have received.					
<b>Eligibility for CLAS</b>					
<b>On means tested benefits + no savings</b>		<b>Name of advisor</b>			
<b>OR</b>					
<b>Income &lt;£16k and no savings</b>					
<b>Lived in Cambs for at least 6 mths</b>		<b>City/District Council</b>			
<b>Aged 16 and above</b>					
		<b>Ward</b>			
<b>Personal details</b>					
<b>Name, Surname</b>		<b>Ethnicity</b>			<b>NI Number</b>
<b>Address and phone number</b>				<b>DOB/Ag e</b>	
<b>Email Address</b>				<b>Postcod e</b>	
<b>How long at this address?</b>		<b>If less than 6 months previous address</b>			
<b>Where seen?</b>		<b>How heard about service?</b>			
<b>Household details</b>					
<b>House make up</b>		<b>Detail any health-related conditions</b>			
<b>Are basic household needs met? i.e., eating, sleeping, sitting, heating, lighting</b>					
<b>Existing access to support</b>					
<b>Do they receive any agency support?</b>		<b>If yes, please state</b>			
<b>What community support /contact in place?</b>					

<b>What barriers exist to accessing support?</b>		<b>If other, please state</b>	
<b>Digital access / capability</b>			
<b>Assessment of income - Work, benefits, other</b>			
<b>Employment (full or part-time)</b>		<b>If seeking work - is further support needed?</b>	
<b>Income from employment (monthly)</b>			
<b>Other income</b>			
<b>Benefits received</b>			
<b>Date benefits check undertaken</b>		<b>Can further benefits be claimed?</b>	
<b>Actions to be taken re benefits</b>			
<b>Household bills (monthly equivalent)</b>			
<b>Rent amount (n/k, est, actual)</b>	<b>Total arrears, NOSP?</b>	<b>Actions, e.g. DHP, Contact HA/DC</b>	
<b>Household necessities including food and toiletries (est)</b>	<b>Using food bank?</b>	<b>Actions, e.g. follow up re fin cap support/budgeting support/online shopping</b>	
<b>Energy bills (n/k, est, actual)</b>	<b>Total arrears</b>	<b>Actions, e.g. grants, WHD, Switch</b>	
<b>Water rates (n/k, est, actual)</b>	<b>Total arrears</b>	<b>Actions, e.g. grants, tariff, water saving</b>	

<b>Council tax (actual)</b>	<b>Total arrears</b>	<b>Actions, e.g. contact DC</b>
<b>TV licence (actual)</b>	<b>Total arrears</b>	<b>Actions</b>
<b>Other priority bills, e.g. maintenance, court fines (n/k, est, actual)</b>	<b>Total arrears</b>	<b>Actions</b>
<b>Other household contracts, e.g. digital, phone, cable (n/k, est, act)</b>	<b>Total arrears</b>	<b>Actions</b>
<b>Other household borrowing, e.g. bank, rent to buy, catalogue, payday, credit card (n/k, est, act)</b>	<b>Total arrears</b>	<b>Actions</b>
<b>Other household costs (transport) Est/ actual</b>		
<b>Other household costs (recreation) est / actual</b>		

<b>Access to banking services</b>					
<b><i>Do they have a current / basic bank account?</i></b>			<b>Contact with Credit Union?</b>		
<b><i>Contact with other fair finance?</i></b>					
<b>Next steps - please indicate all that apply, and action being taken</b>					
<b>Further money advice / support</b>	<b>Yes/No</b>	<b>Action taken</b>			
<b>Debt advice</b>					
<b>Switching / best deals</b>					
<b>Benefits advice</b>					
<b>Financial capability</b>					
<b>Other advice / support</b>	<b>Yes/No</b>	<b>Action taken</b>			
<b>Housing / floating support</b>					
<b>Employment</b>					
<b>Digital</b>					
<b>Health (mental health)</b>					
<b>Health (Physical)</b>					

<b>Transport</b>			
<b>Community</b>			
<b>Support goods / services</b>	<b>Yes/No</b>	<b>Action taken</b>	<b>£ Amount of award</b>
<b>Foodbank*</b>			
<b>Energy grants / top up*</b>			
<b>Grants - arrears/fees*</b>			
<b>Grants other*</b>			
<b>Total £ grants awarded</b>			
<b>CLAS Awards</b>	<b>Yes/No</b>	<b>Action taken (include list of items)</b>	<b>£ Amount of award</b>
<b>'Green voucher' (recycled goods only - household furniture, paint, white goods)</b>			
<b>'New/Argos' voucher (white Goods and mattresses only)</b>			
<b>'Supermarket' voucher (food and clothes only)</b>			
<b>Installation costs for new goods</b>			
<b>Total £ CLAS Awards</b>			

<b>Grants marked * please list separately the funds / goods that you will be applying for in addition to CLAS</b>					
<b>Previously accessed CLAS?</b>		<b>If yes, state date and service received</b>			
<b>Next follow up agreed</b>		<b>Date</b>			

### Appendix 3.

46 case studies where savings to Local Authority and/or Central Government can be demonstrated

#### CLAS case studies – cba report 20/21

<u>Sheet number</u>	<u>Unit cost code</u>	<u>C log code</u>	<u>Background/Crisis/Issues</u>	<u>Actions/awards</u>	<u>Further crisis/issues prevented-</u>	<u>Comments</u>
1	22, 25	0643	Single male, shared custody of 10-year-old daughter, daughters mother works full time to support herself and daughter, cannot afford childcare, has her own MH issues. Previously left child at home by herself which had SS involved then arranged joint custody so child is kept safe. He has poor MH and alcoholism. Receives ongoing support from Money Matters @ CHS. He made contact in a panic as his washing machine and fridge freezer had both broken down within the same week and he had no financial means to replace them. He was concerned in his ability to care for his daughter	New fridge Freezer New Washing Machine awarded from CLAS.	Essential items for care of his daughter. Otherwise, her mother would have to give up work, MH would have spiralled out of control and possibly ended up in hospital as health is so poor.	Ongoing support given, currently awaiting PIP outcome.
2	2, 25	5353	Single male, in furnished privately rented accommodation. Moved into Clarion unfurnished accommodation. Referred to CLAS champion by housing officer. CLAS award made, cooker was priority because of his long-term health condition, he needs regular nutrition to keep healthy. Poor MH due to feeling isolated, no	New cooker, referred to Money Support Fund for a fridge freezer and washing machine	Prevented homeless application. Being able to cook meals prevented hospitalisation.	Lots of ongoing support given to him,

			friends and family to support him.			
3	24, 25	4137	Single male, moving into tenancy from relationship breakdown. Referred to CPFSS to help set up tenancy. Cust has serious bowel condition, needs nutritious food, no cooker. CLAS award made for cooker	New cooker awarded, ongoing support to maintain tenancy	Prevented hospital admission, increased self-belief.	
4	2, 3	5317	Single male 67 years, living on houseboat, extreme cold weather, condemned by Council, not suitable for habitation. Mr put into temporary housing, very little belongings, serious health conditions, support worker prioritised cooker, daughter gave fridge-freezer. Now in residential property, has made friends who help him with literacy, no longer socially isolated.	New cooker awarded	Prevented homeless application and rough sleeping.	Support worker at Foodbank put in touch with P3
5	1, 25, 26, 27, 31	2036	Single female, high debt on electric prepayment meter. Obtaining electric cards from foodbank to top up as repayment on meter was high. Contracted Covid, now stuck at home, unable to leave. Made contact with Wintercomfort who provided CLAS supermarket vouchers and neighbour did the shopping. Relationship built and trust with CLAS Champion enough to disclose bigger debt issues being dealt with.	2 x CLAS Supermarket Vouchers Issued	Allowed customer choice with groceries. Gaining trust with CLAS champion meant prevented her from being made homeless, prevented hospitalisation as able to eat and prevented return to crime.	Ongoing support to tackle debt and negotiate with creditors.
6	12	LR	Single lady, adult non dependant, under occupier, in rect of UC with high deductions. Deficit budget of £175 pcm. Severe MH problems due to	New cooker purchased and fuel voucher given	Able to cook food for herself and son. Able to heat property	Signposted for further budgeting advice, DHP application and suggested that Son contribute

			isolations and lack of contact due to COVID. Broken cooker contributing to poor MH.			to the household finances.
7	12	RP	Single mum, 2 children, UC problems, mis calculated putting customer in financial crisis. Lost employment due to COVID. Poor MH due to first time claiming benefit and being out of work.	£250 supermarket voucher and £49 fuel voucher issued	Able to feed the family, keep the property warm. Improved her MH	Further info given on disability benefits and cost saving advice.
8	13, 14	5901	Single 16-year-old, sleeping rough, Police involved, placed in FYPP, struggling with budgeting as not had to do this before. Struggling with heating property due to covid, not being able to study due to lack of concentration because she was so cold.	Fuel voucher issued	Able to remain in school and regain concentration	Ongoing assistance from the project.
9	2, 12a	6023	Single man, rural location, poor public transport, social housing, under occupying. Overpaid his rent by mistake and left him very short of money, no way of obtaining food as doesn't drive. Very isolated.	ASDA Supermarket voucher issued, used for online food delivery. Foodbank delivery arranged by CLAS champion	Able to budget and keep his tenancy, help with food allowed him to remain in his property without SS intervention.	Advice given about downsizing to affordable accommodation, he is considering this as it will improve his budget and allow him to sustain tenancy better.
10	6, 14, 16, 29	6063	Single mum, 7 children, 5 her own, 2 stepchildren, DA perpetrator removed by Police. Appliances on rental in HIS name, removed from home. UC being put in her name.	WM obtained through CLAS; grant applied for a tumble dryer. Benefit advice given	Social services already involved; WM enables customer to care for the children. As pressure taken off money wise this may have prevented her from returning to the perpetrator	Advice given and details of how to self-refer for support.
11	1, 5, 25	D	Single mum, two young children, one disabled with nutritional needs.	Supermarket vouchers issued so that she	Children could possibly go into care if she	Has access to foodbank but this would not

			Cust had problems with UC payments, leaving her extremely short and unable to budget for the month. In poor mental health, feeling overwhelmed and under pressure to provide for her young family.	could free up her budget to pay for food	couldn't provide for them. She could lose her home if she didn't pay rent. Her son could become incredibly ill and hospitalised if he doesn't eat correctly.	have supplied the fresh food needed for her son with dietary needs.
12	3,	C	Single male previously living on the streets, now houses in a "unit", no white goods or furniture. No income due to low literacy.	CLAS awarded Washing machine and cooker to enable him to look after himself. Given benefit advice and assistance to make UC claim,	Without white goods would not be able to look after himself, without the benefits would not be able to pay the rent, so CLAS has prevented him from being street homeless again.	Ongoing support.
13	5, 18	FO	Mr, Mrs, and Child and new-born made homeless from temp accommodation with friends. Housed in temp accommodation and then moved into Social Housing. No furniture or white goods. Very little personal belongings. Mr was able to find work to support the family due to the level of support given by CLAS and Clarion Housing. Children could have possibly been taken into care but can now care for them, so this has been avoided.	CLAS award of washing machine and cooker provided stability for the family.	Prevented children going into care, aided Mr into work.	Mrs now doing an ESOL course online, also informed of mother and baby groups to attend once Covid safe to do so.
14	29	3106	Single parent family, single, survivor of DA, struggling on benefit and 2 x children starting school, not able to fund school uniforms and get them ready for that step. Mums MH affected by this hugely.		Prevented possible return to DA situation if customer felt she couldn't cope	Ongoing support from family centre.

15	12	5744	Single lady with poor MH, not able to leave property. Moved to smaller property to be closer to family members that could support her. Unable to take cooker with her as condemned and unusable. Huge part of customers routine is to batch cook when she gets her Tesco online delivery. This worry affected her MH tremendously.	Cooker awarded under CLAS and fitted for customer. This enabled her to stay in her own home and look after herself.		Prior to moving had help from P3 to complete DHP applications for bedroom tax.
16	2, 4, 13, 23, 24, 27	ITAC	Customer housed in temp shelter from being street homeless during the pandemic, lots of support given including goods, towels etc.	CLAS helped to support residents temp housed, bedding, towels etc.	Dealing with the most vulnerable of people	Almost 24-hour care dealing with behavioural issues in the most vulnerable people.
17	2, 35	CCC W4	Customer had made contact with CCC Winter grant fund for help with a tumble drier as 3 children in the property and struggling to get clothes dry. Has been using a tumble dryer that she has to watch very carefully as it starts to "smoke" when it gets too hot.	Tumble dryer ordered to prevent hers catching fire to the house. Potentially would make her homeless.		
18	2, 22, 23, 28, 32	6685	Single male, working with MM advisor, customer had benefit stopped due to imprisonment. This was incorrectly processed by DWP leaving customer with no income at all. Heavy drug and alcohol user. CLAS champion applied for supermarket vouchers so he could buy food and supplied a fuel voucher. He has a support worker that topped up his fuel for him and helped him to physically buy food. If he had not had the help, he would have been out	CLAS provided energy voucher for £49 so he could keep warm. Also £15 only in supermarket vouchers to tide him over a couple of days,	Prevented him losing his home as kept him off the streets begging, if caught by Police he would have served a prison sentence. Also did not issue full amount of CLAS supermarket £75 knowing that he would only spend a minimal amount on food and remainder on alcohol/drugs.	MM advisor managed to get benefits reinstated. DWP reversed decision.

			on the streets begging and would more than likely end up in custody again.			
19	2, 29	2996	Single lady, under occupying, financially abused by ex-partner. Severe poor MH referred into MM by Tenancy support worker, CLAS applied to for supermarket vouchers as no benefits in payment at all.	Supermarket vouchers issued to support until first UC payday	Prevented return to DA, as reliant on him for money. Prevented her from becoming homeless with ongoing support	DHP, PIP, UC all now in payment
20	6	1012	Single lady, son in permanent foster care, severely disabled. Customer was allowed her son to return to live with her one week out of four, Social Services specified that he could return only if she could provide a safe place for him to sleep (bed) and safe place for his medication to be stored (fridge). Customer is on a zero-hour contract and could not afford those items. CLAS contacted and agreed to supply them.	Bed supplied to enable her son to live with her one week out of four. Fridge freezer supplied so that she could store his meds correctly and provide meals for him.	Prevented foster care one week in four (13 weeks of the year)	UC now in payment.
21	25	6918	Single male, been ill for a while, diagnosed with throat cancer, terminal. Waiting for benefits to be awarded, CLAS sought for supermarket voucher to pay for soft palatable food not available from foodbank, also foodbank not available where he is so ASDA vouchers issued so that he can order food online.	ASDA online vouchers issued for customer.	Prevented hospital admission as able to feed himself	
22	12, 25	6895	Family, with school age child. Mr has severe MH problems, Mrs has physical health problems, they care for each other and get by. FF started to die and needed to store	New FF purchased. Old one taken away and recycled.	Prevented hospital admission due to correct storage of meds. Prevented MH	Isolated from extended family, have been for years.

			Mrs meds. Unable to fund a new one due to benefit levels barely covering living expenses. Referred to CLAS through Winter Grant fund.		intervention as carer remained in good health	
23	2, 3	4876	A client moved into social housing at the start the first lockdown, having sofa-surfed for over a year. She was working, but because she was earning only a student nurse's salary, she could not afford essential kitchen goods and furniture and was worried about the effect of working on a Covid ward without proper facilities at home keeping her in good health and available for work.	CLAS awarded a new cooker and reconditioned fridge-freezer, her church a washing machine, and Cambridge Aid financial support for essential shopping.	An NHS keyworker was enabled to live in social housing and not be made homeless, which would have put her frontline job with Covid-positive patients at risk.	
24	2, 12a, 29	5055	A single young woman had fled domestic abuse, had become unemployed and was living with her grandparents. She had to move from there to social housing. The CHS Money Matters team provided benefits advice and sourced grants to support life in her new flat.	CLAS awarded a Green Voucher for a washing machine and vacuum cleaner and successfully applied to Glasspool for a cooker. Her new benefits claim was worth £8.4K per year.	Being able to take up a new unfurnished property kept her off the homeless register, preserved her mental health and potentially removed the temptation to move back in with her ex-partner.	
25	12a, 25	5157	A woman living with her partner and son was referred to CHS's Money Matters service by her Housing Association. She had been shielding because of multiple health conditions but still caught Covid-19 and was hospitalised, needing to be resuscitated three times. She was on sick pay for three months and then dismissed. She was in serious debt and	CLAS awarded a new cooker from core funding and a £195 supermarket voucher from CLAS Covid-19 funding. CHS MM advised about a PIP claim and to go to a debt charity for a Debt Relief	The CLAS award and the other advice played a major part in keeping the client well and out of hospital. Her employment prospects were much improved. Potentially further hospital admissions (and in the worst-	

			couldn't afford to replace a dilapidated cooker.	Order (DRO, a type of bankruptcy)	case death) were avoided.	
26	2	5174	A single mother with two very young children moved from temporary to social housing in a new district. She was on a career break and struggling to afford essential domestic items.	CLAS awarded a new cooker, and her CLAS champion successfully applied to Glasspool for a fridge-freezer and Acts435 for a bed. She was also signposted to a professional benevolent organisation for £1000 towards moving costs.	The client was able to take up the offer of social housing and come off the homeless register, and her children were comfortably housed with good cooking facilities, ready to enter schooling.	
27	2,12a x 4, 29	5370	A mother and her four children were provided furnished temporary housing after fleeing domestic violence. Her ex-partner had destroyed her furniture and continued to stalk her. She was offered unfurnished social housing with CHS. She continued to struggle financially and got into rent arrears. A child also tested positive for Covid-19.	CLAS awarded a £250 Green Voucher to buy essential furniture and followed up with a Covid-related £250 supermarket voucher. CHS also successfully applied for further support from Cambridge Aid.	The family are safe and free from abuse, with the children settled enough to be able to go to school. The involvement of Social Services was avoided and registering on the homeless register was also prevented.	
28	12, 29	5374	A single woman had mental health issues that were exacerbated by her abusive parents. She temporarily stayed with a family member and successfully bid for a CHS flat, which the CHS Money Matters helped access funds to furnish.	CLAS's core fund awarded a new cooker and it's Covid-19 fund awarded a reconditioned fridge-freezer and washing machine. MM also accessed an ACTS435 grant for a bed.	She has permanently escaped the abuse from her parents by securing and furnishing a place of her own, which has stabilised her mental health. She is now in a better position to take up work by having a	

					permanent address.	
29	12, 29	CS2	A young single parent of four children who had fled domestic violence (DV) during lockdown was setting up home in a new but unfamiliar area. She lived with mental health issues and feeding a large family without a cooker was very unsatisfactory.	John Huntingdon's charity (JHC) awarded a CLAS second-hand cooker from Cambridge Re-Use and helped her transition from legacy benefits to Universal Credit.	The family was able to survive the move and cook meals. Further DV was prevented because they could live independently and in secrecy, and a downturn in mental health was prevented.	
30	2	5146	A family of five were referred into CHS Money Matters because of rent arrears. The father's self-employed taxi-driving income had dried up because of Covid and their benefits weren't optimised. MM subsequently helped them get PIP for their eldest child (an adult daughter with post viral fatigue).	CLAS awarded a £250 supermarket voucher to help with grocery bills during the acute crisis.	Eviction has been averted, which would have been disastrous for their eldest daughter.	
31	2, 12a	5465	<p>A single woman had fled domestic violence outside Cambridgeshire and took up a CHS tenancy having been sofa-surfing while trying to hold down a job. She was very anxious and desperate to get to a safe place away from her ex-partner, and initially approached Money Matters for a cooker.</p> <p>On speaking further with the client, her MM advisor noted that her PTSD, fibromyalgia, and post-road traffic accident injuries might merit a PIP claim. Whilst awaiting the outcome of the PIP assessment, she asked for help to make ends</p>	CLAS awarded a new cooker and a £75 supermarket voucher	She could stay safe and avoid seeking further medical help for her anxiety. Her rent account was in good order throughout, so a homeless registration was avoided, and she was able to continue working. She was finally awarded PIP four months after being supported to apply.	

			meet because she was unable to afford her food shopping.			
32	25, 26	5439	Cyrenians had housed a man long-term after he had been rough sleeping for several years. They helped him come off alcohol and get a job, but he had to resign from it because his physical health deteriorated. They helped him move into disabled-access accommodation and adjust to independent living. Four different agencies helped him furnish the flat.	Cyrenians awarded a £250 Green Voucher to spend at Cambridge Re-Use on essential second-hand furniture, and a cooker grant from their own funds. Street Aid secured a laptop and washer/dryer, and Besom a starter pack.	The man was able to take up the offer of flat that had been adapted. He was helped through the anxieties of newly independent living by the provision of ongoing floating support from Cyrenians, and his move into unfurnished accommodation was enabled by accessing numerous grants.	
33	12a, 22, 25	5811	A man had been living in homeless accommodation and services for so much of his life (including extended hospital stays) that Cyrenians feared he had become institutionalised. He has anxiety and physical conditions, but recently has been supported to reduce his dependency on alcohol and move into independent living for the first time in his life.	Cyrenians awarded a £250 Green Voucher to spend at Cambridge Re-Use on white goods and essential second-hand furniture, and a cooker grant from their own funds. Besom provided a starter pack.	The man with considerable life challenges was supported to move into his own unfurnished flat with grants for several household items. He can sustain independent life through the help of Cyrenians' floating support.	
34	12a	5804	A couple were in employment and managing well financially until the traumatic birth of their son, whose injuries resulted in developing cerebral palsy. The acute stress left the father living with PTSD and unable to work,	John Huntingdon's charity (JHC) awarded a CLAS new washing machine and have provided ongoing support.	The new appliance has helped domestically, leaving the parents better placed mentally and financially to support their son.	

			and the family struggling to live on benefit income alone, running up debts and unable to replace a broken washing machine.			
35	5 x 9, 13	5780	A mother of nine children was referred to JHC during lockdown. She had fled domestic violence from another country. Her former partner had financially abused her, and she struggled to provide necessities for her children	Citizens Advice awarded a CLAS award for £250 to spend on second-hand beds, and they referred on to JHC who additionally awarded a £250 CLAS supermarket voucher and a CLAS energy grant (£49). In addition, JHC helped with food parcels and school uniform costs, and the Radley Charitable Trust helped buy other second-hand household items.	The three charities enabled the family to stay together, continue with school education, sleep comfortably, and manage financially.	
36	12, 25	6543	A man with severe OCD in his mid-sixties was being supported by Cyrenians' mental health services. He is classed as a person at high risk from coronavirus and very scared of falling ill from the virus whilst living in a hostel with three others. He was successfully supported to bid for an unfurnished place of his own.	CLAS provided a £500 Green Voucher for multiple white goods and furniture items. Grants for a cooker (Cyrenians) and removal costs (Cambridge Aid) were also secured.	His move would not have been possible without support for furniture, and in living alone he feels more secure from Covid-19. He continues to receive support from Cyrenians' Older Persons' service.	
37	1	CCC WG1	A couple were both recent immigrants. The man had refugee status and was claiming UC, but his heavily pregnant wife had no recourse to state benefits. They both lost	CLAS awarded a new cooker, a washer and freezer (from Cambridge Re-Use) and a supermarket	Whilst they remained unemployed, the couple's benefits income was lower than would normally	

			jobs because of lockdown, but secured unfurnished social housing, moving from furnished temporary accommodation. Their housing association referred them to CHS Money Matters, who in return referred the man to New Horizons for more in depth support (money, digital inclusion, and employability) – helping with benefits claims, including benefits and grants resulting from a new baby, and setting up the supply of utilities.	voucher to help cover the costs arising from the move. Besom fitted around what Re-Use could supply, sourcing a fridge and new baby pack, Little Bundles provided a full suite of baby equipment and clothing. MM sourced £400 in energy grants and Cambridge Foodbank a food parcel and Christmas hamper.	support a one-child family. The CLAS awards helped keep them financially afloat and avoid falling into arrears, and, along with the other holistic support, helped them care for their new-born after a difficult delivery.	
38	1, 16, 17	CCC WG2	A mother with two age 18+ children had previously been supported with a CLAS cooker grant on moving into a new home. She fell into acute financial difficulties again when she lost the UC child element for her son who was in higher education, and her landlord had reserved a Notice of Seeking Possession. She self-referred to CHS MM and was supported to claim Council Tax Support (hitherto unclaimed) and seek welfare grants for teenage students.	CLAS awarded £375 in supermarket vouchers from the COVID-19 and Winter funds, and MM secured a Cambridge Aid grant for a TV Licence, which had gone unpaid for 7 months.	Both children (the other was at university) could continue studying and the mother was able to continue repaying her rent arrears, thus avoiding eviction.	
39	2, 12a	CCC WG3	A woman had been living in supported housing for young people and was offered an unfurnished flat at relatively short notice. Her mental health (PTSD and a personality disorder) made the decision and process difficult because of the sudden prospect of life	CLAS speedily supplied a reconditioned fridge-freezer and washer, and the additional funding available through a Winter 20/21	She was hugely assisted to take up residence in a self-contained flat, avoiding homelessness and the need for support for her mental health.	

			without in-house support. Her support worker referred her to CHS MM one working day before the move.	COVID-related grant meant she could also have a new cooker from AO. CLAS's account manager at AO personally handled this vulnerable customer, allowing extra time for the delivery and installation, and ensuring she had a friend present. The CLAS manager also referred her to the E Cambs network for support to obtain furniture and curtain items that CLAS could not provide.		
40	2, 5 x 4, 13	4534 & 4282	A couple with three young children were referred to New Horizons, a CHS money, online and employability project, by the County Council's homelessness service. They both had significant priority debts (which prohibited them from bidding for social housing) were under-claiming benefits, and the father only worked part-time. After maximising their benefits, they had a fourth child and the father's second period of work abruptly ended because of the Christmas lockdown. Their NH coach then signposted them to a Citizens Advice CLAS Champion.	CLAS awarded two £250 supermarket vouchers and a £49 energy voucher. NH enabled a benefits claim worth £19638 per year and accessed numerous other grants (totalling £2221) and supported them to move to 'affordable housing'. Cambridge Money Advice Centre helped them clear their debts with a	It's no exaggeration to say that the family were lifted out of absolute destitution by the multi-agency approach. Their eldest child is at school with special needs and risked an intervention from Social Services because of their lack of financial capability and completely unsuitable accommodation (which was overcrowded	

				Debt Relief Order	and unsafe for children to play around). They now live securely, are debt-free and can prepare their second oldest child for school and settle their eldest in a new school.	
41	2, 17	4957	A man in his 30s was laid off from his zero hours contract at the start of lockdown. He had got into debt as a result of a divorce but had cleared these with a DRO. He has built up debts since then. Obtaining re-employment became increasingly unlikely over the summer, particularly because he was shielding, so he enrolled on a full-time degree course whilst living in a flat provided by a housing association. The new landlord referred him to MM because of growing rent arrears. He is looking for part-time work alongside his studies, but this is not proving fruitful.	CLAS made supermarket voucher awards totalling £200 and provided a replacement (reconditioned) fridge-freezer. MM has now issued two Foodbank vouchers and secured a Cambridge Aid grant for a year's TV licence and is giving ongoing debt and budgeting advice.	His financial situation remains precarious and put in jeopardy by his decision to enter full time university study, which has halted his UC claim. He may have to revisit this decision to study but has at least been supported through these difficult months of lockdown and helped to maintain his tenancy.	
42	11	1730	A pensioner needed to move to ground floor accommodation because her lung disease made climbing stairs take 6-7 minutes. CHS MM supports residents at both the old and the new address. She simply couldn't afford to move without a grant, which MM successfully accessed. She was also worried how she was going to feed herself because of her acute	CLAS made two supermarket awards totalling £175, accessed a grant for a year's TV licence from Cambridge Aid, and secured an unusually high ACTS435 moving grant for £300.	Her move to more suitable accommodation was only made possible with this support, and it was very helpful that MM was contracted to support her before and after the move. The help meant she didn't have to take out high-cost credit to	

			cash shortage. At MM's suggestion she also applied for a budgeting loan from the Social Fund to help with the change of circumstances. After moving in she suffered a second crisis because of a re-emergence of a bed bug infestation, which she was trying to eliminate with expensive cleaning products.		move, and in the new flat a second CLAS voucher helped her buy cleaning products.	
43	2, 5	1633	A father was separated from his partner and their junior school-aged son, and Social Services wanted to take the son into care. He won custody on the basis that he would not work for a year. He had a large amount of debt, including rent arrears and struggled to afford to live with his son because of the extra costs of lockdown. By this stage he was hand-washing clothes because he couldn't afford to replace his washer and suffering back problems because his mattress' springs were digging into his back.	CHS referred him to New Horizons for help with debts. His coach helped him get a DRO, which rendered him debt-free, and CLAS awarded a reconditioned washer and new orthopaedic mattress.	No longer facing the fear of eviction, debt repayments and the cost of replacing the washer and bed, he was able to keep his head above water financially and support his son who had had a traumatic time living with his mother.	
44	18	6298	A single woman was referred to CAB by the New Horizons project after not having worked throughout nine months of lockdown. She had been working with NH to help with budgeting, debt, and digital exclusion, and to improve her CV and interview skills. Her finances were seriously dented by deductions for a benefits overpayment and were a worry and distraction to finding work.	A replacement cooker and food voucher from CLAS (at just the right time) kept her afloat.	She resisted CAB's advice to clear her debts with a Debt Relief Order and was intent on "earning her way out of debt". Soon after the CLAS award she secured well-paid work and intends to clear her debts.	

45	2, 18	4824	A woman was working in a job that was poorly paid and two bus rides' away. She suffered a bereavement in the autumn and went downhill mentally, losing the job. She had always struggled financially in the old job and had run up rent arrears with the threat of a warrant for repossession in the New Year. After a few weeks on UC she secured better and closer work but was desperately short of money for essential bills until her first pay cheque at the end of January. It would also be a long time before she could replace her broken cooker.	CLAS awarded at total of £150 in supermarket vouchers and a new cooker. MM also requested a Cambridge City Foodbank Fuel Voucher (£49) to help with her heating bill at the height of winter.	She was able to take up her new job from a better financial position and so have the income to secure her tenancy and be less reliant on UC.	
46	2, 4, 24, 32	ITAC2	Cambridge City Council – the It Takes a City project – made use of University student accommodation to temporarily house rough sleepers. ITAC took in a man who'd recently served a prison sentence and had an opiate addiction. He was started on a safe heroin substitute and then supported further in an abstinence house managed by Jimmy's.	CLAS helped to support residents temp housed with bedding, towels etc.	The man was supported to be housed and stay off drugs, a return to sleeping rough, and possibly re-offending	

## Appendix 4.

### CLAS Social Value Survey Form

Start survey

1. If you are in debt, how much of a burden is that debt?	1. Heavy burden	
	2. Somewhat of burden*	
	3. Not a problem*	
2. How well would you say you yourself are managing financially these days?	1. Living comfortably*	
	2. Doing alright*	
	3. Just about getting by	
	4. Finding it quite difficult	
	5. Finding it very difficult	
3. Have you had any nights in the last week when you lost sleep worrying or any days in the last week when you felt unhappy, in relation to your financial difficulties?	1. Yes	
	2. No*	
	3. Prefer not to answer	

End survey

1. If you are in debt, how much of a burden is that debt?	1. Heavy burden	
	2. Somewhat of burden*	
	3. Not a problem*	
2. How well would you say you yourself are managing financially these days?	1. Living comfortably*	
	2. Doing alright*	
	3. Just about getting by	
	4. Finding it quite difficult	
	5. Finding it very difficult	
3. Have you had any nights in the last week when you lost sleep worrying or any days in the last week when you felt unhappy, in relation to your financial difficulties?	1. Yes	
	2. No*	
	3. Prefer not to answer	

## Appendix 5.

### Sample of CLAS case studies

#### Case study 1.

**a) How they came to be in the situation where they needed CLAS**

LR is a 55-year-old single woman who lives with her 25-year-old son who receives ESA. Unable to work due to physical illness including several heart conditions and osteoarthritis, she relies on Universal Credit (UC). However, she has high deductions from her UC due to debt, the bedroom tax and the non-dependency deduction. As a result, she is in monthly deficit of minus £175pm. Struggling to manage the basics such as food and heat, she suffered mental health problems due to the isolation and lack of contact with friends and family in the COVID pandemic.

**b) How they found out about the CLAS service**

LR was getting help completing an application for the disability benefit PIP from Cambridge & District Citizens Advice where she was told about CLAS. With her electric cooker broken, she needed help getting a new one.

**c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

She appreciated receiving a new electric cooker valued at £285 as well as a £49 fuel voucher to help with the heating. On top of this, the CAB adviser helped her look at her budgeting, producing an income and spending statement for her. The adviser signposted LR to the council for housing advice on downsizing to deal with the bedroom tax, offered to refer LR to a CAB debt adviser to help reduce debt repayments and suggested her son contributes to the non-dependent deduction for housing and council tax benefits.

**d) What support they received from their friends and neighbours (if any)**

LM has no family or friends that can support her.

**e) What difference (or impact) the service(s) have made to their lives**

The service has given LR immediate support in getting a new cooker as well as offering a range of options to improve her budgeting situation so she can manage better.

#### Case study 2.

**a) How they came to be in the situation where they needed CLAS**

MR contacted Clarion Customers Accounts team asking for a rent refund as by mistake he had made a manual payment towards his rent at the same time as Direct debit was also taken off his account. This left him short of money to buy food and pay other bills. So, while working in his refund Customers Accounts Team leader contacted me re food bank voucher.

**b) How they found out about the CLAS service**

MR was referred to CLAS champion for foodbank and CLAS. When I called client to discuss foodbank voucher it became apparent that he lived about 6 miles from the nearest foodbank and had no transport. He would do his shopping twice a month when his sister was off work on Wednesdays. Also, his nearest foodbank is open once a week and, although eventually I managed to sort out a food parcel delivery, we still had to award CLAS supermarket vouchers so he could order fresh food online and to give him time to sort out other finances.

**c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

**Quote from customer** *"Wow the food parcel was huge, I have the voucher for Asda and have joined Asda online. Thanks so much. Blessings"*

After our discussion MR decided to explore downsizing into one of Clarion sheltered schemes in March so he

could have support available and have GP, shopping, and bank within walking distance. He was very grateful for the advice.

**d) What support they received from their friends and neighbours (if any)**

MR lives on his own in a 2-bed property in a rural area in Fenland. His sister who is a nurse comes every 2 weeks to take MR to do some shopping as he has no transport. He has no other friends or family locally.

**e) What difference (or impact) the service(s) have made to their lives**

When customer was referred to Guidance Team for help with a foodbank voucher, we completed telephone assessment and provided assistance and guidance on/with the following

- Drafted a budget which helped to identify ways to maximise income and reduce expenditure
- Provided advice on DHP so customer could help with bedroom tax while considering downsizing
- Issued customer with energy vouchers so he could top up his electricity PAYG meter
- Contacted local foodbank who kindly arranged a food parcel to be delivered to resident's address
- Applied to CLAS for a supermarket voucher which reduced financial pressure while resident been waiting for rent refund.
- Discussed downsizing and benefits of moving into sheltered scheme in March
- Advised on Warm Home Discount from SSE which resident wasn't aware of

**Case study 3.**

**a) How they came to be in the situation where they needed CLAS**

C has been known to the charity for the last 2 years as a young family with exceptional circumstances. Their youngest child has cerebral palsy. This was the result of complications during birth when he was starved of oxygen resulting in permanent brain damage. They came home with him 5 weeks after being in the ICU following birth. However, the number of appointments with the hospital continues along with speech and language therapist, Health visitors, Paediatricians, and family workers.

The impact of this traumatic childbirth has had an effect on them as a family unit and they have been struggling with their own mental health. C now suffers from PTSD and has not been able to continue working. C had always worked in the past so having to now rely on benefits has been a real struggle for the family, both mentally and financially. Especially with the worries of the cost of raising a child with permanent disabilities. They contacted the charity as their washing machine had broken but as they had not been able to save any money for emergencies for a while, they needed help replacing it.

**b) How they found out about the CLAS service**

C is familiar with the charity and is aware that they might be able to help.

**c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

The charity hosts a CLAS Champion who awarded them a new washing machine.

**d) What support they received from their friends and neighbours (if any)**

The family have no friends or family who can help them.

**e) What difference (or impact) the service(s) have made to their lives**

Being able to replace the broken washing machine has alleviated the stress the family was under to find the resources to pay for one. It has allowed the family to continue to focus on supporting their children and the treatment of their youngest son.

#### **Case study 4.**

##### **a) How they came to be in the situation where they needed CLAS**

JC is a young person known to the charity since he was 11 years old as a young carer to his mother who suffers from serious mental health issues. He has been his mother's carer for number of years and with the family receiving various mental health support and housing support. JC engaged well with the support offered and got himself into employment. However, his mother's mental health deteriorated and was hospitalised due to an attempted suicide. Unfortunately, this coincided with JC losing his job due to the pandemic and he was forced to go onto Universal credit and carers allowance.

##### **b) How they found out about the CLAS service**

JC has been supported by the charity in the past so was aware they might be able to help him with a food parcel.

##### **c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations**

While his mother was in the hospital, he was trying to live on the small UC advance he took out, but he soon found that after paying household bills, he had no money left for food. He had another x 2 weeks wait for his first UC payment. He was awarded a foodbank parcel and he also received a CLAS supermarket voucher to help with x 2 weeks of food shopping.

##### **d) What support they received from their friends and neighbours (if any)**

He relied on help from his aunt and friends for a few weeks.

##### **e) What difference (or impact) the service(s) have made to their lives**

The foodbank parcel and CLAS supermarket vouchers allowed him to feed himself and manage until his first UC payment came in.

#### **Case study 5.**

##### **a) How they came to be in the situation where they needed CLAS**

In the winter of 2019/20 S was previously supported by CLAS with a grant for a cooker when, following a relationship breakdown, which landed her in emergency accommodation, she was able to move to social housing. At that time of change, her CLAS Champion also provided support for claiming benefits, accessed charitable welfare grants, and helped her negotiate rent arrears repayments. In October 2020 she was again referred into CLAS for a foodbank voucher because of acute financial difficulties. The CLAS Champion completed a money check that revealed ongoing debt (totalling £650), unclaimed Council Tax Support, and, crucially, UC was no longer paying the £281 per month child element for her son. Despite getting Child Benefit, she was no longer eligible for UC support for him. A Notice of Seeking Possession was re-served by her landlord in November 2020.

The family had emigrated to the UK from outside the EU, and S supports an older daughter at university. S has difficulty finding suitable work because of orthopaedic problems and the lack of opportunities during lockdown, and her son is studying a non-advanced vocational education.

##### **b) How they found out about the CLAS service**

S's housing officer originally referred to CHS group Money Matters team when she began her tenancy. S then re-referred herself after the onset of further financial difficulties.

##### **c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

S said that before speaking with Money Matters no-one had been able to explain her 'benefits hole' or advised her to ask her son's college for welfare grants and consider options to maximise the household's benefits, such

as studying part-time. S had had previous CLAS awards but the support of a £150 supermarket voucher from the Winter (20/21) fund was vital to sustaining family life, enabling S to replenish her stocks of food which have been very low for some time. In addition to this, her Champion was able to access a grant for winter 20/21 heating (£200) and a TV Licence, since this had gone unpaid for seven months. He also provided advice about claiming Council Tax Support and seeking a write-off of utility debt from water and energy charitable trusts.

**d) What support they received from their friends and neighbours (if any)**

None, the family are relatively isolated after only 16 months in their current home and have found making local connections difficult during COVID restrictions.

**e) What difference (or impact) the service(s) have made to their lives**

S's son was able to continue in higher education, which will lead to a qualification that is desired by potential employers. Additionally, her daughter could continue in further education without having to quit her course in order to take paid employment. S continues to be able to pay £50 per month towards her arrears, which are now at nearly a half of their September 2020 level, and by doing so has averted eviction. She has also avoided a potential £1,000 fine plus costs for not paying her TV licence.