



CLAS Annual Service Report FY 2023/2024

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CLAS Annual Service Report 2023/2024

Executive Summary

Introduction

The Cambridgeshire Local Assistance Scheme (CLAS) serves as a crucial safety net for individuals and families facing financial crises. In recent years, the importance of having a local assistance scheme in our County has become increasingly evident, especially as the cost-of-living crisis has intensified financial struggles for the already vulnerable and pushed many who were just about managing over the edge. Despite these challenges, CLAS has demonstrated its capability to provide timely support to those in crisis.

In FY 2023/24, CLAS supported over 3,800 of the most vulnerable households in Cambridgeshire. This assistance was provided either through direct awards or via the CLAS Information and Advice service, which includes help with claiming benefits and debt relief. Among these households, 1,093 received crisis support with 1,556 CLAS awards totalling £300,970.06. This figure includes additional resources of £179,157 secured by CLAS throughout the year, allowing us to extend our reach to an additional 662 households beyond our original budget capacity. The remaining 2,707 households, although not eligible for CLAS awards, benefited from the CLAS Information and Advice service, leading to a total income increase for these households of £4.2 million.

CLAS is an established partnership of organisations in Cambridgeshire, leveraging combined expertise in financial capability, local community knowledge, and relationships with a wide range of local support services. The scheme is delivered through four core partners: Cambridge and District Citizens Advice, Citizens Advice Rural Cambridgeshire, Cambridge Re-use, and CCORRN. This network is further strengthened by CLAS Champions and various Charities Networks.

As part of a broader ecosystem of support in Cambridgeshire, which includes public and voluntary services, community, and faith-based organisations, CLAS benefits from the collaborative efforts of multiple stakeholders. The Cambridge Housing Society Ltd (CHS Group) acts as the System Guardian, facilitating and supporting this collective response by sharing intelligence, resources, and emerging trends in demand for crisis support.

This report highlights how CLAS, and the wider support system in Cambridgeshire, worked collaboratively to anticipate and meet client needs in FY 2023/24. It also shares the learning gained and how this informed the scheme's approach, ensuring continued support for individuals and families most impacted by the ongoing cost-of-living crisis.

A Snapshot of CLAS Financial Year 2023/2024 in numbers:



3,800 households received CLAS support



1,093 households received CLAS grants



£300,970 distributed in CLAS grants



£1,780,720 of Social Value delivered



£750,118 Potential cash savings to Cambridgeshire County Council, **£133,389** to Cambridgeshire District Councils and **£1,350,969** to wider public purse



£4,169,179 extra income secured for **2,700** clients

Backdrop to FY 23/24

The financial year 2023/2024 was marked by a challenging economic environment in the UK. The economy experienced slow growth, and inflation continued to impact household budgets. Low-income households in Cambridgeshire were particularly affected by these economic conditions.

The primary recipients of CLAS support were female lone parents and single individuals aged 25 to 54, who accounted for 75% of all awards. We saw how the cost-of-living crisis disproportionately impacted various groups, exacerbating financial hardship for those already vulnerable. For example, we continued to see a rise in the numbers of households with children needing help – we witnessed a 16% increase in the number of households with children applying for support, from 55% in FY 22/23 to 64% in FY 23/24. **Over the past five years, we have observed a staggering 42% increase in the numbers of households with children accessing CLAS** (from 45% pre pandemic to 64% FY 23/24).

Financial stressors place immense strain on entire families, and the detrimental effects of childhood poverty are well documented¹.

Responding to need

We recognized the challenges ahead in FY 2023/24, given that our CLAS budget was only half of what was necessary to meet the demand we had experienced since FY 2019/20. The pandemic and subsequent economic downturn have doubled the need for crisis support. Both local and national charities we partner with have also seen a significant increase in requests for assistance, highlighting the growing financial strain on many households.

We shared our concerns with Cambridgeshire County Council and in July 2023 they granted CLAS additional monies from the Household Support Fund to help with demand of CLAS awards.

Throughout the year CLAS also secured other extra funds from various sources as detailed in table 1 below.

Table 1. Additional CLAS resources secured in FY 23/24

Source	£	Funding Term
Grant from Household Support Fund	£111,557	July 2023 to March 2024
Cambridge City Energy Grant – energy support for Cambridge City residents	£7,600	April 2023 to March 2024
National Lottery Energy Community Organisations CoL Fund (allowed us to add Countywide offer of energy support)	£30,000	January 2024 to March 2024
Grant from Household Support Fund (to support CLAS clients struggling with energy costs.	£30,000	March 2024
Total	179, 157	

¹ [The Children's Society - What are the effects of childhood poverty?](#)

CLAS added value in FY 23/24

- £750,118 potential cash savings² to the Local Authority by preventing people's financial situation from deteriorating and needing statutory services. A total of £1.3m savings to the wider public purse.
- £1.8m of social value³. Clients reported an average uplift of £9.4k per client, budget to impact ratio of 1:6. Some clients claimed more than one outcome:
 - 19% reported feeling relieved from being heavily burdened with debt.
 - 24% experienced relief from depression or anxiety.
 - 57% said they felt more comfortable with their financial situation.

(The average uplift reported by clients rose slightly from £8.7k in FY 2022/23 to £9.4k. Since 2019/20, this figure had decreased from £10k per person, as fewer individuals reported relief from depression or anxiety. While mental health improvements are still noted by fewer clients, an increasing number are reporting that feeling more in control of their finances is the primary benefit to their wellbeing.) CLAS Champions assist their clients in addressing their immediate crises and explore additional resources to help them achieve greater financial resilience.

- £4.2m extra income in client's pockets through income maximisation support delivered by CABx via CLAS Income & Advice service. The largest chunk of the financial outcomes, £2.6m, was the result of direct income gains such as clients claiming benefits that they were entitled to.
- £61k extra grants for CLAS clients. CLAS works with local groups and services via our Charities Networks. 27% of CLAS clients (300 households) received an extra £61k in grants in addition to CLAS. On average, these clients received an extra £200 in addition to their CLAS award.

Key learning in FY 23/24

- **Lone parent families:** 60% of the households accessing CLAS were headed by a lone parent. A combination of the high cost of food and bills and low income continued to weigh heavily on single parents, especially lone mothers. 94% of the lone parents were women.
- **Gender:** 70% of all CLAS awards were accessed by women – slightly up from 67% in FY 22/23.
- **Children:** 64% of households accessing CLAS are families with children – this is up from 55% last year. Rising costs for essentials, including higher rents, have resulted in a significant increase in household spending. Households who were about managing were pushed over the edge and were having to access emergency support – many were households with children.
- **Domestic abuse:** 38% of total CLAS awards were to people fleeing an abusive relationship. This is up from 30% in FY 22/23.
- **Mental & physical health:** 46% of all the people accessing CLAS had a mental health condition. The interplay between mental health and financial hardship is evident in these cases – e.g. poor mental health affects ability to work hence reducing income potential. Inability to pay for essential bills and food due can cause stress and anxiety and affects general wellbeing. Physical health - 40% of all the people accessing CLAS had a physical disability. In many cases people were struggling with both mental and physical disabilities.
- **Debt:** 47% of CLAS clients were in debt - down from 59% in FY 22/23. 34% had rent arrears slightly higher than 31% in FY 22/23
- **Carers:** 15% of people who accessed CLAS were caring for a disabled family member. No change to previous years, however it helps to highlight the financial vulnerability of unpaid carers⁴.

² 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 50 clients from FY 23/24 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/> Further details about our CLAS cba exercise can be found in section 1.6 of the report.

³ 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>

⁴ [Carers Trust - Government figures show carers continue to live in poverty](#)

- **Fuel poverty:** Although the core CLAS offer does not include assistance with energy costs due to a limited budget, we strive each year to secure additional funding to address this gap. Before the cost-of-living crisis, we had limited funds for energy provision, around £3,000. However, in recent years, **the number of CLAS clients experiencing fuel poverty has surged—from 50% in FY 20/21 to 95% in FY 23/24. In January 2024**, CLAS received £30,000 from the National Lottery Cost of Living fund to support those facing fuel poverty. The demand was overwhelming, and the grant was distributed within weeks. Additional HSF4 funds received from the County in March 2024 were also used for fuel support and quickly allocated. The County has confirmed that CLAS will be granted an additional £150,000 for FY 24/25. This will allow us to plan ahead and allocate funds to help the most vulnerable CLAS clients with their energy costs. Nevertheless, we will continue to seek additional funding from other sources to provide this essential support.
- **Flooring** – Flooring in social housing remains a significant and ongoing issue. Housing providers are not mandated to install comprehensive floor coverings in their properties, resulting in 28%⁵ of tenants moving into homes with flooring only in kitchens and bathrooms. The high cost of flooring and limited grants exacerbates the problem. The situation worsened in April 2024 when Glasspool, one of the few charities providing grants for flooring costs, ceased operations in Cambridgeshire, further straining local grant-making charities. As a network, we collaborate to raise awareness about this issue, keeping flooring as a regular agenda item and sharing information about available support. In FY 24/25, CHS will review its flooring policies and explore the possibility of offering flooring in some of its properties.
- **Wider benefits of crisis support include** (gleaned from case studies and CLAS Champions feedback):
 - People feel more hopeful and positive about a better future ***“I moved from a single room in a homeless hostel to a one-bedroom flat. I only had an airbed, bedding kettle microwave and canvas chair. The floors were concrete and there was no white goods in the kitchen, if my application was unsuccessful I would still be in the same state now 6 weeks later as I was being turned down for payment plans to get my own things, it’s good to know there is help out there when you can’t see a way to make things better for yourself”***
 - Crisis support plays a very important part in enabling domestic abuse survivors to escape an abusive partner. It enables them to set up in a new home where they feel safe from further harm. Financial insecurity is a massive and understandable concern for people considering leaving an abusive partner. Feedback from our IDVA CLAS Champion ***“Not only the fact they have been victim to abuse, which is bad enough, other factors such as sudden financial upset can cause long term issues not only physically but also mentally. Therefore, when CLAS can support clients with large white goods that are usually too expensive for many clients, this is a God send”***
 - Improvement in both mental and physical health - for example food vouchers can give the recipient some breathing space and removes the worry of not being able to eat whilst waiting for a first UC payment, it can free up money for rent and bills reducing the risk of debt and rental arrears. ***“Voucher was a saving grace in a very difficult financial period. It allowed us as a family to feed us & buy toiletries”***
 - Quick turnaround - CLAS referrals are processed within 24 hours - 95% of referrals on the day they are received, making it an effective way to help people in crisis. ***“Thank you, very quick & professional, helped us so much”***

⁵ [The Provision of Floor Coverings in Social Housing - Final Report - Longleigh - May 2024](#)

Project Plan for 2024/2025

- Continue to use learning to ensure that CLAS services are responsive and relevant to the people who need them.
- Continue to raise awareness about child poverty, including contributing an article to the Housing Digital website, and drafting a template lobbying letter to Local Councillors and MPs.
- Work on CHS flooring and furniture provision project and share learning with Charities Networks and the Sub-Regional Housing Board.
- Explore additional CLAS funding and resources for FY 24/25.
- Explore additional resources to respond to demand for help with energy costs
- Continue to share learning and work with our contract manager to help inform support services in Cambridgeshire aimed at tackling poverty.
- Continue to explore food partnerships with local groups in Cambridge City.
- Continue to build the Charities Networks - use learning to inform service delivery and explore collaborative working.
- Continue to help increase uptake of unclaimed benefits in the County, for example, continuing to update and promote the use of the [Money Help in Cambridgeshire](#) checklist to help raise awareness about welfare benefits and support available.
- Consider recommendations from the County's Poverty Commission in how CLAS may be further developed.
- Work with Cambs County Council to ensure that Cambridgeshire has a safety net in place for people experiencing financial hardship beyond the contract ending March 2025.

CLAS Annual Service Report 2023/2024

Background

CLAS is a well-established partnership based in Cambridgeshire, combining expertise in financial capability, deep knowledge of local communities, and strong relationships with a variety of local support services. We deliver the scheme through four core partners⁶: Cambridge and District Citizens Advice, Citizens Advice Rural Cambridgeshire, Cambridge Re-use, and CCORRN. Additionally, we have a network of CLAS Champions and Charities Networks.

CLAS provides person-centred, needs-led local assistance services for individuals and families in Cambridgeshire facing financial hardship. Our services include both information and advice, as well as goods and resources. CLAS Champions offer advice and practical support, working with clients to build financial resilience and prevent future hardships.

Influences

Our partnership is deeply inspired by the Human Learning Systems (HLS) paradigm, which recognizes the complexity of people's lives and emphasizes that outcomes are achieved through whole systems collaborating, learning from each other, and continuously improving.

Accessing CLAS

We have a network of 19 CLAS Champions across the county who help us reach those likely to be eligible for CLAS. These Champions support clients within their constituencies, such as housing association tenants and domestic abuse survivors. Our Citizens Advice Bureaux (CABx) partners provide CLAS Information and Advice services to the general public⁷ and can grant CLAS awards.

CLAS Champions are selected based on their:

- Expertise in financial capability
- Knowledge, skills, and experience in working in a person-centred manner
- Local knowledge of their communities, including local support services

This ensures they have a good understanding of existing services in their areas and can effectively connect clients to these services, including internal grants their organizations may offer.

Each Champion is allocated a percentage of the grant funding available for practical goods, for which they are accountable. These allocations are based on the population numbers in the deprived areas they serve. Decisions on awards for practical support are devolved to the CLAS Champions, who have the local knowledge, relationships, and understanding of the needs and strengths of the people and families they work with.

CLAS support is provided within a structured framework that begins with an initial financial health check and extends to a comprehensive financial capability intervention. All Champions adhere to this framework, which includes the following key steps:

⁶ Core partners in 2022/23: Cambridge & District CAB, Citizens Advice Rural Cambs, Cambridge Re-Use, Cambridgeshire Community Reuse and Recycling Network (which includes REMO Eco-Superstore)

⁷ Referral guidelines for universal access to CLAS can be found [here](#)

1. **Basic Budget:** Using a standard format, the basic income and outgoings are reviewed to identify pressure points, including debts and arrears. Completing a basic budget and agreeing on an action plan is required for all applications that result in an award of goods or supermarket vouchers.
2. **Household Utilities:** The budget is used to specifically check for arrears on rent, water, council tax, energy, phone, and internet contracts. Information is provided on how to secure the best deals and obtain support to stabilize any arrears that may jeopardize health and well-being.
3. **Income Maximisation:** The benefits check completed at triage is reviewed, and eligibility for local grant fund support (including CLAS and other trust and funded schemes, such as benevolent schemes) is assessed. Potential employment support to increase income through paid work is also considered. CLAS Champions complete their own grant applications outside of CLAS or utilize in-house resources to facilitate this.
4. **Household Furnishings:** An assessment of household needs is conducted, including access to cooking facilities, heating, appropriate clothing, and sleeping arrangements for all household members.
5. **Action Plan:** A concise action plan is agreed upon, outlining what the person being supported can do for themselves, what the Champion will do, and any referrals for additional support. This action plan is mandatory for all assessments where a grant award is recommended, ensuring that CLAS support is provided consistently and with quality.

Clients undergo an assessment⁸ with a CLAS Champion, which can result in various outcomes, including self-help, signposting, referrals to other support services, or practical support. To be eligible for a CLAS award, clients must meet the following criteria:

- Receiving means-tested benefits and having no savings **OR**
- Having an income below £18,725⁹ and no savings **AND**
 - Residing in Cambridgeshire for at least 6 months (unless they have had to flee the area for safety reasons)
 - Being aged 16 or above
 - Facing unexpected financial difficulties and hardship

CLAS Awards Available:

- **Recycled White Goods and Furniture:** Green Goods awards
- **New White Goods:** Cookers, fridge freezers, washing machines
- **New Beds and Mattresses**
- **Supermarket Vouchers:** For food and clothing

⁸ Copy of Household Assessment Form in Appendix 1

⁹ Based on the HMRC low-income threshold which increases every year. The figure for 2024/25 is £19,980.

- **Food4Good Vouchers:** Registration to REMO Food4Good Social Supermarket, allowing recipients to shop for 24 weeks
- **Diamond Food Hamper Vouchers:** Allows recipients to shop at a food pantry for 6 weeks
- **Energy Vouchers:** Electricity and gas vouchers for households with pre-paid meters
- **Decorating Vouchers:** Recycled paint and decorating packs

Our approach emphasizes preventative and holistic support, utilizes recycled goods, offers beneficiaries choice, and devolves decision-making to those working at the grassroots level.

1. Achievements

1.1 CLAS providing value for money

In FY 2023/24, CLAS supported 3,843 households through various services, including CLAS awards, benefit claims, and debt relief. Of these, 1,093 households received crisis support, including CLAS awards. The remaining 2,750 households benefited from the CLAS Information & Advice Service, delivered by CABx, resulting in a total income increase of £4.2 million, with an average uplift of £1,500 per client.

Despite a challenging start in April 2023, with a budget only half of what was needed to meet the demand experienced since FY 2019/20, we made significant efforts to secure additional resources. Throughout the year, we obtained an extra £179,157, enabling us to assist an additional 662 households beyond our original budget capacity.

See table 1 below for a breakdown of funding sources for CLAS awards in FY 2023/24.

Table 1. Total number and value of CLAS awards made in FY 2023/24 and budget source

Source	£	Funding Term
Core CLAS budget for grants from Cambs County Council	£122,400	April 2023 to March 2024
Grant from Household Support Fund	£110,970	July 2023 to March 2024
Cambridge City Energy Grant – energy support for Cambridge City residents	£7,600	April 2023 to March 2024
National Lottery Community Organisations CoL Fund (allowed us to add Countywide offer of energy support)	£30,000	January 2024 to March 2024
Grant from Household Support Fund (to support CLAS clients struggling with energy costs.	£30,000	March 2024
Total	£300,970	

Table 2 shows a breakdown of the type of CLAS awards made in FY 2023/24

Table 2. Total number, value, and type of CLAS awards made in FY 2023/24

	Green Goods	New Goods	Energy	Food	Data	Totals
Quantity	121	598	130	705	2	1,556
Value	£21,437	£162,202.88	£15,356	£68,493.97	£150	£300,970.06

Throughout the financial year 2023/24, many charities experienced a surge in demand for their services as more individuals and families faced financial hardship. However, the cost-of-living crisis also significantly impacted local, and national, grant-making charities. Rising inflation and increased utility costs strained their operational budgets, while donations decreased as the general public tightened their own budgets. This “perfect storm” put a significant strain on many charities struggling to meet the growing needs of their communities while grappling with higher running costs.

Any additional resources that CLAS secures can help alleviate the pressure on smaller groups within the wider support system, such as local grant-making charities, many of whom are represented in our Charities Networks. As part of a broader ecosystem of support in Cambridgeshire, which includes public and voluntary services, community, and faith-based organizations, CLAS benefits from the collaborative efforts of multiple stakeholders.

CHS Group acts as the System Guardian of the Charities Networks, facilitating and supporting this collective response by sharing intelligence, resources, and emerging trends in demand for crisis support. For example, this collective response enabled 27% of CLAS clients, or 300 households, to receive an extra £61,000 in grants in addition to CLAS. On average, these clients received an extra £200 in addition to their CLAS award.

Our robust infrastructure and strong partnerships enable us to swiftly respond and adapt to changing situations. This has been particularly evident over the past five years, as we continued to provide crisis support during lockdowns, responded to rising demand amid the cost-of-living crisis, and assisted the County in distributing additional resources as they became available.

1.2 Geographical distribution of awards

We use data from the Indices of Multiple Deprivation (IMD) to determine the demand for CLAS awards in each district and to allocate the budget for the year. However, the latest IMD data for Cambridgeshire is from 2019, and we recognize that the economic landscape has changed since then. According to this data, South Cambridgeshire has the lowest levels of deprivation in the county. Despite this, since 2020/21, we have observed a significant increase in CLAS demand in South Cambridgeshire, rising from an annual average of 12% of total awards to 18% in FY 2023/24. This increase is attributed to a higher number of more ‘financially resilient’ individuals seeking CLAS assistance and a large concentration of such households in South Cambridgeshire. Consequently, we based our assumptions for FY 2023/24 on the latest CLAS data.

Cambridge City received the highest number of CLAS awards, accounting for 25% of the total. However, this figure does not include the additional funds provided by the Cambridge City Council, which were exclusively available to Cambridge City residents. These extra funds were awarded in addition to the CLAS awards and were not intended to divert CLAS funds to other areas of Cambridgeshire. If we include these additional funds and the corresponding awards, the distribution of CLAS awards in Cambridge City was 28%

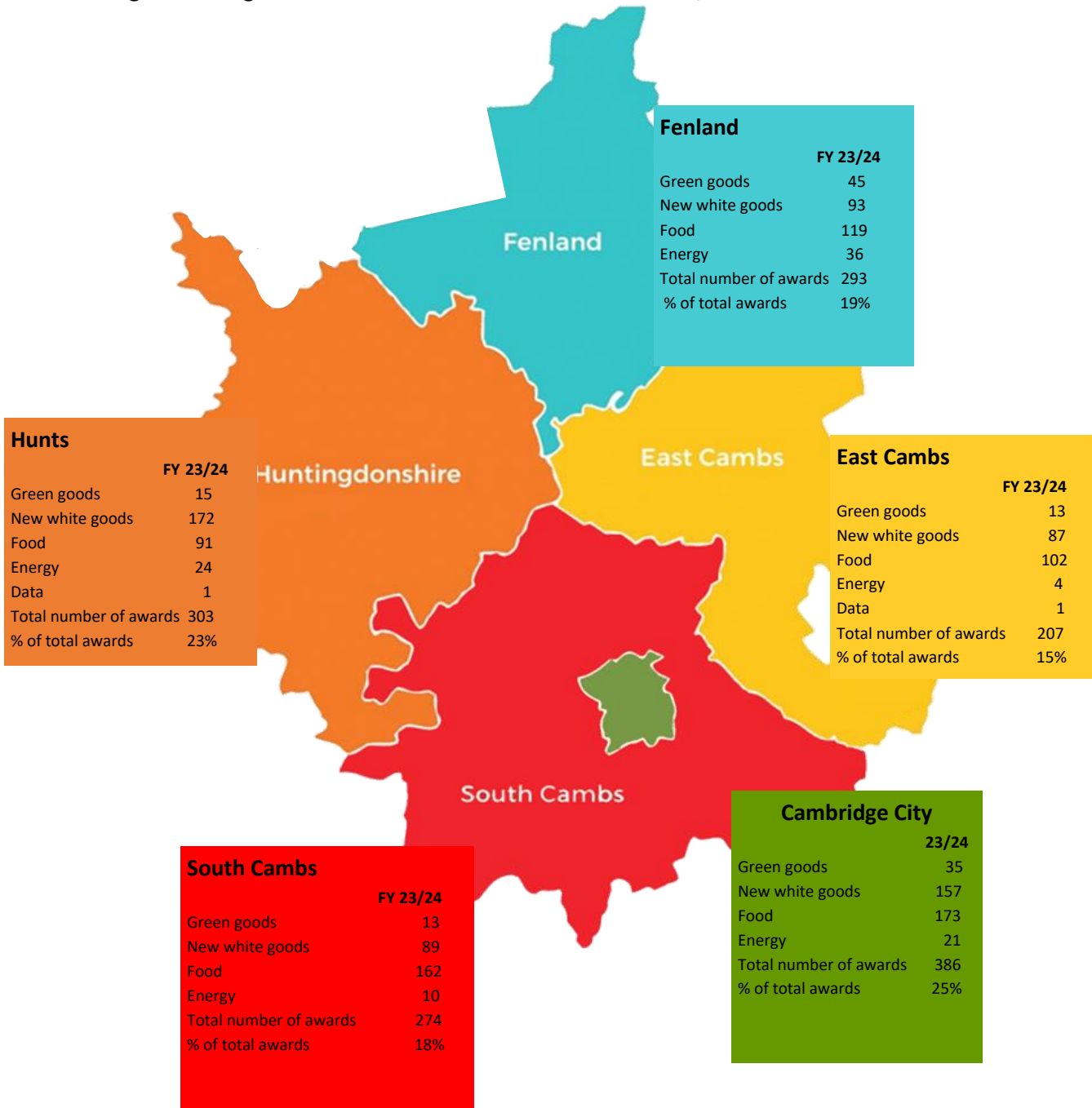
Awards to the Fenland were slightly lower than expected for the second year running. In FYs 22/23 and 23/24, 19% of all CLAS awards went to the Fenland area, in previous years the average was 25%. One of our main referrers, Citizens Advice Rural Cambs, had funding from other sources so were able to protect their CLAS budget.

Demand in Huntingdonshire was higher than we had anticipated – 23% of all CLAS awards went to this district. This was due to high referrals for new white goods for people moving into new build social housing properties in Godmanchester and St Neots.

Demand in East Cambridgeshire has risen steadily in the last few years, from 11% in 21/22, 13% in 22/23 to 15% in FY 23/24. It is still the district with the lowest number of households accessing CLAS.

See figure 1. for details of the geographical spread of awards for FY 2023/24

Figure 1. Geographical distribution of CLAS awards FY 2023/24

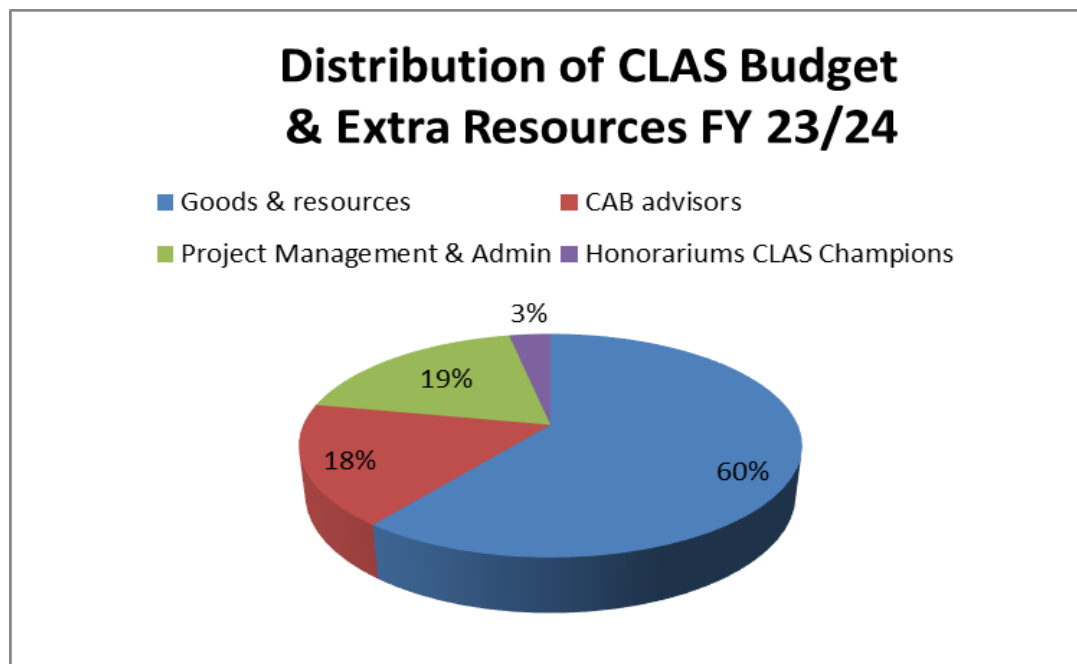


1.3 Distribution of CLAS budget

The total budget for the CLAS project for 2023/24 was £497,507.00 and consisted of £299,999 core CLAS funds for FY 2023/24 and the following additional funds secured throughout the year: £121,413 from HSF4, £7,600 from Cambridge City Council to help Cambridge City residents with fuel costs, £34,500 from the National

Lottery Community Organisations Cost of Living Fund (allowed us to add Countywide offer of energy support), £34,000 extra from HSF4 to further support clients struggling with energy costs.

Figure 2. Distribution of CLAS Budget FY 23/24 - £497,507



- 60% - Goods and resources: total money spent on CLAS awards
- 18% - CAB advisors: CABx deliver universal access to CLAS and CLAS Information and Advice service
- 19% - Project management and administration
- 3% - Honorariums: CLAS Champions in the network are paid an annual honorarium

1.4 Income maximisation

When someone enquires about CLAS, we first assess their eligibility and determine the support we can offer. Our network's CLAS Champions assist clients they know personally, while our CABx partners provide CLAS Information and Advice services to the general public and can issue CLAS awards.

In FY 23/24, CLAS supported over 3,800 of the most vulnerable households in Cambridgeshire. This support came either directly through awards or through CLAS Information and Advice, such as help with claiming benefits or providing debt relief. Out of these, 1,100 households received crisis support, including CLAS awards. The remaining 2,700 households, though not eligible for CLAS awards, were assisted through the CLAS Information and Advice service, resulting in a total income increase of £4,169,179.

Most of this financial outcome, £2,615,928, was due to clients accessing benefits they were entitled to. On average, each client saw an income gain of £1,500 in FY 23/24.

While many people can navigate the benefits system on their own, others need support to understand their entitlements and complete applications. This assistance can significantly boost their income and improve financial resilience. According to a recent analysis by Policy in Practice¹⁰, the total amount of unclaimed

¹⁰ [Policy in Practice - Missing out 2024](#)

income-related benefits and social tariffs is £23 billion annually, due to lack of awareness, complexities of the welfare system and stigma. Helping people access the benefits they are entitled to has immense value.

To aid Cambridgeshire households in accessing their entitled benefits, CLAS collaborated with various organizations in 2021 to create the [Money Help in Cambridgeshire checklist](#). This checklist is aimed at households with financial concerns, helping them maximize their income and improve financial resilience. It raises awareness about available welfare benefits and support. Since its inception, the checklist has become a valuable resource for professionals, volunteers, and clients. CLAS continues to update and promote its use across all local networks.

1.5 Cost benefit analysis (cba)

CLAS produces a cost benefit analysis every year to illustrate the savings that the project makes the public purse. We do this by applying verified public sector values from a national dataset [New Economy Unit Cost Database](#)¹¹ to case stories about people accessing CLAS. In the last 7 years, we have delivered at least £5.5m of savings to the County Council and £9.5m to the wider public purse.

Our CLAS CBA report for FY 2023/24 reveals a potential savings of £1,354,731.68 of which £753,880 is savings to the Local Authority¹². We used a sample of 50 case studies¹³ from the 1,093 households who received CLAS support to identify these savings. Table 3 shows the figures for FY 2023/24 broken down into specific areas.

Table 3. Potential savings of CLAS awards FY 2023/24 (from a sample of 50 from 1,093 clients who received a CLAS award)

Area	No of outcomes	Total Central Government, Local Authority, and District Council savings	Total Local Authority savings	Total District Council savings
Housing	23	£137,195	£0	£133,389
Social Services	85	£745,035	£745,035	£0
Education	1	£1,908	£0	£0
Employment	5	£94,895	£0	£0
Health	54	£129,576	£2,396	£0
Crime	18	£246,123	£6,449	£0
Total	186	£1,354,732	£753,880	£133,389

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

Background/crisis/issues

T is a single parent and at the time was living with her grown up son and her elderly father, whom she cares for. Her son was physically and financially abusive. T was suffering with very poor mental health and was considering suicide. She had no money for food for the month as her son had stolen it. She also had few clothes to wear apart from her work uniform as her son had destroyed them and she hadn't been able to

¹¹ 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.

¹² Further details re potential non-cashable savings [CLAS Cost Benefit Analysis Report FY 2023/2024](#)

¹³ 50 case studies used in cba report in Appendix 2

buy any for a long time. She was in need of a new cooker as hers had broken and she had no means to replace it.

Actions

T was awarded £150 of CLAS supermarket vouchers and a CLAS cooker. Getting the help gave her the trust to discuss her debts which were being repaid in an unsustainable way. The support she received allowed her to think more clearly about the issues she was facing and the steps she needed to take to improve her life, including having her son removed from her house and into his own flat.

Further potential crisis/issue prevented

Prevention of further incidents of domestic abuse, subsequent hospital admission and GP contact.
Prevention of her elderly father going into residential care.

The unit costs of these outcomes and the main agency bearing the cost can be seen in table 4.

Table 4. Cost of further crisis/issues prevented for T

Further crisis/issue prevented	Cost	Unit	Main agency bearing the cost
Prevention of domestic violence	£12,903	Per incident	Multiple
Prevention of hospital admission	£1,935	Per episode	NHS & Integrated Care Board
Prevention of need for GP contact	£130	Per hour	NHS & GP
Prevention of older person going into residential care	£2,508	Per week - £627 x 4 weeks	Social Services
Total	£17,476		

The above case study illustrates the potential cash savings that may have been prevented or delayed for T as a result of the support she received. This would suggest savings of £16,976 after deducting the cost of the £500 CLAS awards.

The 50 case studies used in the sample were awarded a total of £10,000 from the CLAS funds, which represents 3% of the total awards made in 2023/24.

Extrapolated to the full year, the potential savings to the Local Authority is £23m (prior to deducting the value of the awards made).

Extrapolated to the full year, the potential saving to Central and Local Government combined is £42m. The cost of making the awards in the same period, including administration was £497,507

Our findings suggest that Local Authority cost to value ratio is 1:46 i.e., for every 1 spent there is a potential saving to Cambridgeshire County Council of £46.

Central Government and Local Government cost to value ratio is therefore 1:85

The cba exercise highlights the value of funding preventative and early intervention services. Investing in these services can be cost effective, not only by saving money but also by improving health and wellbeing.

1.6 Social Value

We use a government-approved methodology to assess the impact of our services on our clients' wellbeing, specifically the Housing Associations Charitable Trust's (HACT) Social Value Wellbeing Valuation Approach. This approach quantifies wellbeing outcomes in monetary terms, providing a figure that represents the equivalent salary increase needed to achieve the same wellbeing improvement without our assistance. CLAS Champions help clients address their immediate crises and collaborate with them to identify additional support needed for financial resilience, such as benefit entitlement checks and debt advice.

When CLAS clients first meet with their CLAS Champion, they are asked a set of three questions¹⁴. These same questions are asked again during a follow-up session one month later.

The Social Value surveys for FY 2023/24, based on 192 completed surveys (18% of the total CLAS support recipients), indicate a social impact value of £1,780,720. Clients reported an average uplift of £9.4k, with a budget to social impact ratio of 1:6. Key findings include:

- 19% of clients felt relieved from significant debt burdens,
- 24% experienced relief from depression or anxiety
- 57% felt more comfortable with their financial situation.

The average uplift reported by clients rose slightly from £8.7k in FY 2022/23 to £9.4k. Since 2019/20, this figure had decreased from £10k per person, as fewer individuals reported relief from depression or anxiety. While mental health improvements are still noted by fewer clients, an increasing number are reporting that feeling more in control of their finances is the primary benefit to their wellbeing.

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

Background

Mr and Mrs B are a retired couple. Mr B was working up until end of last year 2022 (past retirement date) to get by but due to wife's declining health, and his own health issues, he had to give up work.

They were only getting their state pensions and paying full rent/council tax. They were unable to cope with day-to-day finances and were getting very anxious as they were struggling to keep up their rent payments. They have never claimed any benefits. They contacted their social housing landlord to explore any support available.

CLAS Champion visited them and discovered they only getting state pension totalling £326 per week and claiming no benefits.

Mr and Mrs B received the following support:

Grants:

- ✓ CLAS supermarket voucher from the Cambridge City Energy Grant: £150
- ✓ Household Support Fund vouchers: £220

Benefits:

- ✓ Assistance completing an online Housing Benefit/Council Tax application, resulting in:

¹⁴ Copy of CLAS Social Value survey in Appendix 3

- Housing Benefit: £3,350.88 a year
- Council Tax support: £1,174.44 a year
- ✓ Attendance Allowance for Mrs B: £3,541.20 a year
- ✓ Attendance Allowance for Mr B: £5,291.00 a year
- ✓ Pension Credit including Carers Premium x 2 and Severe Disability Premiums x 2: £12,391.60 a year

These benefits will be updated every year. On-going for the rest of their lives, assuming no changes in circumstances: £25,748.86 a year.

Social value outcomes

Mr B reported feeling more comfortable with their finances. This response has an average value of £8,917. The total cost of the CLAS award and the Household Support vouchers was £370, versus the social impact value, suggests a budget to social impact ratio of 1:24

1.7 Website

The [Help in a crisis](#) section on the [Making Money Count](#) website was specifically designed for CLAS. This site offers a wealth of information and resources for both professionals and clients, covering topics such as debt, employment, financial capability, mental health, and emergency crisis support.

Last year, the Making Money Count website attracted 11,400 visits, with 5,026 users actively engaging with the content. The top three pages viewed were [CLAS](#), [Everyday help with money](#), and [Help in a crisis](#). This is an increase from 7,700 views the previous year, and prior to that, the site averaged just over 5,000 views annually.

We continue to upload useful and relevant information and to promote the website as a useful resource both for professionals and clients.

2. Charities networks

Collaboration is a fundamental principle for CLAS. We recognize that we are one of many groups working to address poverty in Cambridgeshire, and by collaborating, we can achieve more impactful and meaningful outcomes.

We view CLAS as part of a broader support ecosystem in Cambridgeshire and have been organising local Charities Network meetings across the county since 2017. These meetings provide a platform for local groups to collaborate and connect with other services aimed at supporting struggling households. One of our goals is to link publicly funded resources with organizations and groups already assisting those experiencing financial hardship, ensuring that the collective effort is greater than the sum of its parts. Through our Charities Networks, CLAS has facilitated additional grants for clients. Specifically, last year, 27% of CLAS clients (300 households) received an extra £61,000 in grants, averaging an additional £200 per household on top of their CLAS award.

The meetings also provide a space to share knowledge and discuss issues affecting the people we work with. Our aim is to raise awareness and collaborate to effect change.

Here are a couple of examples of our collaborative efforts:

Lack of Flooring in Social Housing is a recurring issue. Under the current Decent Homes Standard, social landlords are only required to provide kitchen and bathroom flooring. While some landlords leave carpets if

they are in good condition, it is common practice to remove and dispose of carpets when a tenant moves out, mainly for hygiene reasons. However, grants for flooring are scarce. Although some small local charities in Cambridgeshire can help with flooring costs, we were aware that one of the few national charities covering flooring (Glasspool) would stop supporting Cambridgeshire households in April 2024. Concerned about the impact on local charities, we made 'flooring' a standing item on our agendas. Our discussions and actions included:

- Raising awareness about the issue within our network and asking members working for housing providers to find out their organisation's stance on flooring removal when properties are vacated. This helped us understand practices across Cambridgeshire.
- Collaborating with End Furniture Poverty and identifying a couple of CLAS clients who were interviewed for their latest report on tenant perspectives about floor coverings in social housing.
- CHS committed to reviewing their flooring policies and exploring a pilot program for providing flooring in FY 24/25. We will share our findings with network members.
- Sharing details and updates of any available flooring grants at meetings and among network members.

Rising Child Poverty in Cambridgeshire is another significant concern and an example of how our networks work together to raise awareness and influence change. CLAS has seen an increase in the number of households with children needing support, from 55% in FY 22/23 to 64% in FY 23/24. Our data aligns with the latest Child Poverty Action¹⁵ statistics, which show that child poverty in the UK continues to rise, with 30% of children living in relative poverty and half living in absolute poverty. Our discussions and actions included:

- Updating and widely circulating the [Money Help in Cambridgeshire](#) checklist across all local networks to reach those who might benefit from it.
- Meeting with local schools to raise awareness about the support available to families struggling with financial issues.
- Drafting a template lobbying letter to local councillors and MPs about rising poverty in Cambridgeshire and sharing it with charities network members to influence change.

3. Client feedback

With their consent, all CLAS clients are invited to participate in a customer satisfaction survey. For FY 2023/2024, the results indicate that 99% of our clients are satisfied with our services and would recommend them. Out of 1178 surveys distributed, 250 were returned, resulting in a 20% response rate.

Some of the feedback we received from clients:

"Without this help we would have struggled to heat the one room we live in, as we live in a two-bedroom flat with electric storage heaters. I am on the sick with a lot of problems, my mum is 75 & has got a bad heart - thank you for your help" TR

"Wonderful service such an enormous help during a significantly difficult time" VB

¹⁵ [Child Poverty Action Group Facts & Figures](#)

"I was very touched by the level of care and consideration shown by the team and I am more than satisfied with the support I received" AN

"Very efficient and easy to talk to, did not speak down to me, polite and friendly" CU

"The support I have had is top class they have been brilliant; I have bowel cancer and they have been great" CW

"I am so overwhelmed to get this help from CLAS. I am going through a lot of pain living life from day to day & CLAS is a lifeline for me & possibly for a lot of people like me out there, I will recommend CLAS service to anybody who is in trouble like me, Thank you ever so much for this service" CE

"Thank you for my fridge freezer I am very humbled living without one for 3 weeks was very hard" FS

"Thank you for the CLAS vouchers this will really help me get my daughters clothes & some food shopping" CD

"Thank you so much for all of your help you have been lifesavers" NA

"The 2 guys that delivered my washing machine were first class, they were polite, efficient, quick & left no mess, I would recommend them to anyone" BC

"I am grateful for your help I was sleeping on a sofa for a long time" SB

"Very helpful service, no judgement, would recommend to anyone facing financial difficulty, thank you so much it really helped us" AB

"I moved from a single room in a homeless hostel to a one-bedroom flat I only had an airbed, bedding kettle microwave and canvas chair. The floors were concrete and there was no white goods in the kitchen, if my application was unsuccessful I would still be in the same state now 6 weeks later as I was being turned down for payment plans to get my own things, it's good to know there is help out there when you can't see a way to make things better for yourself" TB

4. Key learning

By studying our case studies¹⁶, engaging with CLAS Champions, Charities Networks, and participating in forums, we gain a deeper understanding of the challenges and needs faced by both lower-income and increasingly middle-income households. This insight enables us to identify gaps in support and tailor our services to be more responsive and relevant to those who need them.

- **Lone parent families:** 60% of the households accessing CLAS were headed by a lone parent. A combination of the high cost of food and bills and low income continued to weigh heavily on single parents, especially lone mothers. 94% of the lone parents were women.
- **Gender:** 70% of all CLAS awards were accessed by women – slightly up from 67% in FY 22/23.
- **Children:** 64% of households accessing CLAS are families with children – this is up from 55% last year. Rising costs for essentials, including higher rents, have resulted in a significant increase in household spending. Households who were about managing were pushed over the edge and were having to access emergency support – many were households with children.

¹⁶ See appendix 4 for a sample of case studies submitted by CLAS Champions

- **Domestic abuse:** 38% of total CLAS awards were to people fleeing an abusive relationship. This is up from 30% in FY 22/23.
- **Mental & physical health:** 46% of all the people accessing CLAS had a mental health condition. The interplay between mental health and financial hardship is evident in these cases – e.g. poor mental health affects ability to work hence reducing income potential. Inability to pay for essential bills and food due can cause stress and anxiety and affects general wellbeing. Physical health - 40% of all the people accessing CLAS had a physical disability. In many cases people were struggling with both mental and physical disabilities.
- **Debt:** 47% of CLAS clients were in debt - down from 59% in FY 22/23. 34% had rent arrears slightly higher than 31% in FY 22/23
- **Carers:** 15% of people who accessed CLAS were caring for a disabled family member. No change to previous years, however it helps to highlight the financial vulnerability of unpaid carers¹⁷.
- **Fuel poverty:** Although the core CLAS offer does not include assistance with energy costs due to a limited budget, we strive each year to secure additional funding to address this gap. Before the cost-of-living crisis, we had limited funds for energy provision, around £3,000. However, in recent years, **the number of CLAS clients experiencing fuel poverty has surged—from 50% in FY 20/21 to 95% in FY 23/24. In January 2024**, CLAS received £30,000 from the National Lottery Cost of Living fund to support those facing fuel poverty. The demand was overwhelming, and the grant was distributed within weeks. Additional HSF4 funds received from the County in March 2024 were also used for fuel support and quickly allocated. The County has confirmed that CLAS will be granted an additional £150,000 for FY 24/25. This will allow us to plan ahead and allocate funds to help the most vulnerable CLAS clients with their energy costs. Nevertheless, we will continue to seek additional funding from other sources to provide this essential support.
- **Flooring** – Flooring in social housing remains a significant and ongoing issue. Housing providers are not mandated to install comprehensive floor coverings in their properties, resulting in 28%¹⁸ of tenants moving into homes with flooring only in kitchens and bathrooms. The high cost of flooring and limited grants exacerbates the problem. The situation worsened in April 2024 when Glasspool, one of the few charities providing grants for flooring costs, ceased operations in Cambridgeshire, further straining local grant-making charities. As a network, we collaborate to raise awareness about this issue, keeping flooring as a regular agenda item and sharing information about available support. In FY 24/25, CHS will review its flooring policies and explore the possibility of offering flooring in some of its properties.
- **Wider benefits of crisis support include** (gleaned from case studies and CLAS Champions feedback):
 - People feel more hopeful and positive about a better future ***“I moved from a single room in a homeless hostel to a one-bedroom flat. I only had an airbed, bedding kettle microwave and canvas chair. The floors were concrete and there was no white goods in the kitchen, if my application was unsuccessful I would still be in the same state now 6 weeks later as I was being turned down for payment plans to get my own things, it’s good to know there is help out there when you can’t see a way to make things better for yourself”***
 - Crisis support plays a very important part in enabling domestic abuse survivors to escape an abusive partner. It enables them to set up in a new home where they feel safe from further harm. Financial insecurity is a massive and understandable concern for people considering leaving an abusive partner. Feedback from our IDVA CLAS Champion ***“Not only the fact they have been victim to abuse, which is bad enough, other factors such as sudden financial upset can cause long term issues not only physically but also mentally. Therefore, when CLAS can support clients with large white goods that are usually too expensive for many clients, this is a God send”***

¹⁷ [Carers Trust - Government figures show carers continue to live in poverty](#)

¹⁸ [The Provision of Floor Coverings in Social Housing - Final Report - Loughborough - May 2024](#)

- Improvement in both mental and physical health - for example food vouchers can give the recipient some breathing space and removes the worry of not being able to eat whilst waiting for a first UC payment, it can free up money for rent and bills reducing the risk of debt and rental arrears. ***“Voucher was a saving grace in a very difficult financial period. It allowed us as a family to feed us & buy toiletries”***
- Quick turnaround - CLAS referrals are processed within 24 hours - 95% of referrals on the day they are received, making it an effective way to help people in crisis. ***“Thank you, very quick & professional, helped us so much”***

5. Project Plan for 2024/2025

- Continue to use learning to ensure that CLAS services are responsive and relevant to the people who need them.
- Continue to raise awareness about child poverty, including contributing an article to the Housing Digital website, and drafting a template lobbying letter to Local Councillors and MPs.
- Work on CHS flooring and furniture provision project and share learning with Charities Networks and the Sub-Regional Housing Board.
- Explore additional CLAS funding and resources for FY 24/25.
- Explore additional resources to respond to demand for help with energy costs
- Continue to share learning and work with our contract manager to help inform support services in Cambridgeshire aimed at tackling poverty.
- Continue to explore food partnerships with local groups in Cambridge City.
- Continue to build the Charities Networks - use learning to inform service delivery and explore collaborative working.
- Continue to help increase uptake of unclaimed benefits in the County, for example, continuing to update and promote the use of the [Money Help in Cambridgeshire](#) checklist to help raise awareness about welfare benefits and support available.
- Consider recommendations from the County’s Poverty Commission in how CLAS may be further developed.
- Work with Cambs County Council to ensure that Cambridgeshire has a safety net in place for people experiencing financial hardship beyond the contract ending March 2025.

6. Appendices

Appendix 1. CLAS Household Assessment Form

Household assessment				
Date completed	REF	Referred by		
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.				
Eligibility for CLAS				
On means tested benefits + no savings		Name of advisor		
OR				
Income <£17k and no savings		City/District Council		
Lived in Cambs for at least 6 mths				
Aged 16 and above		Ward		
Personal details				
Name, Surname		Ethnicity		NI Number
Address and phone number				DOB/Age
Email Address				Postcode
How long at this address?		If less than 6 months previous address		
Where seen?		How heard about service?		
Household details				
House make up		Detail any health-related conditions		
Are basic household needs met? i.e., eating, sleeping, sitting, heating, lighting				
Existing access to support				
Do they receive any agency support?		If yes, please state		
What community support /contact in place?				
What barriers exist to accessing support?		If other, please state		
Digital access / capability				
Assessment of income - Work, benefits, other				

Employment (full or part-time)		If seeking work - is further support needed?	
Income from employment (monthly)			
Other income			
Benefits received			
Date benefits check undertaken		Can further benefits be claimed?	
Actions to be taken re benefits			
Household bills (monthly equivalent)			
Rent amount (n/k, est, actual)	Total arrears, NOSP?	Actions, e.g. DHP, Contact HA/DC	
Household necessities including food and toiletries (est)	Using food bank?	Actions, e.g. follow up re fin cap support/budgeting support/online shopping	
Energy bills (n/k, est, actual)	Total arrears	Actions, e.g. grants, WHD, Switch	
Water rates (n/k, est, actual)	Total arrears	Actions, e.g. grants, tariff, water saving	
Council tax (actual)	Total arrears	Actions, e.g. contact DC	
TV licence (actual)	Total arrears	Actions	

Other priority bills, e.g. maintenance, court fines (n/k, est, actual)	Total arrears	Actions
Other household contracts, e.g. digital, phone, cable (n/k, est, act)	Total arrears	Actions
Other household borrowing, e.g. bank, rent to buy, catalogue, payday, credit card (n/k, est, act)	Total arrears	Actions
Other household costs (transport) Est/ actual		
Other household costs (recreation) est / actual		
Access to banking services		
<i>Do they have a current / basic bank account?</i>		Contact with Credit Union?
<i>Contact with other fair finance?</i>		
Next steps - please indicate all that apply, and action being taken		
Further money advice / support	Yes/No	Action taken
Debt advice		
Switching / best deals		
Benefits advice		

Financial capability			
Other advice / support	Yes/No	Action taken	
Housing / floating support			
Employment			
Digital			
Health (mental health)			
Health (Physical)			
Transport			
Community			
Support goods / services	Yes/No	Action taken	£ Amount of award
Foodbank*			
Energy grants / top up*			
Grants - arrears/fees*			

Grants other*			
Total £ grants awarded			
CLAS Awards	Yes/No	Action taken (include list of items)	£ Amount of award
'Green voucher' (reconditioned white goods, preloved furniture, recycled paint, new beds, and mattresses)			
'New white goods voucher'			
'Food voucher' (supermarket vouchers for food and clothes, access to social supermarket)			
Installation delivery costs, installation costs etc.			
Total £ CLAS Awards			
<i>Grants marked * please list separately the funds / goods that you will be applying for in addition to CLAS</i>			
Previously accessed CLAS?		If yes, state date and service received	
Next follow up agreed		Date	

Appendix 2. 50 case studies where savings to Local Authority and/or Central Government can be demonstrated

CLAS case studies – cba report 23/24

Case no.	Unit cost code	C log code	Background/Crisis/Issues	Actions/awards	Further crisis/issues prevented-	Comments
1	3x5	9185 Barnardo's	Single parent with 3x children, sharing a 2-bed bungalow with other family of 3. Overcrowded, left due to safeguarding issues with father. Needing school uniforms for new term.	CLAS Super-market voucher	The children are safe from their father whom safeguarding issues were raised which has prevented the children being taken into care had they stayed in the home, enable school readiness for school aged children as able to buy essential uniform.	Able to buy new school uniforms and PE kits for children starting school.
2	1 22	9392 Cambridge CAB	Single parent, 17-year-old son, alcohol dependency. Engaged with recovery services. Recently lost employment and working part-time on much reduced salary. Rent arrears and debt issues. Struggling with cost-of-living crisis and costs of food in particular.	CLAS Super-market voucher Referred to church food hub for weekly food packages where no voucher required for longer term support.	Able to prioritise rent payments to avoid eviction from LA accommodation, prevented alcohol misuse as main financial issues addressed.	Able to cook healthy, nutritious meals for the family to sustain health.
3	23 12 1	9446 Cambridge CAB	Single person with history of drug misuse. Poor mental health, debt issues, extreme weight loss due to mental health and no clothing that fitted. Struggling with cost-of-living crisis for food and energy.	CLAS Cambridge City energy fund Trussel Trust fuel voucher, Cambridge Aid supermarket vouchers, Food bank voucher.	Prevention of misuse of drugs as issues were dealt with. Prevention of need for additional support for mental health as debt issues and immediate issues addresses. Prevention of eviction as grants has allowed client to prioritise rent repayments.	I can't express how much this as all helped with my mental health, knowing I shall not run out of both fuels any time soon.

4	29 11 12	9331 Cyrenians	Single male, living in supported accommodation, fleeing domestic violence, poor physical and mental health, needed re-housing due to health. Needing all white goods for new home.	CLAS Reuse Green goods voucher. Support from mental health practitioner , referral to floating support to support independent living and support after planned operation.	Prevention of domestic violence as able to furnish new accommodation and not return to family home. Prevention of need for additional support for mental health and physical health due to immediate issues being addressed.	Able to cook and store healthy, nutritious meals. Feel supported and sustain tenancy.
5	11 2x5	8735 Early Help Team, East Cambs.	Single parent with 2x dependent children and 1x independent child (with 4x dependent children), terminal cancer. Dependent child asked to care for children in mothers care plan. Family washing machine broken and no way to buy new one.	CLAS Washing machine	Prevention of need for additional support for physical health as able to wash clothing rather than hand washing or travelling to laundrette. Prevention of child being taken into care due to daughter taking on responsibility of children.	Allowed the family to focus on caring for mother, avoided hand washing and travelling to laundrette. Alleviated money worries.
6	11	9182 East Cambs District Council	Single person, nearing pensionable age. Lost job after heart attack. Awaiting UC payment and unable to afford energy bills and food.	CLAS Supermarket vouchers Food bank vouchers and Household Support grant.	Prevention of need for additional support for physical health, and prevention of need of care home as able to eat nourishing food to aid his recovery.	Enabled tenant to sustain health by cooking and buying healthy, nutritious food.
7	29 12	3267 CCC IDVA Service	Single person, survivor of domestic violence who has relocated many times due to risk. Poor mental health, struggling with energy and food bills.	CLAS Supermarket Vouchers	Prevention of need for additional support for mental health as able to buy food and energy. Prevention of domestic violence as able to stay in home and feel safe	Enabled tenant to sustain health by cooking and buying healthy, nutritious food.

					with all items she needed.	
8	11 19 27 8 x 6 weeks	9376 John Huntingdon 's Charity	Couple in poor physical health, mixed age couple. Having to hand wash clothing as washing machine broken. Wanting to return to employment. Struggling with cost-of-living crisis.	CLAS Washing machine Staywell Grant Support in applying for ESA, PIP and Attendance Allowance	Prevention of need for additional support for physical health due to hand washing all clothing. Prevention of need for GP/nurse contact as able to wash clothes and not impact on physical health. Enabled ESA claimant to enter work, as money issues relieved and able to look for employment. Prevention of older person needing care as able to heat home and nourish themselves.	Able to maintain independence and claim for benefits they were entitled to. Able to keep a warm home and wash clothing.
9	10 29 16 11 2 2x5	9381 John Huntingdon 's Charity	Single parent with 2x children from travelling community. Mother cannot read and write and has severe learning difficulties, fleeing domestic violence. Son has cerebral palsy. High rent arrears and at risk of eviction. No working cooker, washing machine, and various household items to make house a home. 2x children not in education.	CLAS Cooker and Washing Machine Food bank referral JHC fund for household furniture at Cambridge Re-use	Prevention of need for additional support for person with learning disability as JHC supported through process. Prevention of domestic abuse as mother supported to live independently of abusive ex-partner. Enabled school readiness and further education as supported mix aged children to engage with education. Prevention of additional support for person with physical disability as supported into GP services, and able to equip	Mother supported to live independently of abusive ex-partner. Supported mix aged children to engage with education. Able to prioritise rent payments as household items supported by CLAS and JHC.

					home with items needed. Prevention of eviction from LA accommodation as able to prioritise rent payments as household items supported by CLAS and JHC.	
10	10 11 12 25	661 CHS Group	Single person with poor physical and mental health and learning difficulties. Self-neglect and bed bug infestation	CLAS electric blanket Support to apply for PIP. CHS awarded support for bed-bug clearance.	Prevention of need for additional support for person with learning disability, poor health and mental health as supported to access GP services to address these. Prevention of hospital admission due to cold weather and cost of living crisis meaning client was not prioritising heating.	Supported to maintain tenancy and keep up with rising cost of living crisis.
11	11 7 x 4 week s 25 27	9307 Rural Cams CAB	Single pensionable age client. Limited mobility with carers visiting. Broker cooker.	CLAS Cooker Support to apply for Attendance Allowance	Prevention of need for additional support for physical health, GP service, older person going into care and hospital admission as carers able to provide and cook healthy, nutritious meals to support client's overall health.	Able to cook healthy, nutritious meals to support client's overall health.
12	12 18 27	9448 Clarion Futures	Single person with bedroom tax since child moved out, high rent arrears. Poor mental health, no spare money to buy essentials like food and energy.	CLAS Supermarket Vouchers Supported application to apply for DHP to clear rent arrears.	Prevention of need for additional support for mental health, accessing GP due to ability to prioritise rent due to vouchers. Enable JSA claimant to enter	Able to prioritise rent. Able to cook healthy nutritious food. Enabled client to seek employment. Prevented eviction.

				Food Bank Vouchers Clarion futures fund for further supermarket vouchers Support to apply for PIP	work as client now looking for part-time employment.	
13	2 29 27 3x5	7661 East Cambs CAB	Single parent with 3x children, homeless and living in temporary hostel with children, fleeing domestic violence. Needing white goods for new tenancy.	CLAS Green Goods voucher Previous support from council	Prevented homeless application as able to support her family in new tenancy with white goods. Prevention of need for GP as able to cook nourishing food for family. Prevention of domestic violence as home fully equipped so no need to return to abusive ex-partner for support.	Able to sustain tenancy without abusive ex-partner. Able to cook healthy nutritious food for the family.
14	12 3 25 29	9339 IDVA Service	Client and partner fled from another county due to honour-based violence. Left with only the clothing they had on their backs. Needing all items for new home, poor mental health.	CLAS Washing machine. CLAS Supermarket Voucher Referred to other support services.	Prevention of rough sleeping, and prevention of need for additional support for mental health as able to move into new accommodation with the basics they needed and prevented them deciding to return to the family home which would have put them at serious harm. Prevention of hospital admission as fled HBV	Enabled tenant to move into new accommodation with the basics they needed and prevented them deciding to return to the family home which would have put them at serious harm.
15	10 11 27	9574 John Huntingdon 's Charity	Single person with learning disability and poor physical health, moving from supported	CLAS 2x white goods	Prevention of need for additional support for	Tenant able to cook nutritious meals and

			accommodation into own tenancy. Needing all white goods and flooring.	Radley charity Trust for support with carpets.	person with learning disability and poor mental health. Prevention of need for GP contact. As tenant able to cook nutritious meals and wash own clothing and feel supported in new home.	wash own clothing, and feel supported in new home
16	11 27 25	9541 John Huntingdon 's Charity	Couple, wife has terminal cancer and husband is carer for her. Needed support with high energy and food costs. At home most of the time so needed heating on to keep wife comfortable.	CLAS Supermark et Vouchers Staywell grant Support for PIP application and Carers allowance.	Prevention of need for additional support for physical health, prevented hospital admission and GP contact as they were able to buy and cook healthy, nutritious foods and heat the home.	Couple were able to buy and cook healthy, nutritious foods and heat the home.
17	29 12 27 2	9590 P3 Charity	Single person fleeing domestic violence, poor mental health, housed in emergency accommodation. Awaiting first UC payment.	CLAS Supermark et Vouchers Benefit advice. Food bank vouchers	Prevention of homeless application as able to sustain emergency accommodation. Prevention of need for additional support for mental health, GP contact and domestic violence as able to sustain tenancy until UC payment.	Tenants able to sustain emergency accommodation until UC payment. Able to cook healthy, nutritious meals.
18	10 27	9865 Barnados	Family with 2 children. One of children has SEN and mother is carer. Moved into larger property due to family needs, needed new cooker.	CLAS Cooker Support from Turkish community and friends and family	Prevention of need for additional support for mental health and accessing GP as able to cook healthy, nutritious meals for the family.	Able to cook healthy, nutritious meals for the family
19	22 19 12 25	9788 Cambridge CAB	Single person, alcohol dependency, poor mental health, engaged with support services and hoping to return to	CLAS Supermark et Vouchers	Prevention of need for additional support for mental health,	Able to maintain sobriety due to support. Client looking

			employment soon. Living in 3 bedroom LA property with adult son (not claiming benefits or working). Subject to bedroom tax. Awaiting first UC payment	Support to apply for DHP for rent arrears. Support to apply for council tax reduction.	hospital admission, as able to maintain sobriety due to support. Enabled ESA claimant to return to work as client looking to return in the next 6 months.	to return in the next 6 months. Able to buy healthy, nutritious meals.
20	11 23 12 27	9797 Cambridge CAB	Single male, lives with another adult in LA accommodation. History of drug misuse. Poor physical health, cooker broken.	CLAS cooker Benefits advice ESA disability premium support	Prevention of need for additional support for physical, and mental health, GP access, prevention of drug misuse due to increase in benefits support and ability to cook healthy, nutritious meals.	Increase in benefits support and ability to cook healthy, nutritious meals.
21	12 27	9737 Clarion Futures	Single male, living in 3-bedroom property with high rent arrears. Subject to bedroom tax. Poor mental health.	CLAS Supermark et Vouchers Mind referral. Budgeting advice Energy Voucher Christmas Hamper DHP referral	Prevention of need for additional support for mental health and access to GP, able to cook healthy, nutritious meals.	Support in place for benefits and able to cook healthy, nutritious meals
22	9 x 4 week s 11 12 27	9773 Clarion Futures	Single female, 65 years, Ukrainian refugee staying with hosts in Cambridge. Poor mental and physical health.	CLAS Supermark et Vouchers Household Support Fund Benefits advice	Prevention of need for additional support for mental and physical health, accessing GP service and prevention of older person needing day care as able to cook healthy nutritious meals, contribute towards energy costs and increase income	Client able to cook healthy nutritious meals, contribute towards energy costs and increase income to maintain health

					to maintain health.	
23	28 32 22 23 27 3 2	10079 Cyrenians	Single person, history of homelessness living in supported homeless accommodation. Previous offending behaviour, drug and alcohol misuse (engaged with services), moving into training flat needing to furnish.	CLAS Green Goods Vouchers Referral to P3 support	Prevention or reduction in alcohol and drug misuse, need for GP contact. Prevention of ASB and prison sentence as tenant is supported in maintaining a tenancy and able to furnish home without self-medication and committing crime to achieve this. Prevention of homeless application an prevention of rough sleeping.	Tenant is supported in maintaining a tenancy and able to furnish home without self-medication and committing crime to achieve this
24	2x5 29 27 12	9749 East Cams Council	Single parent with 2 young children. Fleeing domestic violence. New tenancy but no white goods or furniture.	CLAS Washing machine. Other schemes supported to furnish accommodation.	Prevention of child being taken into care and domestic violence as mother was able to support them in new tenancy without returning to violent home, placing children at risk. Prevention of need for additional support for mental health and accessing GP as able to support family unit.	Mother was able to support family in new tenancy without returning to violent home, placing children at risk.
25	11 10 27	10093 John Huntingdon 's Charity	Single person with learning disability, poor physical health and daily carers. Cooker not working	CLAS Cooker Other applications to John Huntingdon 's Charity	Prevention of need for additional support for physical health, learning disabilities and GP contact as carers able to cook and prepare healthy, nutritious meals.	Able to cook and prepare healthy, nutritious meals.
26	11 29 3	9908 Wintercomf ort	Single person fleeing DV, emergency housing via council. Had some items	CLAS Supermark et vouchers	Prevention of need for additional	Able to cook and buy healthy,

	27		for new home, but no clothing etc.	and Green Goods Voucher Another grant for bedding	support for physical health, domestic violence, and GP access. Prevention of rough sleeping. Due to quick allocation of emergency housing and grants to furnish home.	nutritious food.
27	27 29 18	9246 Cambridge shire IDVA Service	Single person, fleeing DV. Rehoused into empty property. Had lost job due to injuries caused by DV. Needed all white goods.	CLAS Cooker	Prevention of need for GP, and domestic violence as in safe environment away from perpetrator. Able to start looking for employment once settled	Living now in a trauma free home and in a safe location with essentials.
28	29 27	9502 Cambridge shire IDVA Service	Single parent with 2 children. Fleeing DV. No financial support from ex-husband for children. Working full-time struggling to make ends meet and buy essentials.	CLAS SMV	Prevention of Domestic abuse as able to support family, prevention of need for GP as able to feed family healthy, nutritious meals. Enabled a person to remain in employment.	This has given her peace of mind that she can ensure her children's needs are met.
29	27	9677 Muir Housing	Heavily pregnant single parent with 5-year-old. Washing machine broken.	CLAS Washing machine. Housing and benefits advice	Prevention of need for GP as would have to walk and wait in laundrette heavily pregnant.	Prevented debt or hiring of washing machine, tenant very grateful and able to prepare for birth of baby.
30	2 3	8899 CHS Group FYP	Client served notice by landlord. Opportunity to move into private rented. Needed to furnish home and white goods.	GGV for white goods	Prevention of eviction and homeless application as able to swiftly move into new private accommodation. Prevention of rough sleeping.	Able to more on with life and making positive changes.
31	12	5976 CHS Group FYP	Tenant moving into new accommodation. Poor mental health. Needing white goods as	CLAS Cooker	Prevention of need for person with mental health issue	Support given by services has made a huge impact. Client able to

			accommodation unfurnished.			cook healthy, nutritious meals.
32	12 27 2	7262 CHS FYP	Tenant at high risk of eviction, moved into general needs accommodation with support. Needed all white goods.	GGV for white goods	Prevention of need for additional support for someone with mental health issue and GO contact. Prevention of eviction. Prevention of homeless application.	Able to wash clothing and cook healthy, nutritious food.
33	29 27	9868 CHS Group – MM	Single person fleeing DV. New tenancy in need of all household items.	CLAS Cooker CLAS SMV via national lottery fund HSF Cambridge Aid	Prevention of domestic violence and accessing a GP as able to sustain tenancy on own.	Able to furnish home and cook healthy, nutritious food.
34	27	9708 Fenland Council	Single parent, Ukrainian refugee. Moved into own tenancy and needed to furnish home.	CLAS Supermarket Voucher UC support HSF Budgeting	Prevention of need for GP and enabled school readiness as able to buy new uniform and books for daughter at new school due to funding.	Able to buy and cook healthy, nutritious food, and school uniform and books.
35	27 29	9851 Cambridge shire IDVA Service	Single parent fleeing DV, staying in unfurnished temporary accommodation. In need of washing machine,	CLAS Washing machine	Prevention of need for GP contact, domestic abuse as able to remain independent	The washing machine was a step of independence for her as she was able to do something most people take for granted.
36	29 25 27 7 x 4 weeks	9925 Wintercomfort	Single person living with grown up son who was physically and financially abusive. Supporting and caring of elderly father. Poor mental health, considering suicide. In need of food, clothing and cooker was broken.	CLAS SMV CLAS Cooker Debt advice Support to remove violent son from home	Prevention of Domestic abuse, hospital admission, GP contact as son was removed from property. Prevention of older person going into residential care	CLAS gave her strength to see a more positive future and work towards it.

					as able to support father.	
37	27 11	10179 CAB Rural Cambridge shire	Single person with physical disability. Recently stopped working, struggling with bills.	CLAS Washing machine. Benefits advice Food bank voucher	Prevention of person with physical disability needing additional support and accessing GP as able to sustain tenancy and apply for benefits needed.	Client is grateful for support gained and able to sustain his tenancy.
38	9 x 4 week s 11 27	10214 BPHA	Single person, reaching retirement age and took early retirement due to ill health, struggling to make ends meet. Renting white goods appliances. In rent arrears.	CLAS Cooker and Fridge freezer BPHA Rent allowance fund. Support to apply for ESA and PIP	Prevention of older person needing day care, additional support for person with physical health condition, prevention of need for GP. Prevention of homeless application.	Tenant very happy with CLAS, was able to return rented whitegoods and maximise her monthly income for other essential costs.
39	23 22 27 11 12 2	10252 Cambridge CAB	Single person with drug and alcohol misuse. Rehoused into council tenancy. Had poor physical and mental health and needed support for new cooker.	CLAS Cooker	Prevention or reduction in drug and alcohol misuse, prevention of accessing GP. Prevention of need for additional support for person with poor physical and mental health issues. Prevention of homeless application.	Able to cook healthy, nutritious meals and sustain tenancy.
40	27	9916 CHS FYP	Single person struggling to make ends meet, awaiting first benefit payment.	CLAS Food4Good voucher	Prevention of need for GP appointment	Able to eat health food for a longer period of time whilst waiting for benefit payment.
41	10 11 8x6 week s 27	8540 CHS Money Matters	Couple of pensionable age. Mr had learning disability and Mrs was extremely frail. Living in poverty, broken bed.	CLAS Bed Benefits advice	Prevention of need for older person needing homecare. Prevention of need for additional support for person with poor	Able to claim all benefits they were entitled to sleep comfortably in a new bed.

					mental health and physical health and accessing a GP.	
42	27 25	9396 CHS YPP	Young, new, single parent. New baby born at 24 weeks and needing intensive care. Rehoused into own council tenancy. Needing to furnish new accommodation.	CLAS Cooker Cambridge Aid Solidarity Grant	Prevention of GP appointment and Hospital admission	Tenant is very happy in new home and extremely appreciative of the help she received. Able to care for son independently.
43	29 11 25 9x4 week s	10119 Clarion Futures	Single person, pensionable age, fleeing DV. Poor physical health, in need of furnishing new accommodation,	CLAS Fridge Freezer CLAS Bed and mattress	Prevention of need for GP appointment and hospital admission, Prevention of need for older person needing day care. Prevention of need for person with physical disability. Prevention of DV.	Able to live independently and free from DV. Able to store medication effectively.
44	27	5601 Cyrenians	Tenant moving into general needs, in need of white goods.	CLAS SMV CLAS Washing Machine	Prevention of need for GP Contact	Able to buy healthy, nutritious meals and sustain tenancy.
45	27 11 25	9802 ECDC	Single female, involved in bad road traffic accident, in hospital for a long period and lost tenancy as a result. Small time spent in hostel before gaining own tenancy at ECDC	CLAS Cooker	Prevention for need for DP contact, prevention of need for additional support for person with physical disability and hospital admission.	Able to move into and sustain tenancy and health in new accommodation and cook healthy nutritious food.
46	10 11 12 27 25 2	4497 Fenland District Council	Single female. Poor physical and mental health. Struggling to heat caravan she was living in due to higher costs in winter. Placing tenancy at risk.	CLAS Lottery energy funds	Prevention of need for additional support for person with physical disability, poor mental health, learning disability, hospital admission,	Able to heat home and sustain tenancy and health.

					accessing GP and homeless application – all due to being able to heat home and sustain tenancy.	
47	29 12 2	484 Cambridge shire IDVA	Single female, fleeing DV – made homeless and recently rehoused. Poor mental health. In need of white goods for home.	CLAS Fridge Freezer	Prevention of Domestic Abuse, prevention of need for additional support for person with mental health issue, prevention of homelessness application.	Able to store healthy food in fridge freezer, grateful for support received. Ale to sustain tenancy free from DV.
48	12 27 29	10126 Cambridge shire IDVA	Single parent female, with teenage children, fleeing DV. Ex-partner was removed from house, and he removed everything from shared home. Tenant had nothing. Poor mental health	CLAS Fridge Freezer Family donated other large items	Prevention of need for additional support for person with mental health issue, contact with GP and prevention of Domestic Abuse.	Able to sustain own tenancy and has made a huge positive impact on client.
49	23 12 27 2 3	747 CHS Money Matters	Single male, vulnerable, poor mental health and history of drug misuse. Victim of cuckooing. Energy debt and cooker broken.	CLAS Cooker PECT referral energy advice Food Bank Voucher HSF	Prevention or reduction in drug misuse, prevention of need for addition support for person with mental health issue and contact with GP. Prevention of homeless application and prevention of rough sleeping.	Able to sustain tenancy, cook healthy nutritious meals.
50	12 18 27	13616 CHS Money Matters	2 brothers living in joint tenancy after mother moving overseas. Brother 1 carpenter and seeking employment. Brother 2 seeking diagnosis for ADHD and depression. In need of all household items.	CLAS Cooker HSF Cambridge Aid Staywell CLAS SMV	Prevention of need for additional support for person with learning disability and poor mental health. Enabled a person to remain in employment, prevention of need for GP.	Ability to sustain tenancy, cook and store healthy, nutritious food and both brothers were appreciative of support received.

Appendix 3. 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 4. Sample of CLAS case studies submitted by CLAS Champions

Case study 1.

How they came to be in the situation where they needed CLAS

Client had been experienced ongoing domestic abuse. Her abusive partner was removed from the property by the police following an incident and following this he removed everything from their shared home that he paid for, leaving my client with nothing. The house was stripped bare of most of the furniture and electrical goods.

How they found out about the CLAS service

IDVA made client aware of funding via CLAS. IDVA made an application to for essential white goods- a washing machine and under counter freezer, after sourcing other avenues of funding for other household items.

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

Client was very grateful as she was not able to be able to afford to buy these essentials outright. She was worried about the impact of all this on her 2 teenage children.

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

Friends and family donated other large items to my client such as a sofa, second hand fridge and a cooker. However, the washing machine and under counter freezer was essential for this family, hence the CLAS application.

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

This has made a huge positive impact on my client as she has teenage children who she was been struggling to feed without a freezer. She has found shopping very expensive without a freezer as she has had to buy groceries every few days as the fridge, she sourced herself, was not large enough. Her financial circumstances had changed since the perpetrator had moved out and these white essential goods have made a huge positive impact on her mental health as well as her finances.

Any learning from your perspective

I have learnt that by being able to offer people essentials in time of need, after trying to source elsewhere initially, has a huge positive impact on survivors of domestic abuse. Not only the fact they have been victim to abuse, which is bad enough, other factors such as sudden financial upset can cause long term issues not only physically but also mentally. Therefore, when CLAS can support clients with large white goods that are usually too expensive for many clients, this is a God send.

Case study 2.

How they came to be in the situation where they needed CLAS

The client contacted us as he was really struggling financially, he had sole custody of his two young children, living in a two-bedroom flat and in January 2024 his partner moved in with her three children. Due to being benefit capped and having to complete a joint claim for Universal Credit, their money had been reduced and had been wrongly calculated, so this had a massive impact on their income and the wellbeing of the family. They needed support with benefits, a new cooker, gas and electric, a joint HomeLink application, and they also needed help with food.

How they found out about the CLAS service

Through a conversation I had with the client and his partner, we spoke about potential help from CLAS for an electric cooker.

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

Due to the circumstances of the family, they had numerous appointments with JHC within a couple of weeks as they needed support with so many different things, including telephone calls. They have been so grateful for all the help and support they have received from CLAS and JHC. They were very grateful for the fast turnaround of the CLAS application for the cooker, from the application being completed, the cooker being delivered, connected and the old one taken away.

They also needed support from the foodbank at JHC due to their reduced income, they were awarded £50 co-op voucher to get some fresh food and a Staywell grant application was completed for £400 for gas and electric, so this also helped relieve the stress and worry they were facing around money.

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

None

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

The benefits have now been recalculated and they have been back paid the money that they should have been getting, they now have a cooker, they have now completed the joint application for HomeLink so hopefully they can soon start bidding for suitable accommodation, the food and other grants awarded have been a massive help and as a family, they are now feeling a lot less stressed

Any learning from your perspective

It reiterates the importance of when a client is in crisis and in need of urgent help and support that we can communicate with partners effectively and offer a quick turnaround of support and goods. This is why it is important to have a good relationship with the various partners we work with so we can ensure that our clients are getting the best possible service they can and the help they need.

Case study 3.**How they came to be in the situation where they needed CLAS**

Mr and Mrs W have had the same bed for 30 years and he mentioned in a feedback form that their bed was broken.

How they found out about the CLAS service

Previous Money Matters clients and CHS tenants

What they appreciated about the service they received, either from us or from other statutory services, voluntary and community organisations.

Money Matters and CLAS have helped previously with benefit claims and grant.

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

None – they have no friends or family.

What difference (or impact) the service(s) have made to their lives- The service has made a huge impact to their lives.

Mr W is 65 and cannot read and write (severe learning issues), Mrs W is much older and extremely frail. They had received no support until their Housing Officer referred them to Money Matters in 2022. They were not in receipt of the correct benefits and were living in poverty.

Any learning from your perspective

I think there are probably a lot of people in the community without the support they need.

Case study 4.**How they came to be in the situation where they needed CLAS**

The client's carer contacted us as he needed a new cooker, although the client lives independently with carers going in on a daily basis, he has a learning difficulty and also suffered from a stroke last year. He is receipt of ESA and PIP and will never be in a position to work. The carer was concerned that his cooker was not working properly and told me that it was really old.

How they found out about the CLAS service

The client found out about CLAS when they contacted us to see if there was any help in getting white goods.

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

None

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

The client and his carer came to our office and brought three months bank statements in. We made them a cup of tea and had a chat with them to learn more about the client's situation. They were both very grateful for the help and support that we were able to provide. They said they had never asked for anything before and did not even know that this kind of help existed. They were also pleasantly surprised at how quick everything was organised and sorted out for them. I know from speaking with the carer and client that having a new cooker will make a huge difference to the client and enable him to continue living independently.

Any learning from your perspective

The CLAS process is very quick and efficient for the client, they were really happy with the overall service from all parties involved with organisation of the cooker. Although the admin side of things for the Champions is a little heavy when applying for appliances and when putting a new client onto charity log, the most important thing is that the client gets their goods quickly and efficiently, and we provide an excellent service - which everyone does.

Case study 5.**How they came to be in the situation where they needed CLAS**

A victim of domestic abuse, a mum with 2 small children. Fled her ex-partner and spent over a year in a refuge. Was provided with social housing but had no goods/furniture.

How they found out about the CLAS service

She asked our advice service about any assistance available. Previously worked with our housing department.

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

She was very grateful for the assistance received and being able to provide a home for her small children. We helped her to access not only CLAS grant but also other schemes to allow her to furnish her new home.

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

She had to start her life from scratch and move to a different area, away from her abusive ex-partner. When she moved here, she had no support network as she found it hard to trust people and was trying to protect herself and her children.

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

She had to leave her previous home with nothing and was not able to buy anything whilst being in the refuge. Thanks to CLAS and other schemes she could start creating a home for herself and kids, a safe haven away from previous violent life.

Any learning from your perspective

Every client is different, and we need to show a lot of empathy and understanding when approached for assistance.

Case study 6.

How they came to be in the situation where they needed CLAS

X came to live at our young parent project in January 2024 aged 16 and due to give birth in April. She had been living at home up until she moved in, the house was overcrowded. She lived with her mum and multiple siblings. Her younger brother had ADHD and she found this difficult to live with. As this was the first time that she was living alone she had no furniture or household items to move in with. Living at home with Mum had also meant that she could not claim benefits in her own right, so she had no money at all and when making her claim for Universal Credit had to wait for a period before receiving any money.

How they found out about the CLAS service

I spoke to X about her situation and decided that a green voucher would allow X a value of £200 that she could use at Cambridge re-use to get things that she needed for her flat and help her to feel more comfortable.

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

She managed to get a small 2-seater sofa and a coffee table amongst other things. Also, of a major help to X was a new grant available through CLAS that the National Lottery had funded that I was also able to grant £100 of supermarket vouchers. This was a big relief for her to be able to purchase food to last her until her benefits were paid

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

Her Grandmother, X's main relative of support had taken X over the weekend to Cambridge re-use so she had managed to benefit quickly from the support.

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

She was happy and excited to tell me about what she had chosen. Although we do provide a few essential items such as a bed and drawers she was pleased that these were now hers and she could take them with her when she moved on.

Any learning from your perspective

I believe CLAS made an enormous difference to X's first few weeks of living independently for the first time.

Case study 7.

How they came to be in the situation where they needed CLAS

Mr C was referred for Money Guidance by Clarion Customer Accounts team following phone call regarding rent arrears. Following relationship break up Mr C lived in a 3-bed property with his 18-year-old son who had started university in September and had left home. At present Mr C lives alone however his 2 other younger children come and stay over at weekends. His rent arrears were caused by bedroom tax and simply downsizing is not an easy option as moving into small property can impact his ability to have younger children

round. His 18-year-old son also comes home for holidays and occasional weekends. With his 18-year-old son moving out his child tax credit and child benefit stopped and he had struggled to manage since end of August.

How they found out about the CLAS service

Money Guidance officer explained about CLAS and, after checking whether customer had all the essential white goods, decision was made to utilise CLAS by issuing supermarket vouchers. (Mr C lives in rural Fenland so getting to Foodbank is not always easy although he has been utilising FB support as well)

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

Mr C was open to any support we could offer, hence referral to Clarion sustainment was completed as well as referral to Me in Mind programme provided by Clarion Housing which helps with wellbeing and mental health.

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

Mr C admitted that since his mum passed away last year he has been getting into financial difficulty as she didn't just help him with money but also by advising and guiding him. Other support he was receiving with his mental health including counselling has stopped so he found it very difficult to manage.

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

Following our money guidance appointment we provided some guidance to customer as well as completing referral to tenancy sustainment. We discussed changes to his HB/CTS; referred him to Me in Mind; provided info on cheaper water tariffs, referred him for Christmas hamper for his younger children; issued him with energy voucher from money support fund; explained about DHP (action for sustainment team to complete).

Any learning from your perspective

Having as much info as possible on local offers and support (for instance Christmas hampers)