



Cost of living and hardship support

Corporate Services Scrutiny Board
September 2023



Where are we now?



Despite the many challenges of the last 3 years, we have made a difference for Derby by working together, with the city, for the city



Our response to cost of living

- Partnership Cost of Living Group (including CAD, DH, DCC, F4T and DWP) to share intelligence and agree priorities
- Derby Cost of Living Strategy and action plan to coordinate our collective responses to needs, and to understand our impact
- Range of support so far:
 - Cost of living offer and [website](#)
 - Community Hub
 - Food 4 Thought
 - Warm Welcome network
 - Good Neighbours and social prescribing
 - Holiday Activity Fund and Household Support Fund
 - Targeted initiatives (e.g. blankets, air fryers, coats, uniforms)



Wider impacts of cost of living



- Rising food inflation and fuel poverty mean there is **less money for essentials** such as toiletries
- More people are using food banks / **increased risk of poor nutrition**



- Increased risk of **homelessness / poor housing conditions**
- Risk of **exacerbated health conditions** and **reduced emotional wellbeing**



- **More impact on older, disabled, large families and lone parents**
- Growing levels of **child poverty** and **reduced educational outcomes**

Winter 2023 – emerging risks

Mental health

Debt advice

**Vulnerable
groups**

**Hardship
support**

What is driving demand for hardship?



- **Cost of living pressures**, creating further hardship including more new requests from elderly residents, employed residents and families, who are above income threshold for additional schemes or government Cost of living support package



- An **Uplift in Discretionary Housing applications (DHP)** for Rent shortfall due to Private landlord rent increases



- **Universal Credit** change of circumstances/ benefit changes/ migration from legacy benefits, UC assessment periods and sanctions from DWP impacting residents' financial resilience
- **Shortfall in access to Mental Health and Debt Advice** support services having an impact on people's Health & Wellbeing and financial management options

Community Hub



- The Warm Welcome community network (part of HSF3) ran during winter 2022/23, offering a safe warm space, a warm drink & hot meal, referrals to voucher schemes, and general Cost of living advice - **61 providers received 29,543 visits from adults and 4536 from children**



- As part of HSF4, the Warm Welcome programme will run again from July 2023 to March 2024, with **64 providers**. Since July 2023, the scheme has been attended by **8,955 people**



- Cost of living website offering specialist support advice launched in August 2022, has now had **33,209 active users** viewing site
- Cost of living advice line launched in parallel with website offering signposting advice has now received **7,336 calls** (August 2022 to September 2023)

Food 4 Thought



- Averaging around **2,300 parcels across 13 partner organisations**
- Calls for food requests to Hub number at least **50% higher month on month compared to last year**



- **Working families is biggest increase** and they often aren't eligible for wider support due to working
- **More older generations** accessing for first time



- Spending **£10k a month** on food to meet demand
- Delays in people being able to access support to address **root causes** – especially debt and money advice
- More people wanting to talk about **wider issues**

Access to benefits



- **Council Tax Support (CTS)** is a means tested benefit to help people on low incomes with their council tax - *In 2022/23, we received 8194 claims for CTS and so far in 2023 we have received 3672*



- **Discretionary Housing Payments (DHP)** are payments made to customers with a shortfall between their Housing Benefit or Housing Costs and their rent liability. DHP's are paid to customers who can demonstrate hardship through an income and expenditure calculation - *In 2022/23, we received 3159 applications for DHP and so far in 2023 we have received 3672*



- **Council Tax Hardship (CTH)** are payments made to customers with a shortfall between their CTS and their council tax. CTH's are paid to customers who can demonstrate hardship through an income and expenditure calculation - *In 2022/23, we received 1272 applications for CTH and so far in 2023 we have received 711*

Transition to Universal Credit (UC)



- To explain the **Move To UC** to Derby's Service Professionals DWP Virtual Events have been held; enabling partners to understand the changes, so we can support our community to navigate through to the right solution together



- To support people that may not ordinarily come to the Jobcentre for help, we **are expanding our community outreach work**



- **Piloting outreach work** within the following communities/ initiatives:
 - Refugee & Asylum Seekers
 - Homelessness Support Organisations
 - Family Hubs

Welfare reform support overview



Response

- Since 2018, The Welfare Reform Team have achieved nearly **£1.6m in financial awards for the residents of Derby**
- **Supported over 1,472 of the most vulnerable individuals and families** through Home Start and specialised casework support package



Pressures

- **17-20% Increase in the number of applications** for hardship support through the Single discretionary award scheme



Welfare reform support – 2023/24 so far



- Local Assistance scheme (LAS) has already issued over **£4,000 in Energy and Aldi Food Vouchers to 718 residents** of Derby in crisis
- Supported **107 vulnerable customers** by providing a **bespoke casework support package**, to overcome barriers and increase the customers resilience skills, whilst achieving positive outcomes



- Completed **976 Trust fund applications** to receive financial awards and white goods for vulnerable residents engaged in our service
- **Supplied 45 households in crisis** due to resettling after Homelessness, Domestic Violence etc with essential items such as **58 new beds and bedding** and **27 cooking appliances** such as microwaves, Air fryers, slow cookers etc.



- Processed **1,038 Energy support fund applications** and issued the awards for over 31K to date
- Collaborative response to Digital poverty and inclusion in partnership with DCC IT Team and Derby Adult Learning Service to provide laptops, WIFI and the skills to **access online resources to 50 residents to date**

Household Support Fund (HSF)



Free School Meals (FSM)

- Since HSF1 in 2022 FSM entitlement increased from approx. 13,200 to 14,600 pupils.



Online application for food voucher support

- Online form allocated £500k for April 23 to Sept 23
- Over 5,000 applications received in 6 weeks
- £500k allocated to 4755 awards
- 60% of food vouchers awarded to households with dependants



Energy support vouchers

- Energy vouchers available to community referrers from June 2023
- 1,038 awards totalling £31k to date

Holiday activities and food programme

- Aims to tackle **holiday hunger and social isolation** during school holidays
- Offers **holiday clubs** with a nutritious meal during summer, winter and Easter school holidays for children in receipt of free school meals
- During 2022/23, **over 7,500** children and young people supported
- **30 providers** across city delivering clubs, including sport, dance, drama and trips
- **Contingency fund** available for places for non-FSM children considered vulnerable
- **Significant increase in professional referrals** for contingency fund places, particularly for young people with **SEND and mental health issues**
- **Significant risk of HAF funding ending in March 2025** – no confirmation yet on future DfE funding





**SUPPORTING
YOU WITH THE
COST OF LIVING**

- HOUSING + RENTAL
- INCREASE YOUR INCOME
- HEALTH + WELLBEING
- PAYING THE BILLS
- DEBT SUPPORT
- FOOD, CLOTHING, TOILETRIES + FURNITURE
- FAMILY SUPPORT

**FOR SUPPORT CALL 01332 346266
TEXT 07490 341584 OR VISIT
derby.gov.uk/costofliving**

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Brown bin collections are changing for winter

From 12 November, your brown bin will need to be emptied on the weeks commencing:

- 27 November
- 4 December
- 15 January 2024
- 22 January 2024
- 12 February 2024
- 19 February 2024
- 11 March 2024
- 18 March 2024

**SUPPORTING
YOU WITH THE
COST OF LIVING**

**CHILDREN'S COAT
WINTER WRAP UP**

If you have a child from 0-12 years who needs a winter coat, your local Children's Centre can help. Contact your nearest centre to discuss your requirements and arrange collection.



**Derwent 01332 641010
Rosehill 01332 641315
Osmaston/Allenton 01332 956850**

or visit derby.gov.uk/costofliving

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Shared Communication

Citywide campaign launched in October 2022, including website, directory and partner toolkit

Resilience – longer term



Thank you for listening

Any questions?

