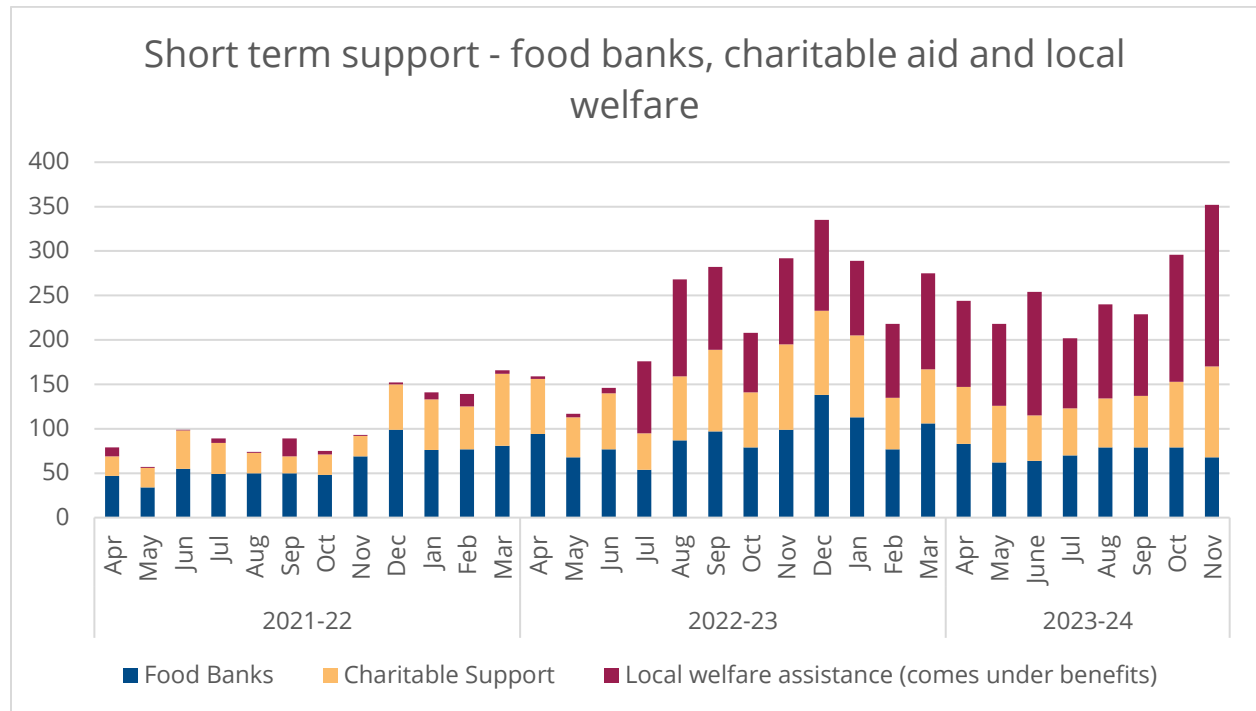


## Briefing on Citizens Advice data on Short Term Support

### What has happened up to now?

The main forms of short term support that Citizens Advice Mid Suffolk refer people to are food banks, charitable support and localised social welfare (incl Local Welfare Assistance). The following graph shows the issues seen by Citizens Advice Mid Suffolk from April 2021 – November 2023.



Citizens Advice isn't the only route for people in Mid Suffolk to access food banks, charitable support or local welfare assistance, so these figures are indicative of trends not the volume of short term support.

We started to see cost of living pressures in October 2021, when the energy price cap increased at the same time as the end of the £20 per week uplift to Universal Credit. At this point, applications for short term support via Citizens Advice Mid Suffolk increased, as you can see in the graph.

The graph shows that Citizens Advice saw a decrease in demand for short term support when some of the cost of living payments were paid. Cost of living payments were three payments of around £300 over a year, and were not announced in the Autumn Statement, so we anticipate they will not continue after March 2024.

The graph shows that Local Welfare Assistance has played an increasing role in crisis support from July 2022. In Quarter 1 2021 (April – June), Local Welfare Assistance made up an average of 5% of the short term support issues seen by Citizens Advice Mid Suffolk. In the last three months (September – November 2023), Local Welfare Assistance has made up 47% on average of the short term support issues. Currently Local Welfare Assistance is a £300 grant per household. We expect this to end in March 2024.

## Short term support case study

Heather\* rang her local Citizens Advice to ask if there might be a loan she could apply for to replace her fridge freezer. It was freezing everything in the fridge part of the appliance, and this was causing her a particular problem storing her insulin, prescribed for her diabetes. Heather's health conditions meant she was on ESA and PIP, and she didn't have the funds for a replacement. We helped her to apply for Local Welfare Assistance and she was able to get a new fridge freezer.

*\* Client's name changed to protect confidentiality*

## What do we anticipate going forward?

The Autumn 2023 statement did not include the continuation of the cost of living payments or the Household Support Fund in 2024/2025. We anticipate the following consequences.

- If there are no cost of living payments then we can anticipate that demand for short term support will be consistently high. In 2023/24 the cost of living payments for people on means tested benefits will total £900.
- If Local Welfare Assistance ends as a form of short term support, what remains is charitable support and food banks. Charitable funders in Mid Suffolk include schemes such as Surviving Winter or charities like The Rope Trust. We believe it is unlikely that they could make large increases to the amount of support that they can offer. Some local organisations received funds through the Household Support Fund to give directly to people in crisis as charitable support. We anticipate this will end in March. We anticipate that the majority of demand for short term support will fall on food banks.
- A food parcel for a family of 4+ that lasts a minimum of three days has an approximate value of £80. Currently in Suffolk a Local Welfare Assistance grant is £300, so it is the equivalent of 3.75 of these food parcels. We anticipate that there will be more short term support issues overall because the value of support through food banks is lower than that through Local Welfare Assistance.
- District Councils distributed Household Support fund money to help people who were struggling with housing costs if they were finding it difficult to pay rent or service charges. If someone was in rent arrears this fund was a route to managing that problem, so we anticipate that there will be more people unable to find a solution.
- The Household Support Fund funded supermarket voucher grants to families who are eligible for income related free school meals during the school holidays. We anticipate that the end of this scheme will mean there will be more demand for food banks.
- The Household Support Fund funded supplies of food to the food banks in Suffolk, so the food banks would see a decrease in the food available to them at the same time that they saw an increase in demand.

The Autumn 2023 statement included an increase the Local Housing Allowance to the 30th percentile of local market rates. This will give 1.6 million households across the UK £800 of extra support next year (around £67 per month). We can anticipate that this will reduce demand for short terms support from households affected by the Local Housing Allowance.

While this change will have a positive impact, we anticipate that many households will still have a shortfall between their housing cost support and actual rent costs. [According to a national Citizens Advice cost of living survey](#), the vast majority of Housing Benefit and Universal Credit claimants renting privately currently report a shortfall between benefit income and rent of more than £100 per month. And nationally Citizens Advice debt clients on Universal Credit in the private rented sector report an average shortfall of almost £145 per month.

For more information about cost of living payments

[Cost of living support factsheet: 26 May 2022](#)

[Guidance: Cost of Living Payments 2023 to 2024](#)

The first cost of living payment for people on means tested benefits was in July 2022. There were subsequent payments in November 2022, April/May 2023 and October/November 2023. A Disability Cost of Living payment of £150 was paid to people on qualifying disability benefits in September 2022 and June/July 2023.