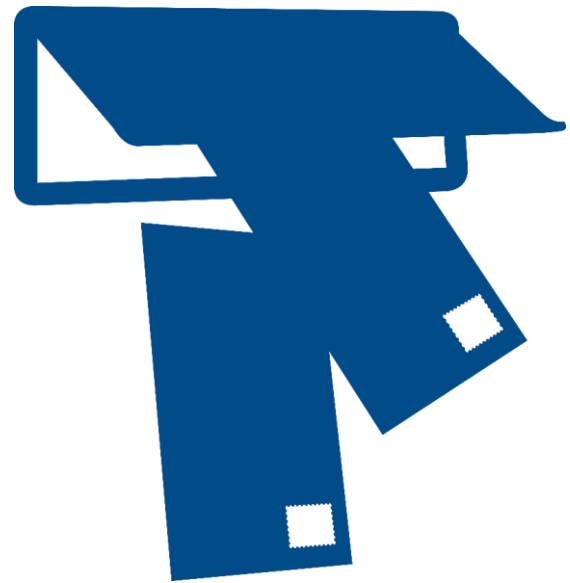


Cost of Living Forum

Findings in Mid Suffolk



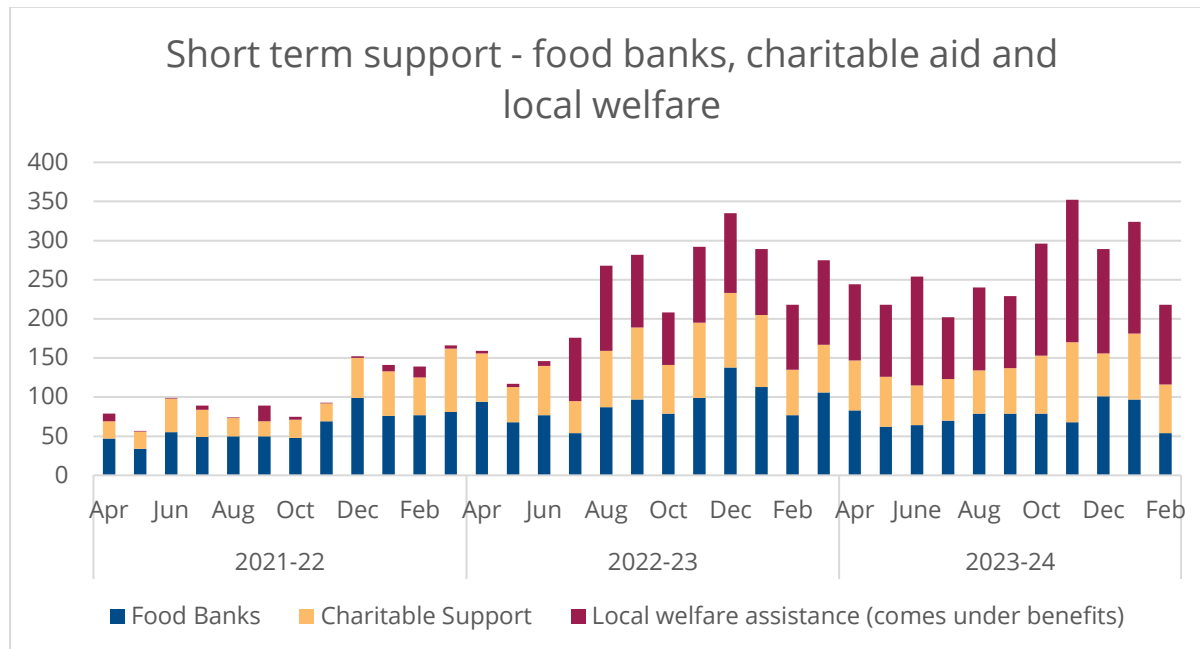
Mid Suffolk

March 2024

Introduction

Citizens Advice Mid Suffolk had identified increased need for crisis support in Mid Suffolk. In 2023 we held two Cost of Living Forums for stakeholders from the voluntary, community, faith and statutory sector organisations. The continued need for crisis support over the following 12 months indicated that more work was needed, so we called another Cost of Living Forum. We wanted to draw attention to the role that the Household Support Fund has in providing crisis support across Suffolk so that organisations could understand the impact on them when this funding comes to an end. We wanted to understand what different organisations were seeing and consider a more preventative approach and to start of a conversation about what needs to be put in place for people in Mid Suffolk.

Citizens Advice Mid Suffolk has seen increasing numbers of people coming to us for advice. So far this financial year, unique clients have gone up 21%. There has been a big increase in the number of energy issues, which started around the time that the energy price cap increased in summer 2022. The number of people approaching us for crisis support, including food parcels, charitable support and local welfare assistance has also increased.



Local Welfare Assistance is funded by the Household Support Fund. In the last 6 months, Local Welfare Assistance has made up around 46% of crisis support related issues.

The Forum was held on Zoom on 16th February 2024. Participants took part in breakout rooms to provide a forum for discussion. The first breakout room focused on what issues the participants were seeing and how their service users could be affected by a reduction in the crisis support available from the Household Support Fund. The second breakout room was about considering a more preventative approach and what would need to be in place when the Household Support Fund ends. The breakout room participants shared their views using a virtual whiteboard and the main themes are summarised later within this report.

The attendees came from organisations like Housing Associations, food banks and community pantries, local churches, Town and Parish Councils, charitable trusts and Mid Suffolk District Council and Suffolk County Council. In addition, some people participated via email or phone call when they couldn't attend the Zoom meetings. See Appendix One for more information on organisations that took part.

On the 6th March 2024 the Chancellor announced that the Household Support Fund will now continue until the end of September 2024. In 2023/24, Suffolk received around £10m, which has been distributed as follows:

- Supermarket voucher grants to family on free school meals in school holidays (£3.5m across Suffolk - £15per week for 22,500 children) – distributed by schools to eligible families.
- Help with housing costs (£565k across Suffolk) – people who are struggling to pay rent or services charges can apply to their District Council for a grant.
- Local Welfare Assistance (£4.8m) - people in financial hardship can apply for a grant of £300. The household must have a combined income of less than £27,000 per annum and savings of less than £1,500.
- Direct provision of food to food banks via Saxon House warehouse (£350k).
- Direct charitable aid via local organisations (£500k) – local organisations that were giving direct charitable aid in Mid Suffolk were Forge Church, Stowmarket Relief Trust, St John's Church- Elmswell (distribution via Elmswell foodbank), Communities Together East Anglia, Families Together, Redlingfield Parish Meeting, Rural Coffee Caravan and Suffolk Family Carers.

What is the role of crisis support now? What could we expect if there was a reduction in crisis support?

The main themes are summarised here, with the original comments from the Flings whiteboards, which was used to record the conversation in the breakout rooms.

Food Banks and Food Projects

Participants are seeing ever increasing dependency on food banks. They identified concerns around the resilience and sustainability of food projects in Mid Suffolk (this includes food banks, pantries and a packed lunch project).

If demand for food parcels exceeded the supply of food, Waveney Food Bank and Stowmarket Food Bank said they would consider prioritising referrals, which would mean people that had been assessed as being a low priority would be less likely to receive a food parcel. This is likely to be based on information about the household's vulnerability and previous use of food parcels.

Resilience

- Some of the pantries were solely relying on Saxon House for their supplies of food and other goods- these may stop their operation if the direct provision of food funded by the Household Support Fund stopped. The provision of food from Saxon House started in the covid-19 pandemic.
- There would be an increased demand for donated food (e.g. from Fareshare). One food project explained that more people going to Fareshare would mean less for each project.
- Some organisations who mainly use donated food are topping up and this is becoming harder to afford.
- Food projects are concerned about volunteer burn out. They face challenges finding new volunteers and suitable premises, which may limit their operations.
- Needham Market packed lunch project is likely to stop.

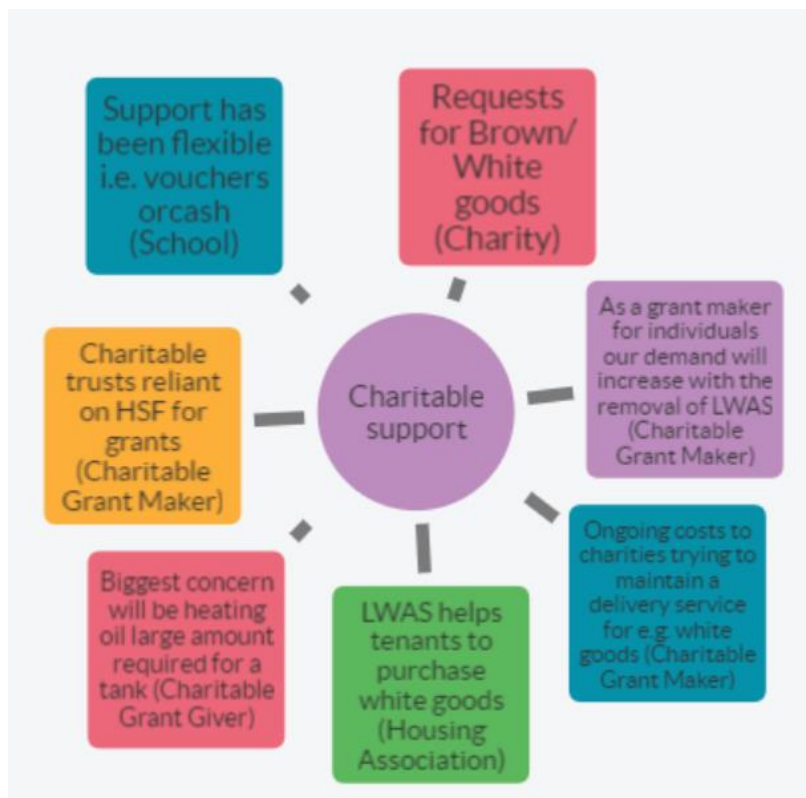
Sustainability

- Dependence on food banks is increasing.
- Food bank users need wrap around support to tackle the issues driving the underlying crisis.
- Some food banks have in some circumstances placed a limit on the number of food parcels that individuals can receive from them (e.g. 4 to 6 a year). When this happens, people are seeking food from elsewhere.



Charitable Support

It was identified that the Household Support Fund (HSF) has been playing a key role in helping people in crisis. If the Local Welfare Assistance Scheme finished, we could expect an increase in requests to charitable organisations. Some charitable organisations have been distributing direct charitable aid from HSF, so they would not have access to those funds should that funding end. White goods (large household appliances), brown goods (small household appliances) and heating oil were all mentioned as a concern should/when HSF funding comes to an end.



Children and families

Participants identified specific concerns about children and families.

- The potential for an increase in safeguarding referrals
- Schools would expect to see more issues if the HSF crisis support ended.
- There were groups of concern – families affected by domestic abuse and just about managing families.



Health impacts

Participants are already seeing health inequalities, that would be exacerbated by a reduction in crisis support.

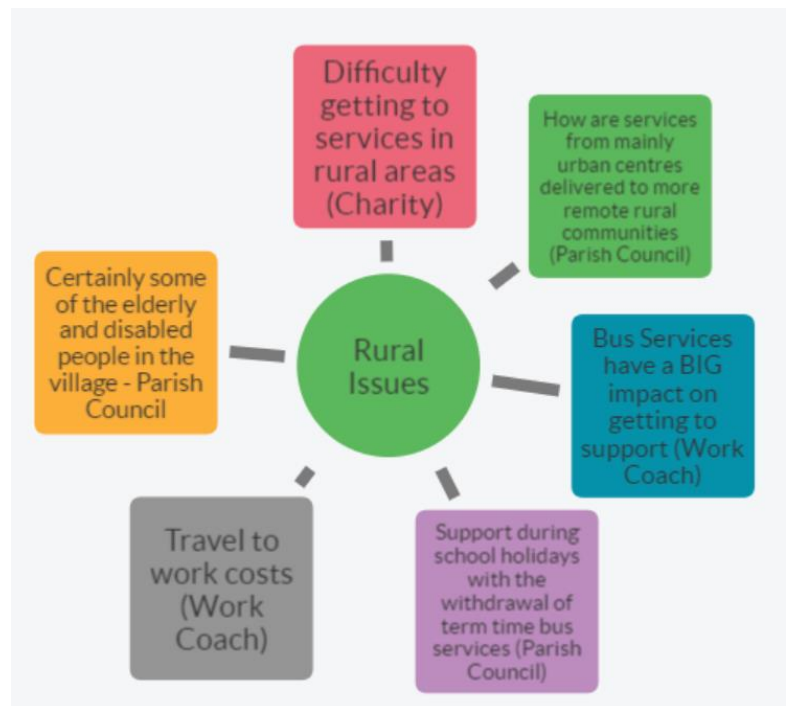
- Health impacts of not heating the home, especially older people
- Mental health impact, including serious mental ill health.
- Access to prescriptions, dental care and good diets would be reduced.



Rural Issues

Mid Suffolk is a rural area, and participants so issues around access came up.

- Accessibility to services
- Transport, including term time only buses
- Older and disabled people in villages



Debt/Housing

There's already a lot of strain in the areas of debt and housing.

- A Debt Advice Charity said that most people they assist cannot pay for essential bills on an ongoing basis.
- A Housing Association said that the Household Support Fund has helped to pay tenants' rent arrears, preventing Court action.
- Should this crisis support finish when the fund ends, organisations in Housing think tenancies would be at risk and more people will struggle with affordability.
- Organisations that see debt would expect this to increase.



Wider concerns for clients

Participants had wider concerns for clients

- People are not prepared for a reduction in crisis support
- They don't know where to turn
- May disengage if there are less support options
- Isolation, digital exclusion, food insecurity are concerns



Wider concerns for organisations

Some issues came up for organisations

- Several organisations didn't know where to refer or signpost people to
- A charity raised voluntary sector burn out
- Greater demand for support was reported



What preventative actions were discussed?

In the second breakout room, participants discussed how to take a more preventative approach. The main themes that came out of the discussion were greater co-ordination, communication and accessibility, ambitions for food projects and money management.

Co-ordination

Participants agreed that to take a more preventative approach they would need to work together more effectively.

- Signposting – some people were looking for a directory and some were looking for chance to talk to others and build better connections to other services. Some organisations felt unaware of the support that there is for people who are struggling.
- The [Suffolk Information Partnership](#) Warm Handover and [Suffolk Infolink](#) were seen as useful resources that could be used more often but that could also benefit from having more information on them.
- It wasn't clear how to what approach should be taken to connect a service user to preventative support, especially where this wasn't something that the organisation did routinely as part of their work. Some sort of scaffolding around this would be helpful e.g. what else to say when making a food parcel referral.

Communication and Accessibility

Participants wanted better communication and accessibility to information or services.

- How can services be more accessible e.g. financial wellbeing – so these can reach a wider audience?
- Several participants were mindful of digital exclusion – communication must include those offline. At the same time, those offline can benefit from support to increase their digital skills.
- Communication to service users about any reduction in crisis support was needed. How to manage people's expectations i.e. people who have become reliant on the food banks and other crisis support.
- Not knowing where to send people was identified as a barrier
- Stigma was identified as a barrier. This particularly related to budgeting.

Ambitions for food projects

People see a need for more social supermarkets/food projects (a food bank asked for one in every town!)

There needs to be better visibility of services that are under strain. Communication lines are needed. An example being to enable a co-ordinated response if a food bank limited their activity.

There was a theme around moving to wrap around services in food projects, perhaps including drop ins from other services.

There is a need for more research into why people are going to food banks.

Food education, community allotments, community kitchens were all suggested.

Ambitions for money management

There was an ask for school uniform banks.

Organisations need to be aware that charitable funders and food banks may need to prioritise need more carefully.

Charitable funders wanted to see carpets tackled by landlords.

There was an ambition for education on household budgets and managing money. Better access to jobs and careers support to provide people with better opportunities.

There was a perception that people are more engaged with energy efficiency now, so there is an opportunity to take this forward.

What are the areas where planning is needed?

The Forum found that the Household Support Fund was providing a huge amount of crisis support to people in Suffolk. The Household Support Fund is currently expected to continue until September 2024. At the same time, food banks and food projects were providing crisis support and it is possible that an increase in demand would cause them to prioritise the support that they give. It is recommended that partners should assess the risk to their organisation and service users should there be a reduction or restriction on crisis support. It's worth considering now what might need to be done differently.

Linked to this, organisations may not be aware of crisis support providers that were under strain. If there was a reduction in crisis support available in an area then it would be important for other organisations to be told so that they could take a different approach or communicate with their service users. It is recommended that

organisations identify which crisis support providers their service users are accessing and work with local partners on communication. It is recommended that there is local co-ordination around communication of how crisis support providers are managing demand. The [Community Food Partnership](#) project provides an opportunity for food projects to explore how they could escalate concerns over service demand.

The Forum found that for some organisations there is a gap in knowledge about how to identify what support a service user might need if they are struggling with the cost of living. There was also a need to understand what services were available to help with the specific problem that a person has. For organisations to take a more preventative approach they would benefit from a resource to help them talk about cost of living problems and accessing services. Citizens Advice Mid Suffolk plan to develop a resource (perhaps a leaflet) and if partners would like to be involved in the development please contact us.

The Forum found that the [Suffolk Information Partnership Warm Handover Scheme](#) and [Suffolk Infolink](#) were useful resources, but that not all partners were aware of these. It is recommended that there is local co-ordination to ensure that organisations can access these resources. The [Community Food Partnership](#) project has taken the lead on this for food projects in Babergh and Mid Suffolk. It is recommended that partners consider whether it would be appropriate to join the Suffolk Information Partnership.

A wider range of organisations joined the Forum, and it wasn't always possible in the time available to fully investigate the specific issues faced by organisations in different sectors. Also, the Forum was for organisations in Mid Suffolk, and there were differences in crisis support provision in different localities. It is recommended that there is local co-ordination and more focused meetings with stakeholders.

Contact Us

If you wish to discuss this report further then please contact.

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Appendix One – Organisations that contributed

Statutory Organisations

Department for Work and Pensions,
Stowmarket Job Centre

Mid Suffolk District Council – including
Communities, Customer Operations,
Housing

East Suffolk District Council – Centres
for Warmth Project lead

Suffolk County Council – including
Family Hubs and Public Mental Health

Stowmarket Town Council

Needham Market Town Council

Botesdale Parish Council

Debenham Parish Council

Thurston Parish Council

Somersham Primary

Cedars Park Primary

Voluntary, Community and Faith Organisations

Citizens Advice Mid Suffolk

Stowmarket Relief Trust

Community Action Suffolk, Good
Neighbour Schemes network and Food
Sustainability Project

Forge Church

Stowmarket Food Bank (New Life
Church)

Waveney Food Bank

The Rope Trust

Homestart Suffolk

St John's Pantry (St John the Baptist
Church Needham Market)

Anglia Care Trust

Salvation Army Stowmarket

Leeway Domestic Violence and Abuse
Services

Fareshare

Royal British Legion

SSAFA Suffolk

Emmaus

The Shaw Trust

Communities Together East Anglia

Housing Associations

Samphire Homes

Businesses

Abbeycroft Leisure