

In response to needs
arising as a result of
Covid 19 in Suffolk

The Suffolk Hardship Service



Income at Minimum Income Standard or better: able to afford a decent standard of living

Income below Minimum Income Standard: getting by day-to-day but under pressure, difficult to manage unexpected costs and events

Not enough income: falling substantially short of a decent standard of living, high chance of not meeting needs

Destitute: can't afford to eat, keep clean and stay warm and dry

MIS
(Minimum Income Standard)

75% of MIS

Destitution

COVID 19 impact on Suffolk employees

(scenarios prepared for presentational purposes only)

PETE

Age 29

Mortgage on a £150k flat in Ipswich

Earns £30k p.a. graphic designer

Avid cinema & theatre goer & enjoys eating out

Furloughed: monthly salary dropped from £2,500 to £2,000 – will return to work on reduced hours for next 6 months

Previously spent avg of £20 / day 6 days a week in town - coffees / lunches / cinema / groceries (£6,260 p.a.) – will now budget and spend only £75 / week (£3,900 p.a.)

Has cancelled gym membership at £50 / month

BETH

Age 47

Mortgage on a £400k home in Halesworth.

Owens a beauty business with 15 staff (all self-employed)

Beth's take home dividends of £31k per annum.

Business rate payer.

Business grant of £10,000 awarded in March 2020

Self employed income support scheme (SEISS) payment of £7,500 in April 2020

Decision to close business in May 2020 due to uncertainty and potential loss of clients

Loss of £2,946 to council for business rates payment

Has struggled with isolation and is fearful of going out – increased anxiety and mental health concerns

15 self-employed beauticians now claiming Universal Credit

SARAH & STEVE

Mid 30s

One child (6 years old),
Mortgage on a £220k home in Stowmarket.

Sarah is a nurse on £28k p.a. / Steve is a retail manager in a large department store on £24k p.a.
Childcare of 20 hours a week (registered childminder)

Steve initially furloughed by has now been made redundant – monthly salary drop of £2,000.
Universal Credit claim of £625 per month

Concern over on-going mortgage payments once 3 month mortgage holiday ends – may sell house and move in with parents

Saving of £120 month in childcare costs

SAM

Age 67

Owner occupier / no mortgage

Works part time / seasonal at country house venue , average annual income £8k
Claims state pension & private pension income - £500 per week.

Not returning to part time work – loss of £153 per week

Has started to volunteer at local foodbank & distribute meals on wheels in local area

MINA

University student

Living away from home in shared house (£150 pw / 12 month contract)

Part time job at £96 / week (£4,992p.a.)

Moved home but still liable for rent (£7,200 out of £8,000 maintenance grant)

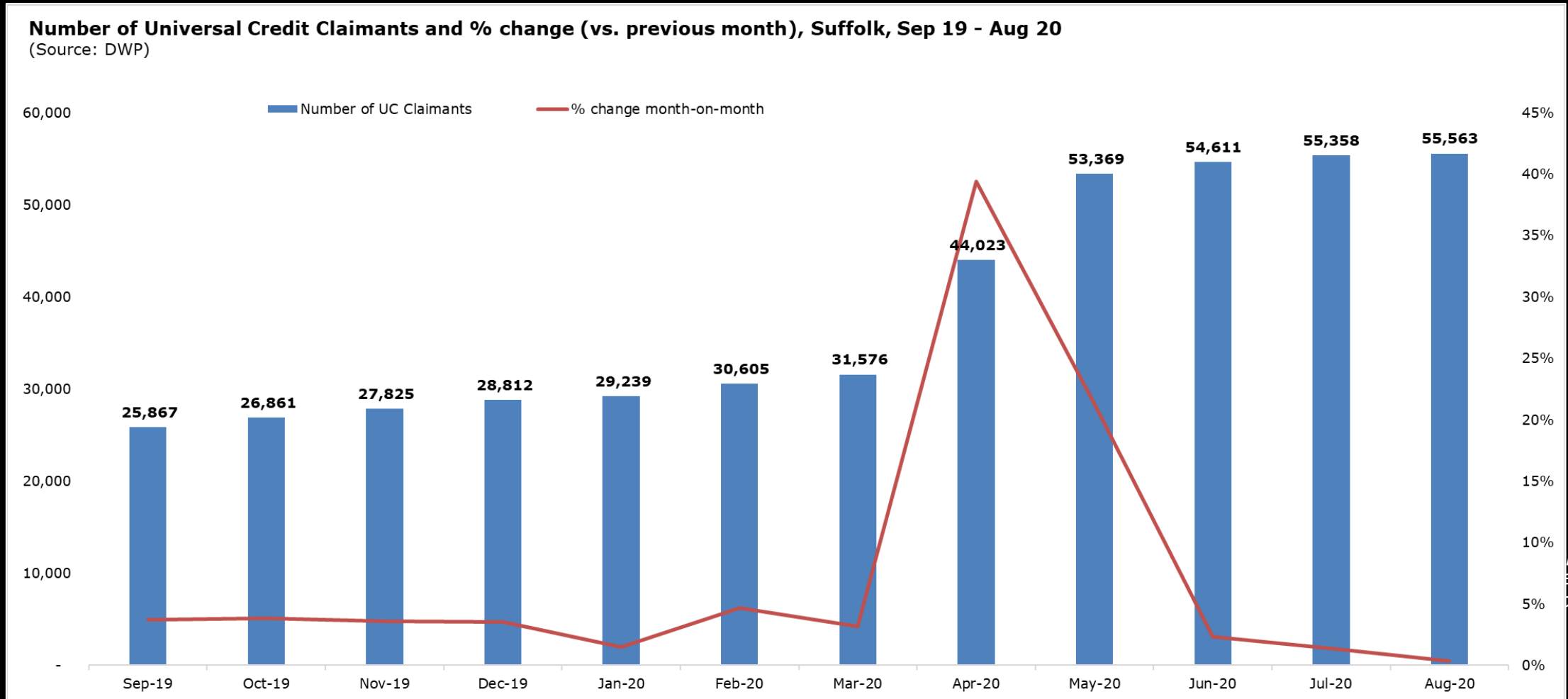
Lost part time job as moved home

Has cancelled driving lessons given no job (loss of £800 to driving instructor)

Unsure about returning to University in September due to asthma & lack of desire to engage with course

In August 2020 there were **55,563 UC claimants** across Suffolk, an increase of **0.4%** from July.

- This means that since lockdown measures were implemented, Suffolk UC claimant numbers have increased by **76%**.
- In terms of Suffolk's working age population (16-64s) **12.5%** are claiming UC.



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Suffolk*

Household Savings

12.8 million households in the UK have no savings or less than £1,500 savings

Essential Items

4.8 million households are without at least 1 essential household appliance and have no means to get one

Fridge freezer

Washing machine

Oven

Repossessions

Between January 2019 and March 2019, 14 properties were repossessed every day – that 1 home every hour and 40 minutes.

Insolvency

Between October 2019 and December 2019, 318 people were declared insolvent or bankrupt every single day – that's one every 5 minutes

New vulnerabilities – New Challenges - Suffolk

- Unemployment increases (predicted + 20,000 in Suffolk)
- Evictions expected once the restrictions are lifted (many applications in backlog with Suffolk County Court)
- Repossessions predicted to rise as mortgage arrears increase post payment holidays
- Average number of employees per business (25% of business in Suffolk will be reducing staffing numbers)
- Employers will reduce hours as a means to retain skills – impact on benefits claims/overall household income
- Amount of people still furloughed (currently 104,000 in Suffolk)

Suffolk Hardship Service

In a direct response to mitigate the impact of Covid, the Collaborative Communities Board are establishing a Suffolk Hardship Service which comprises 4 essential areas of work;

1. Single Point of Access - 0800 068 3131
2. Local Welfare Assistance Scheme
3. The Warm Handover
4. Foodbanks

The Single Point of Access

working closely with all Citizens Advice Bureaus
and registered Debt Advice Services

a single point of access telephone line that
everyone across Suffolk can access for support,
help and advice

planned start date 1st October.

Foodbanks

Continued increase in the use of Foodbanks across Suffolk

The network has supplied enough food, on average, to feed 3,738 people per week.

From the data collected by the Fare Share Scheme (that is our 21 foodbanks which are signed up) we have seen an increase of 238% in the amount of food being given to families across Suffolk over the past 12 months.

FareShare have established an additional storage facility to help meet demand and will soon be purchasing a delivery van for exclusive use in Suffolk.

We predict that demand will increase further as national policies and schemes change

The Local Welfare Assistance Scheme (LWA)

The Collaborative Communities Board have re-established the LWA

£770k DEFRA funding alongside an additional £800k of funding (SPSL). 2020.

68 gateway organisations across Suffolk ensure that the claim meets the criteria before submitting to the Localities and Partnerships team processing.

Grants can be made for items such as white goods, school uniform or fuel. (or a bike!)

Funding support**Amount (£)****Suffolk County Council fund for Foodbanks**

£250k

DEFRA Hardship Fund

£770k

Suffolk Public Sector Leaders Pledge to support the Suffolk Hardship Service

£800k

Development of the Warm Handover Mechanism

£100k

The Warm Handover

SCC Warm Handover system has existed for many years.

digital platform that member organisations can use to send referrals in a data secure way

fast referrals across the system for those finding themselves newly vulnerable due to Covid

Warm Handover is being extended to include many more organisations across Suffolk.

A single referral to multiple organisations via the Warm Handover platform. Means wrap around support is provided quickly and efficiently.

The Foodbank and Hardship Officer Role

To help us quantify the extent of food poverty in Suffolk
building stronger relationships with all food banks across the
county

identify needs and holistic support offer

develop data collection methods

Develop a plan to address the dependency and complexities
of food banks usage.

creation and implementation of the Food Justice Plan.

Communications to Suffolk Residents.

- a) Utilising the relationships that have developed with wide and varied partners since Covid
- b) Via the use of various media outlets in which to communicate with our population such as print, social media, radio and promotion via word of mouth. This will include a direct mail piece to every household across Suffolk.
- c) Ensuring all of our partners are encouraged to identify those people needing advice, information, and support as early as possible and by encouraging and developing referrals routes (via the warm hand over programme) extensively across the county.