



## **CLAS Annual Service Report**

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**Financial Year 2022/2023**

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# CLAS Annual Service Report 2022/23

## Executive Summary

The Cambridgeshire Local Assistance Scheme (CLAS) provides a safety net for people experiencing hardship. The last 4 years have shown that the scheme is vital in helping people stay afloat during times of exceptional financial pressures. During this period we have seen how the cumulative impact of the COVID-19 pandemic and the war in Ukraine have intensified a cost-of-living crisis that has pushed many Cambridgeshire households into extreme hardship. Some were already struggling, and others who were managing were facing financial difficulties they had not experienced before. The cost-of-living crisis has affected many people's ability to afford basic necessities such as food, energy, rent and bills, and essential household items. Without adequate support, many face further problems such as debt, homelessness, hunger, and mental health issues. CLAS is a vital lifeline for these households, as it can provide them with emergency assistance, advice, and referrals to other specialist services. CLAS can help them cope with their immediate needs and prevent further hardship.

Following our successful bid to continue delivering CLAS, we were delighted for the opportunity to continue working with Cambridgeshire County Council providing support to the most vulnerable in our communities. We were mindful though that demand for CLAS support had doubled since March 2020 but the value of the CLAS contract had not changed since we started delivering the scheme in 2017. Despite a challenging start in April 2022, we made concerted efforts to add more resources to the scheme and we secured an additional £165k throughout the year which helped us reach an extra 546 more households than the original budget would have allowed. In total 1,036 households received 1,534 CLAS awards, and the relevant CLAS support, in FY 22/23.

CLAS is an established Cambridgeshire based partnership of like-minded organisations which add value to the scheme by using our combined expertise in financial capability, knowledge of local communities, and relationships with a wide range of local support services. We deliver CLAS through four core delivery partners Cambridge and District Citizens Advice, Citizens Advice Rural Cambridgeshire, Cambridge Re-use and CCORRN; a network of CLAS Champions; and our Charities Networks.

CLAS is part of an existing eco-system of support in Cambridgeshire which includes public and voluntary services, community, and faith-based organisations. It is the interactions of the multiple players in the eco-system that help us produce the outcomes we desire – people feeling more able to manage their lives. The Cambridge Housing Society Ltd (CHS Group) is commissioned to act as a System Guardian and we facilitate and support this collective response sharing intelligence, resources, and emerging trends in demand for crisis support involving all our stakeholders i.e., with CLAS Champions, members of the various Charities Networks and other local networks, and with members of the Cambridgeshire and Peterborough Financial Capability Forum.

This report highlights how CLAS, and the wider support system in Cambridgeshire, worked collaboratively to anticipate and meet client need and increasing demand in FY 22/23. We also share our learning and how this informed the scheme, and our plans to respond to demand in FY 23/24, so we can continue to support individuals and families most impacted by the worsening cost of living crisis.

The infographic below provides a snapshot of the Cambridgeshire Local Assistance Scheme from April 2017 to March 2022.

**Since April 2017 CLAS has:**



Supported **6,222**  
households in financial hardship



Granted **7,758**  
awards



Distributed  
**£1,293,707**



Delivered **£6,509,417**  
of Social Value



Potential cash savings to  
Cambs County Council  
**£4,739,676** & the wider  
public purse **£8,098,406**



Secured **£17,205,314**  
extra income in **3,967**  
clients' pockets via CLAS  
Income and Advice Service  
delivered by CABx

## Backdrop to FY 22/23

In FY 22/23 CLAS made 1,534 awards to 1,036 households experiencing crisis. Throughout the year we saw how people's ability to manage financially was being tested to the limit with rising food and energy prices. The main groups accessing CLAS continued to be female lone parents and single people, between the ages of 25 to 54. 80% of all CLAS awards went to households in these two groups. **Children still factored significantly in the households accessing CLAS** – 55% of all CLAS awards were to families with children. Moreover, 10% of the single people accessing CLAS were parents whose children do not live with them.

**Universal Credit** – 40% of all the people who accessed a CLAS award in FY 22/23 were receiving Universal Credit (UC). Figures from DWP<sup>1</sup> show that the numbers of people claiming UC in Cambridgeshire rose from 24,578 in April 2020 to 40,972 in April 2023. Historically 1% of households receiving UC in Cambridgeshire have accessed CLAS while waiting for this benefit to be paid.

**Inflation and impact on purchasing power** - In October 2022, the rate of inflation rose to 11.1%, a 41 year high. However, the impact of these external drivers on lower income households, and increasingly on average earners, is huge as they spend a higher proportion of their money on food and energy. We saw families spending 25% of their income on energy alone and more people needing help with food,

### Managing demand

We were mindful of the challenges we were facing in FY 2022/23 – our CLAS budget was half what we needed to respond to the demand we had been experiencing since FY 2019/20. At the start of the financial year we made efforts to stretch resources by making changes to the CLAS offer, such as reducing maximum values of awards; and continued to work closely with local groups and grant making charities to make best use of services and support available. Champions always also explore alternatives to help take pressure off the CLAS budget, such as applying to other grants, including support available via the Household Support Fund.

However, we were concerned that, despite our efforts, CLAS funds would be exhausted by November 2022 and, that without additional funds, hundreds of households in Cambridgeshire would be left without a safety net and facing an exceedingly difficult winter.

We were also aware that many of the local grant making charities that we work with were seeing the effects of the cost-of-living crisis and were also impacted by the lower CLAS funds. In the first quarter of FY 22/23:

- Cambridge Aid had seen a 30% increase in referrals compared to the same period in the previous year and anticipated having to use their reserves to respond to demand in 2022.
- Foodbank donations were down compared to the previous year, yet demand had increased, for example, in May, 1,200 people had accessed Cambridge Foodbank – historically these numbers were only seen in December but were now becoming the norm. Godmanchester Foodbank also reported seeing a 20% decrease in donations.

We shared our concerns with Cambridgeshire County Council and in October 2022 they approved an additional £96,390k to help with demand of CLAS awards for new white goods.

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

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<sup>1</sup> [https://lginform.local.gov.uk/reports/lgastandard?mod-metric=13379&mod-area=E10000003&mod-group=AllCountiesInCountry\\_England&mod-type=namedComparisonGroup&mod-groupType=namedComparisonGroup&mod-period=70](https://lginform.local.gov.uk/reports/lgastandard?mod-metric=13379&mod-area=E10000003&mod-group=AllCountiesInCountry_England&mod-type=namedComparisonGroup&mod-groupType=namedComparisonGroup&mod-period=70)

**Table 1. Additional CLAS resources secured in FY 22/23**

Source	£	Funding term
Extra Cambs County Council funds for CLAS from the Household Support Fund <sup>2</sup> (HSF) for people of pensionable age	£40,458	June 2022 to September 2022
HACT Energy Hardship Fund <sup>3</sup> (access to energy redress funds made available to Housing Associations)	£2,727	Access to funds from 1st June to 18th August 2022
Extra Cambs County Council funds for CLAS new white good awards	£96,390	October 2022 to March 2023
Cambridge City Council grant - energy support for Cambridge City residents	£10,000	November 2022 to March 2023
Cambridge City Council grant for CLAS partnership with Allia Enterprise to pilot awarding electric blankets and energy vouchers to vulnerable Cambridge City residents	£3,400	November 2022 to January 2023
2nd grant from Cambridge City Council to continue providing energy support to City residents	£10,000	February 2023 – could be carried forward into FY 23/24
Cambridge City Council - top up from the pot that funded blanket pilot to be used for energy vouchers	£1,000	February 2023 to March 2023
Donation from Cambridge Council for Voluntary services re grant from National Assoc of Voluntary & Community Services to help tackle to cost of living crisis.	£1,000	March 2023
<b>Total</b>	<b>£164,975</b>	

**CLAS added value in FY 22/23:**

- £960,559 potential cash savings<sup>4</sup> to the Local Authority by preventing people’s financial situation from deteriorating and needing statutory services. A total of £1.7m savings to the wider public purse.
- £1.8m of social value<sup>5</sup>. Clients reported an average uplift of £8.8k per client. Budget to social impact ratio 1:4
  - 55% of people reported feeling relieved from being heavily burdened with debt,
  - 25% said that they felt they could sleep better
  - 23% said they felt more comfortable with their financial situation. CLAS Champions support their clients to get the help they need with their presenting crisis and they explore what other help they might access to become more financially resilient.
- £3.4m 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, £2m, was the result of direct income gains such as clients claiming benefits that they were entitled to.

<sup>2</sup> [Household Support Fund Cambridgeshire](#)

<sup>3</sup> [HACT Energy Hardship Fund](#)

<sup>4</sup> 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 22/23 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.

<sup>5</sup> 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>

- £34k extra grants for CLAS clients. CLAS works with local groups and services via our Charities Networks. 26% of CLAS clients received an extra £34k in grants in addition to CLAS. On average, these clients received an extra £118 in addition to their CLAS award.

### Key learning in FY 22/23

- **Impact of worsening cost-of-living crisis.** Many clients were struggling to cover essential household costs, therefore an unexpected emergency, such as broken cooker could quickly spiral into a crisis leading to debt and further financial hardship. Clients told us how difficult it was to plan and progress their lives when living with everyday uncertainty and an unpredictable future.
- **Rise in food, fuel, and energy costs.** The impact of these external drivers on lower income households, and increasingly on average earners, was huge as they spend a higher proportion of their money on food and energy. 60% of all CLAS clients were in debt. We saw households spending **25% of their income on energy** alone resulting in not much money left over for other household essentials, including food. One of our clients, a single parent of a 12-year-old, was only spending **£137 per month on groceries**. Some people were incurring debts due to rising energy costs. We also saw how the cost of petrol was impacting people's ability to work, such as those trying to earn a living as delivery drivers.
- **Hike in Bank of England base rate of interest.** The impact on people with variable rate loans and mortgages. We started seeing more people who were just about managing but the sharp rise in their monthly payments was eating into their budget to cover basics, resulting in going without or further debt. In many cases it was both.
- **Increase in numbers of people with negative budgets.** We saw more clients with negative budgets – i.e. even after seeking financial advice, the household does not have enough income to cover their living costs. In 2019/2020, 30% of our clients who were in debt were in a negative budget however we saw this rise to 50%. Historically, clients with a negative budget have been single, out of work clients, on basic Universal Credit Standard Allowance. However, we saw an increase in single parents, under 25, on Universal Credit whose monthly income was not enough to pay for essentials.
- **The impact of the deepening economic crisis on children.** We continued to see a rise in the numbers of households with children accessing CLAS. 55% of all CLAS awards went to households with children. In the last 4 years we have seen this figure rise from 45% pre pandemic. Financial stressors place a huge strain on the whole family and the detrimental effects of childhood poverty are well documented<sup>6</sup>.
- **Domestic abuse.** 30% of all CLAS awards were to people fleeing domestic abuse. Most of them were to women with small children and unable to work (especially those struggling with PTSD from the abuse) and relying on Universal Credit. Although many were managing their budgets, they were not in a position to save for the essential household items needed to settle in a new place.
- **Zero-hour contracts and low income self-employed.** Some of our CLAS clients were people on zero-hour contracts or low income self-employed. Many of them found it difficult to budget as their irregular working hours meant that Universal Credit and Working Tax Credits were under constant change.
- **The importance of offering information and advice as well as practical support.** Being able to give people the practical support they need, when they need it, encourages trust and engagement. It allows a deeper understanding about people's circumstances – many times revealing issues that they were not presenting with initially but that they can get help to address, such as debt or unclaimed benefits.

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<sup>6</sup>[The Children's Society - What are the effects of childhood poverty?](#)

- **Understanding that people have diverse needs and that the help and support they receive need to be relevant to them.** For example, Champions see clients who are not receiving all eligible benefits and are not aware of what help is available. Applying for benefits can be an onerous and long process. Although many people are able to navigate this themselves, many others (the most vulnerable) need one to one ongoing support. Clients tell us that being able to access this support gives them hope and allows them to feel more in control.
- **The value of collaborative working.** A couple of examples:
  - CLAS worked with local social enterprise Allia Impact and a few volunteers to pilot the offer of heated blankets to vulnerable people in Cambridge. The pilot was funded by Cambridge City Council. Allia Impact used learning from the pilot to raise further funds and scale up the project, working with the NHS Integrated Care System team who delivered the blankets through GPs, social prescribers, and warm hubs. In total 874 blankets were distributed. Comment from Allia Impact to CLAS ***“Thanks for believing in it at the beginning, without which it would have never got off the ground”*** Martin Clark, Allia Impact
  - Both Citizens Advice are working in partnership with local organisations, such as Foodbanks and community groups - people who need help are identified and referred to a CAB advisor working in each location. This allows them to provide support promptly and avoid the client’s situation from escalating.
- **CLAS safety net and impact on mental health.** Many of the case studies give helpful examples of how CLAS help and support helps keep people afloat. Knowing that a safety net exists appears to have a significant impact on people’s mental health. CLAS Champions share the impact on their clients' wellbeing. Here are some of their comments:
  - ***“Being able to access CLAS is invaluable. He was able to access furniture really quickly and I am convinced that this contributed a great deal to his determination to improve his life”.*** Wintercomfort For The Homeless
  - ***“Being able to choose a new cooker from a selection made her feel like she was in control, ... a very big step in her recovery. Invaluable for her confidence and feelings of self-worth”*** Corona House
  - ***“She says that being able to get a new cooker and support with budgeting and debt advice has given her hope and some energy to keep going”*** Cambridge & District Citizens Advice.
- **Returning clients.** In the last few years, additional CLAS resources allowed us to relax the ‘no return’ rule. The new contract reinstated this rule; however being a new contract the slate was wiped clean and clients who had received CLAS in previous years were allowed to return for further help if needed. Furthermore, our contract managers from Cambs County Council acknowledged that due to the worsening cost of living crisis we would expect to see higher levels of hardship so they agreed that we could consider helping return clients on a case-by-case basis. 35 of the 1,306 households who received a CLAS award earlier in the year returned to CLAS for extra help. Example of a returning client: Family with four children. Parents struggling to pay their bills and provide food for their children. They were awarded a fridge freezer in April 2022 when their old one stopped working. In March 2023 they returned as their cooker had broken and they had no means to replace it.

#### **Project Plan for 2023/2024:**

- Use continuous learning to ensure that CLAS services are responsive and relevant to the people who need them.
- Explore additional CLAS funding and resources for FY 23/24.
- Depending on additional resources – add 2 new CLAS Champion host organisations and recruit and train 2 new CLAS Champions.
- Explore how CLAS might contribute to help increase the uptake of unclaimed benefits in the County
- Explore food partnerships with local groups in Cambridge City



- Apply to Glasspool to become a Grant Delivery Partner for their new Flexible Frontline Fund – launch date April 2024. If successful, this would allow CLAS to add flooring to the CLAS offer as Glasspool are one of the few grant making charities that provide funds for flooring costs.
- Continue to meet and work with local organisations and charities and to expand the networks - with a special focus on sharing learning and collaborative working.
- Promote services aimed at maximising household income: including continuing to update and promote the use of the [Money Help in Cambridgeshire](#) checklist to help raise awareness about welfare benefits and support, and the [Energy Support in Cambridgeshire](#) document which contains practical information to help people manage their electricity and energy and gas bills.

# CLAS Annual Service Report 2022/2023

## Background

CLAS is an established Cambridgeshire based partnership that combines expertise in financial capability, intimate knowledge of local communities, and relationships with a wide range of local support services. We deliver the scheme through four core delivery partners<sup>7</sup> Cambridge and District Citizens Advice, Citizens Advice Rural Cambridgeshire, Cambridge Re-use and CCORRN; a network of CLAS Champions; and our Charities Networks.

CLAS delivers person-centred and needs-led local assistance services for individuals and families in Cambridgeshire experiencing financial hardship, providing both an information and advice service and a goods and resources offer. CLAS Champions provide advice and practical support, and work with their clients to build their financial resilience and prevent reoccurrence.

## Influences

Our partnership is strongly inspired by the Human Learning (HLS) systems paradigm, which starts from the basis that people's lives are complex and that outcomes are achieved by whole systems collaborating, learning from each other, and using this learning for continued improvement.

## Accessing CLAS

We have a network of 19 CLAS Champions from across the county who help us reach people likely to be eligible for CLAS. Our CLAS Champions support clients within their constituency e.g., housing association tenant, domestic abuse survivors, and our Citizens Advice Bureaux (CABx) partners deliver our CLAS Information and Advice services to the general public<sup>8</sup> and can grant CLAS awards.

CLAS Champions are recruited based on their:

- Expertise in financial capability
- Knowledge, skills, and experience of working in a person-centred way
- Local knowledge of their communities including local support services. This means that they have a good grasp of what services already exist in their 'patches' and are able to join up services locally, including tapping into existing services their own organisations may be providing, such as internal grants.

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

CLAS support is delivered within an agreed framework which builds on an initial financial health check and provides a deeper financial capability intervention. All Champions follow this framework which involves the following key steps:

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<sup>7</sup> 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)

<sup>8</sup> Referral guidelines for universal access to CLAS can be found [here](#)

Basic budget – using a standard format the basic income and outgoings are reviewed and pressure points identified including debts and arrears. Completion of a basic budget and the action plan agreed against it is required for all applications that result in an award of goods or supermarket vouchers.

Household utilities – using the budget, check specifically for arrears on rent, water, council tax, energy, phone, and internet contracts. Provide information on what to do to get best deals, how to get help and support to get back on a stable footing where any arrears are at risk of further undermining health and well-being.

Income maximisation – review the benefits check completed at triage and check eligibility for local grant fund support (including CLAS as well as other trust and funded scheme, e.g., benevolent schemes) as well as potential for employment support to increase income through paid work. CLAS Champions all complete their own grant applications outside of CLAS or have in-house resources to facilitate this.

Household furnishings – an assessment of the household needs is made including access to the means to cook, keep warm, be suitably clothed and a place to sleep for all members of the household.

Action plan – a short and clear action plan is agreed which sets out what the person being supported can do for themselves, what the Champion will do and what referrals are being made for additional support. This action plan is mandatory for all assessments where a grant award is recommended and is evidence that the CLAS Support is being provided in a consistent and quality way.

Clients complete an assessment<sup>9</sup> with a CLAS Champion, following which there could be a range of outcomes, including self-help, signposting and or referral into other support services, or practical support. Any clients referred for a CLAS award must meet the following eligibility criteria:

- ✓ Means tested benefits & no savings
- OR
- ✓ Income <£17,005 & no savings &
  - ✓ Lived in Cambridgeshire for at least 6 months (unless they have had to flee the area for their own safety)
  - ✓ Aged 16 and above
  - ✓ Must be 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
- Food4Good vouchers – registration to REMO Food4Good Social Supermarket<sup>10</sup>. Allows recipient to shop for x 24 weeks.
- Diamond Food Hamper vouchers<sup>11</sup> – allows recipient to shop at a food pantry for x 6 weeks
- Energy vouchers - electricity and gas vouchers for households with pre-paid meters
- Decorating vouchers - recycled paint and decorating packs
- Digital vouchers (Available via our partnership with National Databank) – includes pre-loaded sim cards and data vouchers

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<sup>9</sup> Copy of Household Assessment Form in Appendix 1

<sup>10</sup> <https://www.ccorn.org.uk/food-4-good>

<sup>11</sup> [About Us – Diamond Hampers](#)

Our approach focuses on preventative and holistic support, makes use of recycled goods, offers beneficiary choice, and devolves decision making to those working at grass roots level.

## 1. Achievements

### 1.1 CLAS providing value for money

Since the current scheme was launched in April 2017, CLAS has supported 10,189 households – either directly through awards, or through other CLAS services, such as claiming benefits or providing debt relief. 6,222 households have accessed crisis support, including CLAS awards. The other 3,967 have received help via the CLAS Information and Advice service and saw their income maximised by £17m.

Despite a challenging start in April 2022 (our CLAS budget was half what we needed to respond to the demand we had been experiencing since FY 2019/20), we made concerted efforts to add more resources to the CLAS and we secured an additional £165k throughout the year which helped us reach an extra 546 more households than the original budget would have allowed. In total 1,036 households received 1,534 CLAS awards, a total value of £267,639.85

See table 1 below for details of awards and funding sources in FY 2022/23.

**Table 1. Total number and value of CLAS awards made in FY 2022/23 and budget source**

Budget Source FY 2022/23	Number of awards	Value of awards
Core CLAS budget Cambs County Council	662	£121,768.06
Extra HSF (for people of pensionable age) DWP via Cambs County Council	217	£39,497.27
Extra funds from Cambs County council for new white goods	308	£87,908.52
Cambridge City Council Energy Grant	208	£12,864.00
Cambridge City Council Blanket Pilot	61	£2,725.00
HACT Energy Redress Scheme	75	£2,727.00
Digital Databank	3	£150.00
<b>Total</b>	<b>1,534</b>	<b>£267,639.85</b>

Table 2 shows a breakdown of the type of CLAS awards made in FY 2022/23

**Table 2. Total number, value, and type of CLAS awards made in FY 2022/23**

	Green Goods	New Goods	Energy	Food	Data	Totals
<b>Quantity</b>	115	624	316	476	3	<b>1,534</b>
<b>Value</b>	£21,437	£162,202.88	£15,356	£68,493.97	£150	<b>£267,639.85</b>

Throughout the year we saw how the cumulative impact of Covid-19 and the war in Ukraine intensified a cost-of-living crisis that was pushing more Cambridgeshire households into extreme hardship. We were aware of the impact that this was having on local charities. For example, in the first quarter of FY 22/23:

- Cambridge Aid had seen a 30% increase in referrals compared to the same period in the previous year and anticipated having to use their reserves to respond to demand in 2022.
- Foodbank donations were down compared to the previous year, yet demand had increased, for example, in May 2022, 1,200 people had accessed Cambridge Foodbank – historically these numbers were only seen in December but were becoming the norm. Godmanchester Foodbank also reported seeing a 20% decrease in donations.

The extra resources CLAS received also helped to alleviate the pressure on smaller groups in the wider support system. We also continued to work with our CLAS Champions and our Charities Networks to raise awareness and issues to help effect change. For example:

- We continued to update and promote the [Money Help in Cambridgeshire](#) checklist - a two-page information document which lists entitlements and support available to households who are experiencing money issues.
- We worked with other organisations, including PECT<sup>12</sup> on an [Energy Support in Cambridgeshire](#) checklist that contains useful information about local resources and support available for people struggling with fuel bills. Both documents are updated regularly and shared widely.
- Concerns about rising energy costs and the impact on the most vulnerable households during winter were raised at our Charities Networks meetings. CLAS worked with local social enterprise Allia Impact<sup>13</sup> and a few volunteers, to pilot the offer of heated blankets to vulnerable people in Cambridge. The pilot was funded by Cambridge City Council. Allia Impact used the learning from the pilot to raise funds and scale up the project and worked with NHS Integrated Care System team to deliver further blankets through GPs, social prescribers, and warm hubs. In total 874 blankets were distributed. Comment from Allia Impact to CLAS ***“Thanks for believing in it at the beginning, without which it would have never got off the ground”*** Martin Clark, Allia Impact
- We partnered with Diamond Hampers to add the offer of CLAS referrals to their Food Pantry. A CLAS voucher allows the recipient shop at the pantry for 6 weeks.

We have a robust infrastructure and strong relationships with all our partners which allows us to quickly respond and adapt to changing situations. This has been especially evident in the last 4 years as we continued to deliver crisis support during lockdowns, responded to rising demand, and helped the County distribute additional resources as they became available.

In June 2022 CLAS was invited to give a presentation at the Centre for Excellence in Community Investment<sup>14</sup> East of England’s Network meeting and received the following feedback:

***“CLAS is a very well-developed example of local placemaking partnership that involves extensive engagement with the local voluntary and community sector”***

## 1.2 Geographical distribution of awards

We use data from the Indices of Multiple Deprivation<sup>15</sup> (IMD) to work out the demand for CLAS awards and budget allocations for the year, however, the latest IMD data available was from 2019 . Our records reveal that, since Covid, CLAS demand in South Cambs had grown significantly from an annual average of 12% of the total number of awards to 21% in FY 22/23. Our data suggests that this increase is linked to the rise in more

<sup>12</sup> [PECT - Home Page](#)

<sup>13</sup> <https://futurebusinesscentre.co.uk/>

<sup>14</sup> <https://ceci.org.uk/>

<sup>15</sup> Indices of Multiple Deprivation reports, Cambridgeshire Insight, 2019  
<https://cambridgeshireinsight.org.uk/deprivation/reports/>

'financially resilient' clients accessing CLAS help - South Cambs has a large concentration of households belonging to this new group. We therefore worked up our assumptions for FY 22/23 based on CLAS data.

The highest number of CLAS awards went to Cambridge City – 26% of the total number of awards. However, the additional funds CLAS received from Cambridge City Council are reflected in the 26%. These extra funds were only available to Cambridge City residents, and awarded in addition to CLAS, as they were not meant to divert CLAS funds to other areas of Cambridgeshire. If we exclude the extra Cambridge City funds and the relevant awards, the distribution of CLAS awards in Cambridge City was 22%.

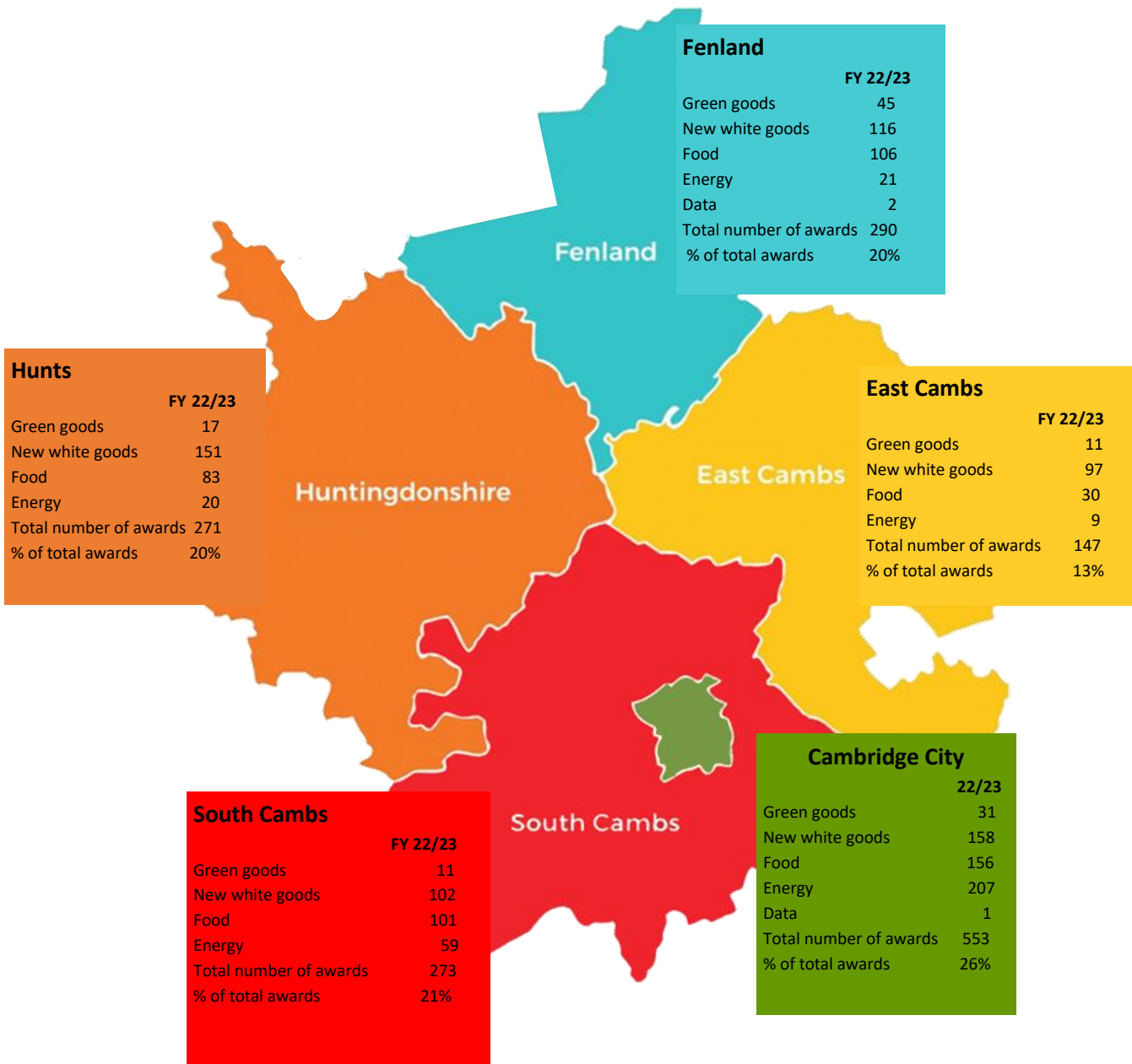
Awards to the Fenland were slightly lower than expected. Since the start of the pandemic we have seen the proportion of total number of awards to the area decrease (as others have risen), from 30% pre pandemic to 24% since then. In FY 2022/23 the figure went down to 20%. Again the Cambridge City funds skew these slightly, if we omit them the total figure for Fenland is 21%

Demand in Hunts was as expected and made up 20% of the total number of awards. Excluding Cambridge City funds the figure rises to 21%. Demand for awards in Hunts was high at the start of the financial year due to high referrals for white goods and supermarket vouchers. We partnered with Diamond Hampers and added access to their social food pantry to the CLAS offer for CLAS clients in the Hunts area. A CLAS voucher of £18 (single people) £36 (family) allows the recipient to shop for 6 weeks at the pantry. This helped us manage demand in the area and also provided households with a low cost, sustainable and dignified way of helping them feed themselves and their families.

Demand in East Cambs was slightly higher than expected – 13% of the total number of awards were to the East Cambs area compared to 11% the previous year. Our Champions in East Cambs District Council have reported that they've been receiving many requests for CLAS, especially for white goods, for people who have been directed from the job centre. They are concerned that they're having to turn some people away in order to ensure they don't run out of budget.

See figure 1. for details of the geographical spread of awards for FY 2022/23

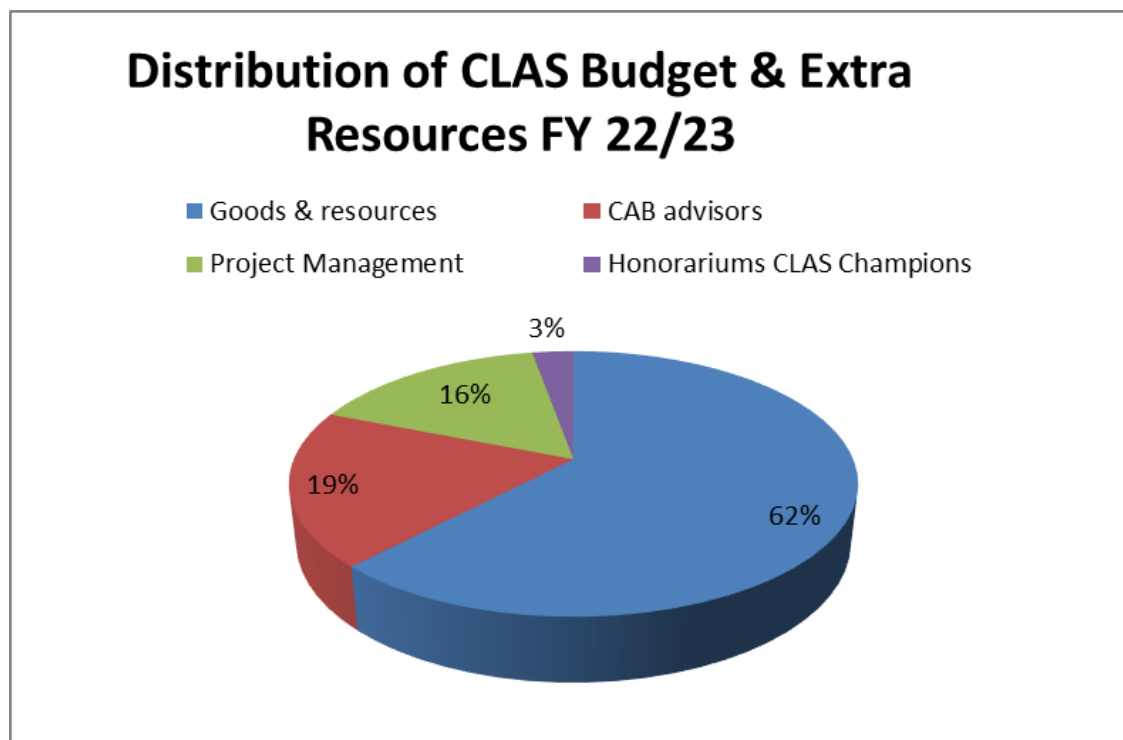
Figure 1. Geographical distribution of CLAS awards FY 2022/23



### 1.3 Distribution of CLAS budget

The total budget for the CLAS project for 2022/23 was £450,561.24 and consisted of £294,999 core CLAS funds for FY 2022/23 and the following additional funds secured throughout the year: £40,458 from HSF funds to help people of pensionable age; £96,390 from Cambs County Council to help with demand for new white goods; £21,000 from Cambridge City Council to help Cambridge City residents with fuel costs; £3,400 from Cambridge City Council to pilot giving electric blankets and energy vouchers to vulnerable Cambridge City residents, £2,727 in energy vouchers from HACT's Energy Hardship Funds to help all CLAS clients. The chart in figure 2 shows how all these funds were distributed.

Figure 2. Distribution of CLAS Budget FY 22/23 - £450,561.24



- 62% - Goods and resources: total money spent on CLAS awards
- 19% - CAB advisors: CABx deliver universal access to CLAS and CLAS Information and Advice service
- 16% - Project Management: project management and administration
- 3% - Honorariums: CLAS Champions in the network are paid an annual honorarium

### 1.4 Income maximisation

Anyone enquiring about CLAS is triaged to establish eligibility and ascertain what support can be offered. The CLAS Champions in our network support clients who are known to them, and our CABx partners deliver our CLAS Information and Advice services to the general public and can grant CLAS awards.

Since we started delivering CLAS in April 2017, 11,097 of the most vulnerable households in Cambridgeshire have been supported by CLAS, either directly through awards or through CLAS Information and Advice, such as claiming benefits or providing debt relief. 6,222 of these households accessed crisis support, including CLAS awards. The other 3,967 received help via the CLAS Information and Advice service and saw their income maximised by £17.2m.



In FY 2022/23, the CABx CLAS Information and Advice Service helped over 1,000 clients who were not eligible for a crisis grant access financial outcomes valued at £3.4m. The bulk of the financial outcomes, £2m, was the result of clients accessing benefits they were entitled to. The average income gain per client for FY 2022/23 was £3.2k

Though many people can navigate the benefits system themselves, there are many others who need support to work out their entitlements and complete applications. This support can lead to an increase in people’s income and can significantly improve their financial resilience. A recent analysis by Policy in Practice<sup>16</sup> suggests that the total amount of unclaimed income related benefits and social tariffs is £19billion a year. The value of helping people access the benefits they are entitled to is huge.

### 1.6 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](#)<sup>17</sup> to case stories about people accessing CLAS. In the last 6 years, we have delivered at least £4.7m of savings to the County Council and £8m to the wider public purse.

Our CLAS CBA report for FY 2022/23 reveals a potential savings of £1,667,492 of which £960,559 is savings to the Local Authority<sup>18</sup>. We used a sample of 50 case studies<sup>19</sup> from the 1,036 households who received CLAS support to identify these savings. Table 3 shows the figures for FY 2022/23 broken down into specific areas.

**Table 3. Potential savings of CLAS awards FY 2022/23 (from a sample of 50 from 1,036 clients who received a CLAS award)**

Area	No of cases	Total Central Government, Local Authority, and District Council savings	Total Local Authority savings	Total District Council savings
Housing	32	£185,869	£0	£184,023
Social Services	531	£952,455	£952,455	£0
Education	0	£0	£0	£0
Employment	2	£40,598	£0	£0
Health	565	£147,423	£1,916	£0
Crime	21	£234,151	£6,188	£0
Fire	2	£106,996	£0	£0
<b>Total</b>	<b>832</b>	<b>£1,667,492</b>	<b>£960,559</b>	<b>£184,023</b>

<sup>16</sup> [Policy in Practice, analysis missing out £19b of support unclaimed each year](#)

<sup>17</sup> 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.

<sup>18</sup> Further details re potential non-cashable savings <https://makingmoneycount.org.uk/clas-cost-benefit-analysis-report/>

<sup>19</sup> 50 case studies used in cba report in Appendix 2

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

**Background/crisis/issues**

Z was referred to a local accommodation service for the homeless after leaving an abusive relationship. She was 28 years old, 3 months pregnant, and suffering from PTSD. Although in full time employment, she had had to leave work due to complications with her pregnancy and was struggling financially.

**Actions**

During her short stay at the homeless accommodation, her mental health significantly improved and, with their support, she secured a flat with supported accommodation for mothers. Z was awarded a £250 CLAS voucher to help her purchase preloved furniture to help her furnish her new flat in preparation for the birth of her baby.

**Further potential crisis/issue prevented**

The support she received enabled her to secure a flat in a safe and nurturing environment and make her flat homely for her and her unborn baby. It prevented the need to make a homelessness application and reduced the risk of her returning to her abusive partner.

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 Z**

<b>Further crisis/issue prevented</b>	<b>Cost</b>	<b>Unit</b>	<b>Main agency bearing the cost</b>
Prevention of a homelessness application	£2,909	Per year	Local Authority
Prevention of domestic violence	£12,903	Per incident	Multiple
<b>Total</b>	<b>£15,812</b>		

The above case study illustrates the potential cash savings that may have been prevented or delayed for Z as a result of the support she received. This would suggest savings of £15,562 after deducting the cost of the £250 CLAS award.

The 50 case studies used in the sample were awarded a total of £10,000 from the CLAS funds, which represents 4% of the total awards made in 2022/23.

Extrapolated to the full year, the potential savings to the Local Authority is £31m (prior to deducting the value of the awards made).

Extrapolated to the full year, the potential saving to Central and Local Government combined is £46m. The cost of making the awards in the same period, including administration was £450,561.24

Our findings suggest that Local Authority cost to value ratio is 1:69 i.e., for every 1 spent there is a potential saving to Cambridgeshire County Council of £69.

Central Government and Local Government cost to value ratio is therefore 1:101

The cba exercise shows the value of funding preventative and early intervention services. Investment in these services can be cost effective, not just in cost saving, but also in generating better health and wellbeing.

## 1.7 Social Value

We use a government approved methodology to measure the impact that our services have on our client's wellbeing - the Housing Associations Charitable Trust's (HACT) Social Value Wellbeing Valuation Approach. The approach monetises outcomes that are related to people's wellbeing and produces a figure that represents the total uplift in salary that we would have had to give a CLAS client to improve their wellbeing had they not received the help. CLAS Champions support their clients to get the help they need with their presenting crisis and they also work with the client to identify what other help they might need to become more financially resilient, such as checking for benefit entitlements, debt advice etc.

CLAS clients are asked a set of 3 questions<sup>20</sup> when they first engage with their CLAS Champion, and again a month later when we conduct a follow up.

Results of Social Value surveys for FY 2022/23, derived from 198 completed surveys (19% of the total number of people who received CLAS support), reveal a social impact figure of £1,853,050. Clients reported an average uplift of £8.7k. Budget to social impact ratio: 1:4

- 55% of people reported feeling relieved from being heavily burdened with debt,
- 25% said that they felt relief from depression or anxiety
- 23% said they felt more comfortable with their financial situation.

In the last 4 years we have seen the average uplift reported by our clients decrease from £10k per client to £8.7k as fewer people are reporting feeling relief from depression or anxiety. Historically, 50% of the people accessing CLAS have poor mental health and some are managing other health issues or disabilities. The rising cost of living is especially impacting low-income households who already face unfair differences in health outcomes. People are finding it harder to feel that their situation will improve in the future - many tell us they feel hopeless.

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

### Background

V just relocated from London to Cambridge following DV case. She and her 2 children aged 5 and 7 were housed by a housing association in a 2-bed property.

Although family had white goods and some furniture they were in need of flooring and other small items for the new place. V stopped working in Sept 2021 and since then was on UC subject to benefit cap due to high London rents so she was in debt and could not afford many items. V was referred by the Housing officer who is aware of the services their organisation offers - this was not just for help with a grant, but also for benefits check, budgeting, income maximisation etc

V was pleased to know we were offering this service, in particular as she was new to the area and did not know where to turn for help. Being relocated from London to Cambridge she had to start all over again and with 2 young children and no support network, it has not been easy.

V received the following support:

- Issued £250 CLAS voucher to redeem at Cambridge Reuse

<sup>20</sup> Copy of CLAS Social Value survey in Appendix 3

- Issued supermarket voucher to relieve immediate pressure while waiting for UC
- Completed benefits checks to provide customer with info on what to expect from UC now that her rent was much lower and she wasn't subject to Benefit cap so she could budget better
- Signposted to Cambridge Fairbite club
- Signposted customer to Cambridge & District Citizens Advice to get help with Stay Well Fund application, grant application to Besom and Cambridge Aid
- Sent link to HSF (was still open at the time of appointment)
- Emailed link to Council tax support claim
- Explained about Warm Home Discount scheme, cost of living payments and energy support scheme, what and when to expect to be paid
- Referred to Simon Pearce from Cambridge Water to apply for social tariff for water (CLAS works with local water companies to ensure eligible CLAS clients are accessing reduced tariffs and priority services)
- Sent info on broadband deals from Ofcom
- Referred to Pennysmart – charity that supports Clarion residents with debts

### Results

The responses in V's social value survey show that she reported feeling more in control of her finances. This response has an average value of £8,917. The cost of CLAS award, £250, versus the social impact value suggests a budget to social impact ratio of 1:35

## **1.8 Website**

The [Help in a crisis](#) section in the [Making Money Count](#) website was specifically designed for CLAS. The website contains a wide range of information and resources for both professionals and clients including debt, employment, financial capability, mental health, and emergency crisis support.

The website received a total of 7,706 hits during FY 2022/23. The most visited pages throughout the year were CLAS, Help in a Crisis, and Bills & Debt with increased views every quarter. Use of the website has increased steadily in the last couple of years from a quarterly average of 1.4 hits to 2k

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 key operating principle for CLAS. We appreciate that we are one of many groups in a system trying to tackle poverty in Cambridgeshire, and that working together we can produce more impactful and meaningful outcomes.

We see CLAS as part of an ecosystem of support that exists in Cambridgeshire and have been facilitating local Charities Network meetings across the County since 2017. The purpose of these meetings is to offer a space for local groups to work closely with and link up to other services aimed at supporting households who are struggling. One of our objectives has been to connect the publicly funded resources to organisations and groups already working with people experiencing financial hardship so that the whole is greater than the sum of its parts. This has meant, for example that clients have benefitted from an extra 26% of financial support than they would have if we had just delivered the publicly funded services. In FY 22/23 286 households also received an extra £34k in addition to CLAS. On average clients received an extra £118 on top of the CLAS award.

We were mindful of the challenges we were facing in FY 2022/23 – our CLAS budget was half what we needed to respond to the demand we had been experiencing since FY 2019/20. At the start of the financial year we made efforts to stretch resources by making changes to the CLAS offer, such as reducing maximum values of awards; and continued to work closely with local groups and grant making charities to make best use of services and support available. Champions always also explore alternatives to help take pressure off the CLAS budget, such as applying to other grants, including support available via the Household Support Fund.

However, we were concerned that, despite our efforts, CLAS funds would be exhausted by November 2022 and, that without additional funds, hundreds of households in Cambridgeshire would be left without a safety net and facing a very difficult winter. We were also aware that many of the local grant making charities that we work with were seeing the effects of the cost-of-living crisis and were also impacted by the lower CLAS funds. In the first quarter of FY 22/23:

- Cambridge Aid had seen a 30% increase in referrals compared to the same period in the previous year and anticipated having to use their reserves to respond to demand in 2022.
- Foodbank donations were down compared to the previous year, yet demand had increased, for example, in May, 1,200 people had accessed Cambridge Foodbank – historically these numbers were only seen in December but were now becoming the norm. Godmanchester Foodbank also reported seeing a 20% decrease in donations.

We shared our concerns with Cambridgeshire County Council and in October 2022 they approved an additional £96,390 to help with demand of CLAS awards for new white goods. Throughout the year CLAS secured a total of £164,875<sup>21</sup> additional funds from various sources, including Cambridge City Council, HSF3, HACT Energy Hardship Fund and Cambridge Council for Voluntary services re grant from National Assoc of Voluntary & Community Services.

The extra resources CLAS received helped to alleviate the pressure on smaller groups in the wider support system. We also continued to work with our CLAS Champions and our Charities Networks to raise awareness and issues to help effect change. For example:

- We continued to update and promote the Money Help in Cambs check list - a two-page information document which lists entitlements and support available to households who are experiencing money issues.
- We worked with other organisations, including PECT, on an Energy Information checklist that contains useful information about local resources and support available for people struggling with fuel bills. Both documents are updated regularly and shared widely.
- Concerns about rising energy costs and the impact on the most vulnerable households during winter were raised at our Charities Networks meetings. CLAS worked with local social enterprise Allia Impact, and a few volunteers, to pilot the offer of heated blankets to vulnerable people in Cambridge. The pilot was funded by Cambridge City Council. Allia Impact used the learning from the pilot to raise funds and scale up the project and worked with NHS Integrated Care System team to deliver further blankets through GPs, social prescribers, and warm hubs. In total 874 blankets were distributed. Comment from Allia Impact to CLAS ***“Thanks for believing in it at the beginning, without which it would have never got off the ground” (Martin Clark, Allia Impact)***
- We partnered with Diamond Hampers to add the offer of CLAS referrals to their Food Pantry. A CLAS voucher allows the recipient shop at the pantry for 6 weeks.

CLAS has a robust infrastructure and strong relationships with all our partners which allows us to quickly respond and adapt to changing situations. This has been especially evident in the last 4 years as we continued

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<sup>21</sup> See table 1 in page 5 for details of extra resources

to deliver crisis support during lockdowns, responded to rising demand, and helped the County distribute additional resources as they became available. In June 2022 CLAS was invited to give a presentation at the Centre for Excellence in Community Investment East of England's Network meeting and received the following feedback:

***"CLAS is a very well-developed example of local placemaking partnership that involves extensive engagement with the local voluntary and community sector" (Centre for Excellence in Community Investment, East of England)***

The Charities Networks continue to attract new members with over 270 organisations including community, faith and voluntary sector groups, and public sector bodies, from Cambridge, South Cambridgeshire, and Fenland. We are also linked to a similar group in East Cambridgeshire – The East Cambs Parish and Community Forum.

Members appreciate the value of being part of the networks and the information sharing and work that continues outside of meetings.

Feedback from some of our Charities Network members:

***"When I was made Place Coordinator at such short notice back at the start of the pandemic, I found your knowledge, support, good sense, and tireless enthusiasm so reassuring at our meetings. The best way I can put it, is that you were all collectively, a great source of comfort, especially in such anxious times and I will always be grateful. I know you will continue the good work that you do, as important and valuable links have now been made with each other – and that too is reassuring!" (Retiring Youth & Community Coordinator, Cambs County Council)***

***"Thank you for sending through the agenda and minutes from the last meeting. I won't be able to make this meeting but I do find the minutes really useful and they provide some really valuable information for our housing team. I look forward to receiving the minutes from today's meeting – we need all the help we can get at the moment to support our customers (Hundred Housing)"***

***"Time well spent today" (Wisbech Town Council)***

***"Thank you so much for your help, it was very helpful and I'm glad to be part of the group... being part of the group helps with situations like this" (Education Welfare Benefits Team, Cambs County Council)***

Here is an example of how members of the Charities Networks work together to support clients experiencing hardship:

**Cam Sight** contacted **CLAS** to ask about help available for a client they were supporting. The client was visually impaired, had limited mobility and was struggling to keep warm due to rising energy costs. Cam Sight was looking at sourcing a warm blanket, gloves, hot water bottle etc. They were also looking for any charity or organisation who might help their client decorate his home as it needed painting. CLAS was able to give the client an electric blanket and supermarket vouchers from our pilot with **Allia Impact**, funded by **Cambridge City Council**. We put Cam Sight in contact with **Groundwork** so that the client could get support from their **Green Doctors Service** (offer includes free hot water bottles, slow cookers, grants for insulation etc.) We also introduced Cam Sight to **Besom** - their volunteers undertake decorating projects for people who are not able to do it themselves.

### 3. Client feedback

All CLAS clients who give consent are asked to complete a customer satisfaction survey. The survey results for FY 22/23 show that 99% of our clients are satisfied with our services and would recommend them. 778 surveys were sent out and 234 were returned – a 30% response rate.

Some of the feedback we received from clients:

*"We never think it's going to happen to us. I lost my husband to cancer and also suddenly lost my daughter - we were like sisters. Thank God there are people like you that can bring a little sunshine into our lives, a big thank you." JS*

*"I applied one day and the next day my vouchers had arrived. Totally amazing thank you!" NB*

*"I am ever so grateful for help I have received, the kindness I have got in time when my family struggle a lot. Thank you very much." IG*

*"Efficient, swift and caring, helped me out of a desperate situation and I am very grateful to the CLAS team. Thank you" LT*

*"Nice to be able to get school uniform for my kids, thank you" PH*

*"Hi thank you so much for helping me and my family with the cooker we are so grateful" SR*

*"I appreciated all the help and support I was given from CLAS as I was very depressed and financially in debt, on the edge of despair and in dire straits due to my difficult circumstances. I am so very grateful from the bottom of my heart so thank you for everything" TS*

*"Moving into my own property for the first time in 9 yrs. has been quite daunting as much as exciting and any help during this process has been massively appreciated and has genuinely made a difference. Thank you" OR*

*"Kind supportive friendly service helped me out when I needed it the most." LM*

*"Very quick process happy with my washing machine so thank you" RB*

*"These vouchers will help me so much. We are so grateful for them, please pass on our deepest gratitude to all" KS*

### 4. Key learning

Learning from our case studies, CLAS Champions, Charities Networks and forums, give us better understanding of the hardship and needs experienced by lower-income, and increasingly middle-income households. They help us to identify gaps in support and to tailor our services so that they are more responsive and relevant to the people who use them.

- **Impact of worsening cost-of-living crisis.** Many clients were struggling to cover essential household costs, therefore an unexpected emergency, such as broken cooker could quickly spiral into a crisis leading to debt and further financial hardship. Clients told us how difficult it was to plan and progress their lives when living with everyday uncertainty and an unpredictable future.
- **Rise in food, fuel, and energy costs.** The impact of these external drivers on lower income households, and increasingly on average earners, was huge as they spend a higher proportion of their money on food and energy. 60% of all CLAS clients were in debt. We saw households spending **25% of their**

**income on energy** alone resulting in not much money left over for other household essentials, including food. One of our clients, a single parent of a 12-year-old, was only spending **£137 per month on groceries**. Some people were incurring debts due to rising energy costs. We also saw how the cost of petrol was impacting people's ability to work, such as those trying to earn a living as delivery drivers.

- **Hike in Bank of England base rate of interest.** The impact on people with variable rate loans and mortgages. We started seeing more people who were just about managing but the sharp rise in their monthly payments was eating into their budget to cover basics, resulting in going without or further debt. In many cases it was both.
- **Increase in numbers of people with negative budgets.** We saw more clients with negative budgets – i.e. even after seeking financial advice, the household does not have enough income to cover their living costs. In 2019/2020, 30% of our clients who were in debt were in a negative budget however we saw this rise to 50%. Historically, clients with a negative budget have been single, out of work clients, on basic Universal Credit Standard Allowance. However, we saw an increase in single parents, under 25, on Universal Credit whose monthly income was not enough to pay for essentials.
- **The impact of the deepening economic crisis on children.** We continued to see a rise in the numbers of households with children accessing CLAS. 55% of all CLAS awards went to households with children. In the last 4 years we have seen this figure rise from 45% pre pandemic. Financial stressors place a huge strain on the whole family and the detrimental effects of childhood poverty are well documented<sup>22</sup>.
- **Domestic abuse.** 30% of all CLAS awards were to people fleeing domestic abuse. Most of them were to women with small children and unable to work (especially those struggling with PTSD from the abuse) and relying on Universal Credit. Although many were managing their budgets, they were not in a position to save for the essential household items needed to settle in a new place.
- **Zero-hour contracts and low income self-employed.** Some of our CLAS clients were people on zero-hour contracts or low income self-employed. Many of them found it difficult to budget as their irregular working hours meant that Universal Credit and Working Tax Credits were under constant change.
- **The importance of offering information and advice as well as practical support.** Being able to give people the practical support they need, when they need it, encourages trust and engagement. It allows a deeper understanding about people's circumstances – many times revealing issues that they were not presenting with initially but that they can get help to address, such as debt or unclaimed benefits.
- **Understanding that people have diverse needs and that the help and support they receive need to be relevant to them.** For example, Champions see clients who are not receiving all eligible benefits and are not aware of what help is available. Applying for benefits can be an onerous and long process. Although many people are able to navigate this themselves, many others (the most vulnerable) need one to one ongoing support. Clients tell us that being able to access this support gives them hope and allows them to feel more in control.
- **The value of collaborative working.** A couple of examples:
  - CLAS worked with local social enterprise Allia Impact and a few volunteers to pilot the offer of heated blankets to vulnerable people in Cambridge. The pilot was funded by Cambridge City Council. Allia Impact used learning from the pilot to raise further funds and scale up the project, working with the NHS Integrated Care System team who delivered the blankets through GPs, social prescribers, and warm hubs. In total 874 blankets were distributed. Comment from Allia Impact to CLAS ***“Thanks for believing in it at the beginning, without which it would have never got off the ground”*** Martin Clark, Allia Impact

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<sup>22</sup>[The Children's Society - What are the effects of childhood poverty?](#)



- Both Citizens Advice are working in partnership with local organisations, such as Foodbanks and community groups - people who need help are identified and referred to a CAB advisor working in each location. This allows them to provide support promptly and avoid the client's situation from escalating.
- **CLAS safety net and impact on mental health.** Many of the case studies give helpful examples of how CLAS help and support helps keep people afloat. Knowing that a safety net exists appears to have a significant impact on people's mental health. CLAS Champions share the impact on their clients' wellbeing. Here are some of their comments:
  - ***"Being able to access CLAS is invaluable. He was able to access furniture really quickly and I am convinced that this contributed a great deal to his determination to improve his life".***  
**Wintercomfort For The Homeless**
  - ***"Being able to choose a new cooker from a selection made her feel like she was in control, ... a very big step in her recovery. Invaluable for her confidence and feelings of self-worth"***  
**Corona House**
  - ***"She says that being able to get a new cooker and support with budgeting and debt advice has given her hope and some energy to keep going"*** Cambridge & District Citizens Advice.
- **Returning clients** - in the last few years additional CLAS resources allowed us to relax the 'no return' rule. The new contract reinstated this rule; however being a new contract the slate was wiped clean and clients who had received CLAS in previous years were allowed to return for further help if needed. Furthermore, our contract managers from Cambs County Council acknowledged that due to the worsening cost of living crisis we would expect to see higher levels of hardship so they agreed that we could consider helping return clients on a case-by-case basis. 35 of the 1,306 households who received a CLAS award earlier in the year returned to CLAS for extra help. Example of a returning client: Family with four children. Parents struggling to pay their bills and provide food for their children. They were awarded a fridge freezer in April 2022 when their old one stopped working. In March 2023 they returned as their cooker had broken and they had no means to replace it.

#### **Project Plan for 2023/2024:**

- Use continuous learning to ensure that CLAS services are responsive and relevant to the people who need them.
- Explore additional CLAS funding and resources for FY 23/24.
- Depending on additional resources – add 2 new CLAS Champion host organisations and recruit and train 2 new CLAS Champions.
- Explore how CLAS might contribute to help increase the uptake of unclaimed benefits in the County
- Explore food partnerships with local groups in Cambridge City
- Apply to Glasspool to become a Grant Delivery Partner for their new Flexible Frontline Fund – launch date April 2024. If successful, this would allow CLAS to add flooring to the CLAS offer as Glasspool are one of the few grant making charities that provide funds for flooring costs.
- Continue to meet and work with local organisations and charities and to expand the networks, with a special focus on sharing learning and collaborative working.
- Promote services aimed at maximising household income: including continuing to update and promote the use of the [Money Help in Cambridgeshire](#) checklist to help raise awareness about welfare benefits and support, and the [Energy Support in Cambridgeshire](#) document which contains practical information to help people manage their electricity and energy and gas bills.

## 5. Appendices

### Appendix 1.

#### CLAS Household Assessment Form

<b>Household assessment</b>					
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					
Lived in Cambs for at least 6 mths		City/District Council			
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?			
<b>Household details</b>					
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					

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

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

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

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 22/23

<u>Sheet number</u>	<u>Unit cost code</u>	<u>C log code</u>	<u>Background/Crisis/Issues</u>	<u>Actions/awards</u>	<u>Further crisis/issues prevented-</u>	<u>Comments</u>
1	31 2 11	8909 Cambridge Cyrenians	Client living in supported accommodation, secured new tenancy. Has poor physical health and on probation. Needed to furnish new accommodation.	CLAS Re-use Voucher	Prevention of other incidents of crime as secured own tenancy, prevention of need for additional support for physical disability as able to make bespoke adaptations to home. Prevented homeless application as rehoused.	Client able to store and cook fresh nutritious meals, able to make house a home and maintain independence.
2	29 11 12 2 3	8966 Cambridge Cyrenians	Pregnant female fleeing domestic violence. Poor mental health and physical health. Had to stop working due to physical health. Rehoused in new accommodation	CLAS Re-use Voucher	Prevention of domestic violence as able to escape, prevention of need for additional support for physical and mental health as suitably housed and safe. Prevention of homeless application as suitably housed	Able to furnish new home, be able to store and cook healthy nutritious meals for herself and eventually her son.
3	31 3	8824 Cambridge Cyrenians	Single male, in supported housing since prison sentence. Poor mental health. Moving into new general needs tenancy.	CLAS Reuse	Prevented other incident of crime as suitable housed and supported. Prevented need for additional support for mental health. Prevented rough sleeping.	Able to wash clothing and store nutritious, healthy food.
4	22 25	8512	Single male, poor mental and physical health,	CLAS Reuse	Prevented need for additional	Able to cook and store

	12 11	Cambridge Cyrenians	referred from Fulbourn Hospital. Family live in Czech Republic. History of alcohol misuse		support for mental and physical health, and reduction of alcohol misuse, and prevention of hospital admission as suitably housed with ongoing support.	healthy, nutritious meals.
5	12 27	854 CHS Group	Single male with poor mental health. Fridge freezer broken and no bed.	CLAS Fridge Freezer  Cambridge Aid – Mattress  Household Support Fund  Food Bank energy Voucher  Food bank voucher	Prevented the need for additional support for mental health and the need for GP/nurse contact as able to store nutritious meals and rest comfortably	Able to store nutritious meals and rest comfortably.
6	1 22 27 x 2 2 3	8830 CHS Group	Single parent to 14-year-old. Parent is alcohol dependant, and under threat of eviction due to rent arrears. Washing machine and cooker broken and struggling to buy food	CLAS Re-use Supermarket Vouchers  Support claiming benefits, backdated money brought new white goods	Prevented the eviction from LA accommodation as income increased due to benefits advice. Prevented or reduced alcohol misuse and need for GP contact as able to feed family and support themselves. Prevented homeless application and rough sleeping due to eviction threat.	Able to use backdated benefits to purchase new white goods. CLAS enabled them to buy food and eat nutritious, healthy meals.
7	5 27 x2 12 x2	9122 Ormiston	Family with one child, living with their parents, baby on child protection plan. Poor mental health, and debt worries.	CLAS Supermarket Vouchers	Prevented need for child taken in to care as able to provide healthy cooked meals and new clothing as needed. Prevented need for additional support for person with Mental health	Able to cook nutritious family meals and clothe growing baby. Able to focus any spare income on debt management.



					and contact with a GP/nurse	
8	31 12	9247 Cambridge Cyrenians	Single person living in supported accommodation and moving into general needs. Has poor mental health and offending behaviour	CLAS Re-use Voucher	Prevented other incidents of crime as able to sustain tenancy and prevented the need for additional mental health support.	Able to sustain his tenancy
9	11 27 29 2	5393 East Cambs Council	Mother and father with 11-year-old son, struggling financially due to rent arrears and council tax debt, causing regular arguments. Father unable to work due to injury. Cooker had broken.	CLAS Cooker  Benefit and debt advice	Prevented domestic violence as issue was dealt with, prevented the need for additional support for physical disability, and prevented need for contact with a GP/nurse. Prevented need for homeless application as reduced arguments in home.	Able to cook nutritious family meals and reduce household tension.
10	29 9 11 3 2	8166 JOHN HUNTINGDON'S CHARITY	Female pensioner, fleeing domestic violence, new tenancy, undergoing cancer treatment,	CLAS Cooker  Other grants for washing machine, fridge freezer and sofa	Prevention of domestic abuse as fled relationship. Prevention of older person needing day care and prevented need for additional support for person with physical disability. Prevention of sleeping rough and homeless application due to domestic violence.	Able to cook and store nutritious meals, able to feel comfortable in new home.
11	1 27 2	9217 Clarion	Single female in rent arrears, living in 3 bed home.	CLAS Food4Good Voucher  Muir provided Supermarket vouchers.	Prevented need for a GP and prevention of eviction from a local authority accommodation as arrears being dealt with.	Able to eat nutritious food and felt better due to arrears being dealt with

				HSF Grant Benefits advice	Prevention of homeless application due to rent arrears.	
12	11 25	7650 Early Help Team, East Cambs	Family, father has poor mental health and moved to care home, mother has early onset dementia. 4 daughters. Struggling to make ends meet and fridge freezer broken.	CLAS Fridge Freezer	Prevented hospital admission for mother, prevented additional support for person with physical disability.	Able to store nutritious food.  Family very grateful for the support and has made life easier.
13	11 12 27	8937 Muir Housing	Family, father has poor mental and physical health. Had rat infestation and they had chewed through all kitchen appliances. Needed all white goods	CLAS Re-Use Voucher	Prevented need for GP/nurse contact, prevented need for additional support for person with physical and mental health issue.	Able to live comfortably in own home. Able to cook, store and prepare healthy meals for the family.
14	33	8251 Fenland District Council	Family from travelling community and had fire in his home, lost all possessions. Needed all basic white goods.	CLAS Re-Use Vouchers	Prevention of domestic fire	Fire was caused by electrical fault in fridge freezer due to being stored in a shed. Discussed safe places to store white goods
15	29 12 27 3 2	8899 CHS Group	After sofa surfing between family members in volatile situations, client has own tenancy. Needed items for the home including crockery and plates and small electrical appliances for cooking	CLAS Supermarket Vouchers	Prevention of need for additional support for person with mental health issues, prevention of need for contact with GP/nurse. Prevented need for rough sleeping and homeless application.	Able to buy new items needed for the home. Client was very appreciative and grateful for the support received.
16	29 12 27	7536 Cambridge Citizens Advice	Single parent with poor mental health, with 1 child, fleeing domestic violence. Needed help to get a new cooker as just moved into new tenancy.	CLAS Cooker  Benefits Advice	Prevention of domestic violence, prevention of additional support for person with mental health issue, prevention of	Able to support family and cook healthy, nutritious food for the family.

					need for GP contact	
17	23 12	7814 Wintercomfort	Single person with history of drug misuse, children removed from care with visitation rights. Needed new clothing and food	CLAS Supermarket Vouchers	Prevention or reduction of drug misuse, prevention of need for GP/nurse contact	Able to visit children and buy new clothing to be presentable for visits. Able to eat nutritious food.
18	29 12 27	7631 CCC IDVA SERVICES	Single parent with 1 child, fleeing domestic violence, poor mental health. Items in home damaged by abusive ex-partner.	CLAS Re-Use	Prevention of domestic violence, prevention of additional support for person with mental health issues and GP contact.	Able to cook and store healthy nutritious meals for family and maintain independence and a safe environment.
19	29 27 12	8611 CCC IDVA SERVICES	Single parent with 1 child, poor mental health, fleeing domestic violence. Needed a cooker for the new home	CLAS Cooker	Prevention of need for addition support for person with poor mental health and GP contact. Prevention of domestic violence	Able to cook nutritious food and maintain independence
20	12 22 27 23 3	8231 CHS Group	Single person moved into own tenancy after history of homelessness, poor mental health, drug, and alcohol misuse. Needed all white goods.	CLAS Cooker  Cambridge Aid – Washing Machine	Prevention of need for additional need for person with mental health condition and contact with a GP. Prevention or reduction of drug and alcohol misuse. Prevention of rough sleeping.	Able to maintain independence, cook healthy nutritious food and wash clothing and bedding.
21	31 27	8044 Cambridge Citizens Advice	Single father, ex offender recently housed. Needed washing machine and recently gained custody of daughter.	CLAS Washing Machine  Benefits Advice  Cambridge Aid - Emmaus solidarity Grant	Prevention of need for GP visit and prevention of other incidents of crime.	Able to wash clothing and bedding for himself and daughter, able to maintain independence.
22	29 27	3367 Early Help Team, East Cambs	Single parent fled domestic abuse. Cooker door broken and not working.	CLAS Cooker	Prevention of domestic violence as able to maintain independence, prevention of contact with GP	Able to cook healthy meals for the family and maintain independence. Able to safely

					as able to cook healthy meals.	cook for family.
23	3 x4 10 11 27	10830 East Cambs DC	Homeless client, rehoused into sheltered accommodation. Needed all items for home. Poor physical health and learning disability	CLAS Cooker	Prevention of need for additional support with physical and learning disabilities, and contact with a GP. Prevention of rough sleeping	
24	10 11 27 29 5x2 3 2	7549 Cambridge & District Citizens Advice	Single parent fleeing domestic violence. Poor physical health and learning disability. Previously homeless and living in a hostel. Needed cooker for new home.	CLAS Cooker	Prevention of need for additional support with physical and learning disabilities, and contact with a GP. Prevention of children being taken into care due to homelessness and unsafe environment. Prevention of homeless application and rough sleeping.	Able to cook and prepare healthy nutritious meals for family, maintain independence, and sustain tenancy. Client overwhelmed by support.
25	27 2 3 5(x7)	8672 Early Help Team	Single father with 7 children at risk of homelessness due to landlord selling home. Moved into temporary accommodation, fridge freezer broken	CLAS Fridge Freezer  Ongoing Support	Prevention of homeless application and rough sleeping. Prevention of child taken into care due to homelessness, prevention of contact with GP	Client able to suitably house family in a safe environment. Able to store nutritious food for the family.
26	12 27 29 2	9133 JOHN HUNTINGDON'S CHARITY	Single female fleeing domestic violence, poor mental health and needed all white goods.	CLAS Cooker	Prevention of domestic violence, additional support for person with mental health issue and contact with a GP. Prevention of homeless application.	Able to cook healthy nutritious food in a safe environment and build a home.
27	11 12 27	9155 JOHN HUNTINGDON'S CHARITY	Single male with learning disability and poor mental health. Cooker broken and struggling with cost of living.	CLAS cooker	Prevention of need for additional support for person with	Able to maintain tenancy cook healthy meals

					learning disability and mental health issue, and contact with a GP.	and maintain good health.
28	29 12 27 2	8865 CCC IDVA SERVICES	Single parent, 2 children, fleeing domestic violence, poor mental health. Living in temporary accommodation, boiler broken and increased costs due to higher energy usage from electric heaters.	CLAS Supermarket Vouchers  CLAS energy Vouchers	Prevention of need for additional support for person with mental health issues, GP contact and prevention of domestic violence. Prevention of homeless application.	Able to buy clothing and food for children. Able to top us energy for heaters and maintain independence.
29	11 (x2) 12 27	9027 Muir Housing	Single parent, poor physical health for mother and daughter, mother also has poor physical health. Hoarding and poor property condition.	CLAS Cooker and Fridge Freezer	Prevention of need for additional support for person with physical disability, mental health issue and contact with a GP	Supported for deep clean, able to cook healthy meals and store nutritious food.
21	12 27 29 3	8781 CHS Fenland YPS	Client had chaotic relationship with mother and was sleeping in her car. Poor mental health, moved into supported accommodation and had no belongings.	CLAS Supermarket Vouchers	Prevention of need for additional support for person with mental health issues, and GP contact. Prevention of domestic violence. Prevention of rough sleeping.	Able to buy clothing and food to maintain independence/
31	2 27	8570 Cambridge & District Citizens Advice	Single parent with 3 children. Working part-time, has high rent costs. Struggling with cost-of-living crisis.	CLAS Supermarket and Energy Vouchers	Prevention of homeless application as able to manage finances better with the help, enabled mother to remain in employment and prevented the need for GP contact	Able to stay in tenancy, maintain independence, buy healthy, nutritious food for the family.
32	23 11 12	8909	Single parent with 2 children, drug dependency, poor	CLAS Supermarket Vouchers	Prevention of need for additional	Able to feed family healthy meals and

	2	Cambridge & District Citizens Advice	physical and mental health, sanction on benefits.	Cambridge Aid – Supermarket Vouchers  Food Bank Voucher	support for person with physical disability and poor mental health, prevention, or reduction in drug misuse. Prevention of homeless application due to rent arrears.	maintain independence and tenancy.
33	3 27	8687 Wintercomfort	Single male, previously rough sleeping gained own tenancy.	CLAS Supermarket Vouchers  Household Support fund  Household Support Fund	Prevention of need for GP contact, prevention of rough sleeping	Able to move items into new home and settle in. Able to buy healthy nutritious food to maintain health.
34	18	8806 Clarion Housing	Single parent with 2 children, fleeing Ukrainian war. New tenancy and needed washing machine for home. Mother able to go into employment.	CLAS Washing Machine	Enable a person to return to employment.	Able to wash clothing and bedding, grateful for all the support they have received since coming to the UK.
35	12 27 2	8636 Citizens Advice Rural Cambs	Single parent, 1 child. Evicted from tenancy, fleeing domestic abuse. Offered new tenancy and needed all white goods.	CLAS Cooker  Benefits Advice  Other grant for Fridge Freezer	Prevention of need for additional support for person with mental health issue and GP contact. Prevention of domestic abuse. Prevention of homeless application.	Able to cook and store healthy food for family. Able to make house feel like a home.
36	12 27	5996 CHS Corona House	Single person of pension age living independently. Poor mental health. Washing machine broken and no money to buy new one.	CLAS Washing Machine	Prevention of need for additional support for person with mental health issue and contact with GP.	Able to wash own clothes and bedding and not hand wash as before. Client very grateful for support.
37	29 9x4 12 27	8461 East Cambs District Council	Single client of pension age, fleeing domestic abuse. Poor mental health, completely starting again in new accommodation.	CLAS Cooker  Other grant for Supermarket vouchers	Prevention of need for additional support for person with mental health issues, and GP	Able to feel secure in home, maintain independence and manage household

					contact. Prevention of domestic violence, prevention of older person needing day care.	budget and cook healthy, nutritious meals.
38	12 27	8651 Wintercomfort	Single, homeless person. Poor mental health. Delay on claiming benefits and no money for food.	CLAS Supermarket Vouchers	Prevention of need for additional support for person with mental health issues and GP contact	Able to buy clothing and food from supermarket to maintain dignity, independence and buy healthy food.
39	12 29	8428 Ormiston Families	Single parent family with 3 children, experienced domestic abuse. Mother has poor mental health. Children needing new clothing and school uniforms.	CLAS Supermarket Vouchers  Food Bank Vouchers  Ongoing support	Prevention of need for additional support for person with mental health issues and prevention of domestic abuse.	Able to buy new clothes and uniform for children. Increased independence.
40	2 27 3	8569 Wintercomfort	Single person with history of homelessness – housed in social housing and starting fresh, needing all white goods.	CLAS Cooker  Various other grants to furnish household	Prevention of homeless application and rough sleeping, Prevention of need for GP contact.	Able to set up new home, maintain independence, maintain health due to being able to cook health food.
41	29 10 12 11 5	8387 John Huntingdon's Charity	Single parent, experienced domestic abuse. Client has learning difficulties and poor mental and physical health. Experiencing hardship due to extensive hospital visits.	CLAS Supermarket Vouchers  Staywell  Ongoing Support	Prevention of need for additional support for person with mental health issues, physical disability and learning disability, and contact with a GP. Prevention of domestic abuse. Prevention of child taken into care.	Able to buy much needed food to increase health and wellbeing of mother and daughter.
42	10 11 27 29	5817 CHS Corona House	Single person, leaving supported accommodation and moving into own tenancy. Experienced domestic abuse, poor mental and physical	CLAS Fridge Freezer  Emmaus Solidarity Grant	Prevention of need for additional support for person with mental health issue, physical	Able to live independently, make her house a home and store healthy,

			health. Needed items for new home as starting fresh.	Grant towards flooring	disability, contact with a GP. Prevention of domestic abuse.	nutritious food.
43	27 18	8608 Cambridge & District Citizens Advice	Single client moved counties with children. Waiting on a UC claim to come through and new home needed furnishing.	CLAS Cooker  Emmaus solidarity Grant  Benefits advice  Cambridge Aid – Fridge Freezer	Prevention of need for contact with a GP. Enabled a JSA claimant to enter work.	Able to furnish new home. Able to cook healthy family meals to maintain good health. Able to start looking for work.
44	11 12 27 33	8583 Cambridge & District Citizens Advice	Single male struggles with poor physical and mental health. Hoarder. Needed new cooker and fridge freezer.	CLAS Fridge Freezer  Cambridge Aid – Cooker	Prevention of need for additional support for person with mental health issues, physical disability, contact with a GP. Prevention of a domestic building fire.	Advice given on hoarding safety. Able to store and cook healthy, nutritious food to maintain health.
45	3 12 27 2	7262 CHS YPS	Single client, in debt. Poor mental health, regular drug user when unable to cope.	CLAS Food4Good Voucher  Signposting to organisations to help with debt.	Prevention of need for additional support for person with mental health issues and GP contact. Prevention or reduction in drug misuse. Prevention of eviction from LA accommodation. Prevention of homeless application.	Able to cook healthy, nutritious meals and concentrate budget on clearing debt. Able to engage with services to support with debt issues and avoid eviction.
46	3 12 27	7911 CHS YPS	Single young person, homeless and sofa surfing. Poor mental health. Moved into supported accommodation, with no personal items or money.	CLAS Food4Good Voucher	Prevention of need for additional support for person with poor mental health and contact with a GP. Prevention of rough sleeping.	Able to buy regular fresh food and engage with support services.
47	12 11 29 2	8271 BPHA	Single person moved into new tenancy, fleeing domestic abuse, poor mental and physical	CLAS Washing Machine	Prevention of need for additional support for person with	Able to wash clothing and bedding and maintain independence.



			health. Needing white goods for new home.		mental health issues and physical disabilities and contact with a GP. Prevention of domestic violence. Prevention of homeless application.	Client very grateful for support received.
48	11 25	6868 Cambridge & District Citizens Advice	Single male, undergoing chemo treatment, depending on benefits. Struggling with cost of energy prices to keep himself warm.	CLAS Energy Vouchers	Prevention of need for additional support for person with physical disabilities, prevention of hospital admission.	Client able to live comfortably in colder weather after cancer treatment.
49	11 12 27	8071 Cambridge & District Citizens Advice	Single parent with poor mental health and physical disability. Struggling with rising energy costs to manage budget to buy food	CLAS Supermarket Vouchers	Prevention of need for additional support for person with mental health and physical disability and contact with a GP	Client able to buy healthy nutritious meals for herself and daughter.
50	22 27 12	8371 Cambridge & District Citizens Advice	Single person with poor mental health, alcohol dependency. Struggling to afford basics.	CLAS Supermarket voucher  Cambridge Aid  Benefits Advice	Prevention of need for additional support for person with mental health issues and contact with a GP. Prevention or reduction of alcohol misuse.	Client able to buy new clothing and food. Also able to buy new microwave.

### 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

#### Case study 1.

**a) How they came to be in the situation where they needed CLAS**

After D fell into rent arrears Clarion's Customer Accounts Team (rent collection team) contacted our in-house Tenancy Sustainment Team for support. After initial discussion with customer Tenancy sustainment officer has asked me (Money Guidance officer) for any assistance from the Money Guidance Team in terms of food or energy vouchers. By the time we already established that customer lived in a 3-bedroom house alone after her daughter and grandchild moved out. She worked for an employment agency with irregular working hours which meant her Universal Credit was under constant change so it was very difficult for her to budget. She run up energy debt and rent arrears. Worried about losing her property D set up a payment plan which meant she had to cut on essentials hence Customer Accounts Officer asked for help as this wasn't sustainable.

**b) How they found out about the CLAS service**

Within Clarion all teams trying to work very closely and pull as much support as possible. Departments such as housing, rent collection, tenancy sustainment, live smart schemes all aware of CLAS, how scheme is run and who the CLAS Champion is.

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

Customer was very pleased to receive all the support offered by tenancy sustainment and money guidance teams.

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

D's daughter moved to different county, so she only had her friends who were available to chat but not to support financially etc.

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

Tenancy sustainment officer assisted customer with Council Tax support claim resulting in her council tax bill reducing from £136 per calendar month (pcm) to £71 pcm. He also applied to the Household Support Fund and got £110 for the customer to spend on food and energy. With guidance from sustainment officer customer called Anglian Water and reduces her bill from £35 to £12 pcm. We also assisted resident with DHP application for rent arrears and bedroom tax.

Through the Money Guidance team we issued resident with supermarket voucher and through CLAS we were able to provide this client with 24 weeks Food4Good membership so she could get some food from REMO Social Store and relieve pressure from her finances.

**f) Any learning from your perspective**

Keeping up to date with services and support available locally. Knowing what practical help is available to those struggling.

#### Case study 2.

**a) How they came to be in the situation where they needed CLAS**

Tenant came to our attention due to property condition; the house was full of rubbish and all the rooms were unusable, property had been like this for some time. Mother struggles with mental and physical health and there is a child at the property who is mother's main carer – potential risk of eviction due to property condition.

**b) How they found out about the CLAS service**

I began to work with the family to see if we could obtain funding for a clearance and deep clean of the property to avoid eviction and was aware that CLAS can support with some items. We managed to obtain some funding for a clearance through our anti-social behaviour funding – this was complete and unfortunately, due to the condition of all of their furniture and white goods they had to be disposed of during the clearance.

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

The family were very grateful for all the support offered, via CLAS they managed to get a new cooker and fridge/freezer and are now able to use their kitchen again for the first time in years. The young daughter at the property also has diabetes and can now eat healthily for the first time in years. Family worker was briefly involved, alongside support from the young carers team for the daughter, a diabetes specialist is also involved with the family and on-going support from housing.

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

The family do not have support in the area, however, they are now able to have family visit for the first time in years due to the property condition, and obtaining items from CLAS, alongside other charities who have helped such as Huntingdon Freeman's, funding from the Household Support Fund and Huntingdonshire District Council Resident Support Service who supported with obtaining beds.

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

The difference this has made to their lives is astonishing, they have a house that is now functional, support from other professionals and being able to obtain new white goods will be able to improve the child's physical health.

**f) Any learning from your perspective**

Joint working from all professionals and organisations involved have meant that eviction has been prevented, the family have support in place and the family's physical and mental health will improve significantly.

**Case study 3.**

**a) How they came to be in the situation where they needed CLAS**

Family of 6 - mum, dad and 4 children are going through a very challenging time since the dad was diagnosed with early onset dementia. Mum and dad are living at home and mum is caring for their four daughters and working part-time. Dad has carers daily from 7am -8pm, and support at weekends. His illness has been extremely difficult for the family to accept and has had an impact on all of their mental health. Over the winter months, and due to the cost-of-living crisis, the family have struggled to make ends meet, and due to dad and his carers being at home all of the time, the heating has been on continually and has had a huge impact on their finances.

**b) How they found out about the CLAS service**

The family's fridge needed replacing, and they didn't have the money to fund this, so their family worker applied via CLAS for a new fridge.

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

Mum was delighted with the new fridge and was so amazed how quickly it was delivered. She said the communication between herself and AO (CLAS new white goods supplier) was fantastic. She is extremely grateful to the CLAS funding and to Targeted Support. The family have a good support network around them, but due to dad's age, dementia support for younger people isn't widely available. However, dad was recently

allocated a place in a care home and now has the support from the professionals in the home. Although his prognosis is not good, the family can visit him on a daily basis and are happy in the knowledge he is happy, and he is living in a place he feels comfortable.

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

None

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

Not having the stress of trying to source a new fridge with no means to fund it, especially being an essential household item, is one less thing that the family have to worry about.

**Case study 4.**

**a) How they came to be in the situation where they needed CLAS**

K came to the project having been sleeping in her mum's car as she was not allowed to sleep in the family home. All this was having an adverse effect on her mental health. A moved into the project with virtually next to nothing, no food and only a bagful of clothes and was not claiming any benefits.

**b) How they found out about the CLAS service**

As a CLAS champion and also a Support Officer for the project I was able to offer the support needed and awarded £75.00 supermarket vouchers. Staff supported AA to do a good shop for food, clothing, and bedding.

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

K was extremely grateful, she had reached an all-time low - no food, warm clothing, and no money.

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

K's contact with mum was minimal, mum offered no support. K has no friends that were able to support. We were able to give her limited emergency food and Foodbank vouchers.

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

Moving into the service and accessing our support has made a huge difference to K's quality of life. She is now able to address her mental health issues, has somewhere she can call her home and feel safe.

**Case study 5.**

**a) How they came to be in the situation where they needed CLAS**

Client had been living in temporary accommodation a significant time since fleeing domestic abuse from her ex-partner with her young son, all white goods were included in this property, she was then offered a permanent tenancy by a housing association in a new build flat. This flat was completely empty and required full furnishing.

**b) How they found out about the CLAS service**

Client has managed to save some money and used other charities to support with furnishing the flat with essential items, but due to the significant number of items needed IDVA suggested we made a CLAS referral to help with obtaining a cooker.

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

Obtaining the cooker through CLAS meant that it was also installed when it was delivered which was really helpful as the client wouldn't need to think about finding a gas engineer and it meant the cooker was fitted correctly.

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

The client has had support from family with decorating and finding flooring and laying this for the property. But due to her situation her family support can be difficult and, at the point of moving in, she wasn't sharing her address with friends to stick to the safety plan put in place with professionals around her.

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

By being able to access CLAS support the client was able to cook home cooked meals, and in larger quantities to be used for another meal. This meant the client was able to save money as they had been living off microwavable meals and cook nutritious food for the family.

**Case study 6.**

**a) How they came to be in the situation where they needed CLAS**

The parents are struggling with the rising cost of living. Dad is a carer to mum, their 4 children and his parents. When their cooker broke, they could not afford to buy a new one.

**b) How they found out about the CLAS service**

The family is being supported by Barnardo's, who part of the CLAS Champions network.

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

The family was granted a new cooker via CLAS. Mum said, *"I am so grateful for the support of a new cooker, I don't know what we would have done without the grant"*. Dad said, *"Thank you so much, this has made a big difference."*

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

The family sometimes get some support from their families but they are struggling themselves so cannot offer financial support.

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

The parents can now cook meals for their children. When the cooker broke, they had to eat ready meals or sandwiches.

**f) Any learning from your perspective**

I appreciate the CLAS grant as it supports us in supporting the families we work with when they are in need.