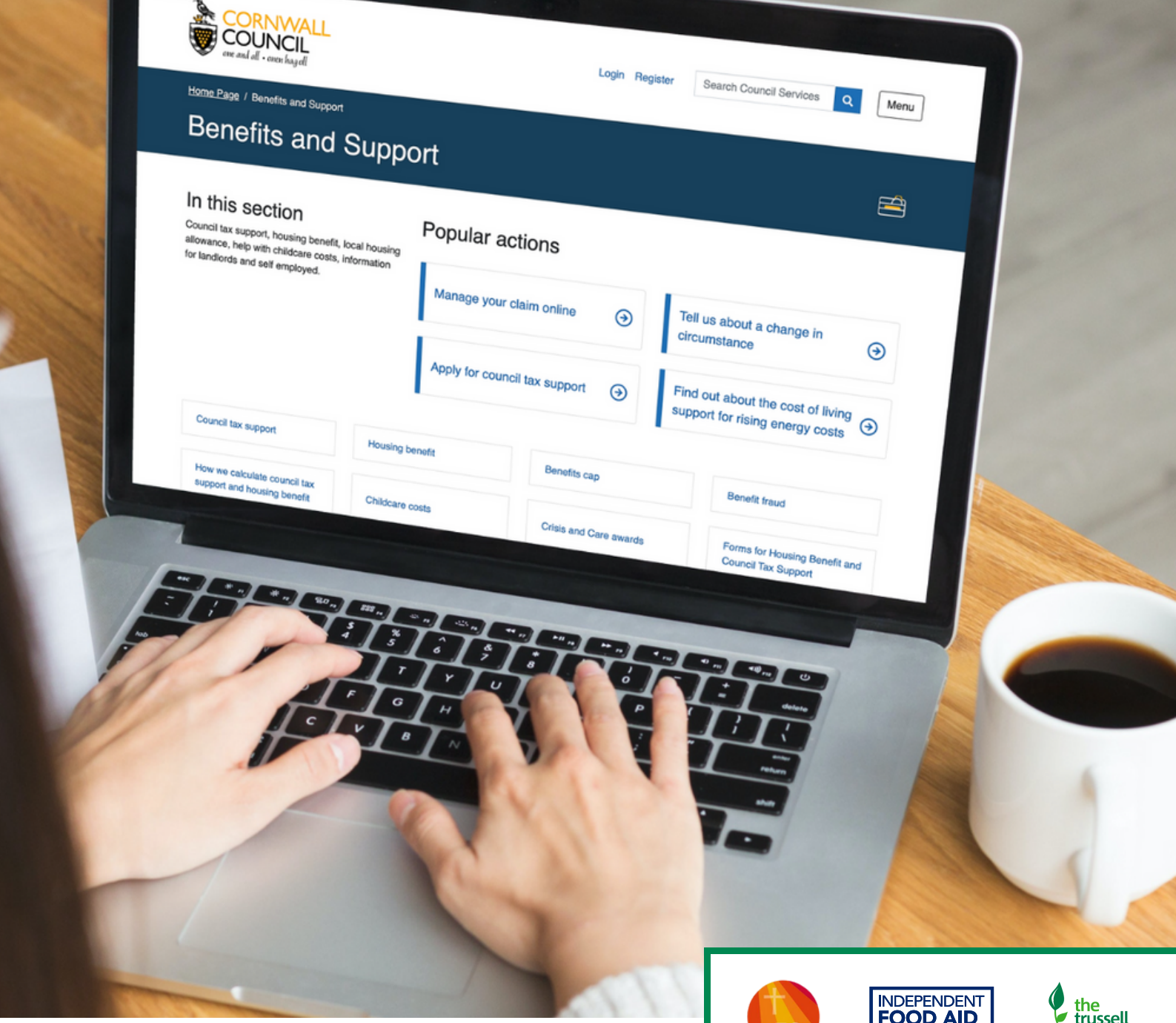


August 2023

Finding ways to improve availability and access to financial support in Cornwall

Transformation Cornwall, the Independent Food Aid Network (IFAN) and the Trussell Trust in collaboration with Cornwall Council



Image: Discussion forum held in St Austell in June 2023

Introduction

In November 2021, against a backdrop of rising poverty and food insecurity, Transformation Cornwall, the Independent Food Aid Network (IFAN) and the Trussell Trust put together a review of Cornwall Council's Local Welfare Assistance Scheme (LWAS).[1] The appraisal summarised, from the perspective of frontline support workers, how Cornwall Council's LWAS could be improved in terms of eligibility, criteria and accessibility for people struggling to afford food and resulted from an online discussion forum emerging from collaborative work to co-develop Cornwall's 'Worrying About Money?' leaflet.[2]

Cornwall Council was open and receptive to this feedback and has used the review to continue to find ways to improve the support on offer to people facing financial hardship in Cornwall.[3] The report's authors were invited by Cornwall Council to provide feedback on the local authority's Discretionary Financial Assistance Policy and internal guidance notes for staff around eligibility criteria.[4-5] As a result of the group's feedback based on the content of the aforementioned review, changes were made to Cornwall Council's website as well as its Discretionary Financial Assistance Policy. Updates were made to Cornwall Councils' webpages to make information on discretionary schemes clearer and changes were made to the Crisis and Care Award (CCA) application process and the Discretionary Financial Assistance Policy behind the CCA scheme.

These transformative changes emerged from local partnership working based on collaboration, openness, and a joint willingness to reduce poverty through cash first (income-focused) solutions.

In the 19 months since *A review of Cornwall Council's Local Welfare Assistance Scheme by frontline organisations supporting people facing financial hardship* was shared in November 2021, the situation for both people facing financial crisis in Cornwall and frontline support workers has deteriorated. The cost-of-living crisis, including increases in the price of essentials such as food and fuel, has resulted in more and more people seeking crisis support across Cornwall. Meanwhile, charitable food aid providers have struggled to keep up with demand as donations have fallen. Cornwall Council has received several rounds of ad hoc support from the Government to help people affected by the cost-of-living crisis in the form of the Household Support Fund (HSF) alongside guidance that has set restrictions on how local authorities can spend the funding.

In June 2023, Transformation Cornwall, Cornwall Council, IFAN and the Trussell Trust convened an in-person discussion forum in St Austell.

This event brought together frontline organisations to take a fresh look at the crisis support available from the council and how a collective local response to food insecurity could be further improved. This evidence-gathering session looked at the availability and accessibility of support for people facing financial hardship. The contents of this report are based on the contributions made at the St Austell discussion forum and at an additional online meeting held in August 2023 with event participants. There are three key action themes:

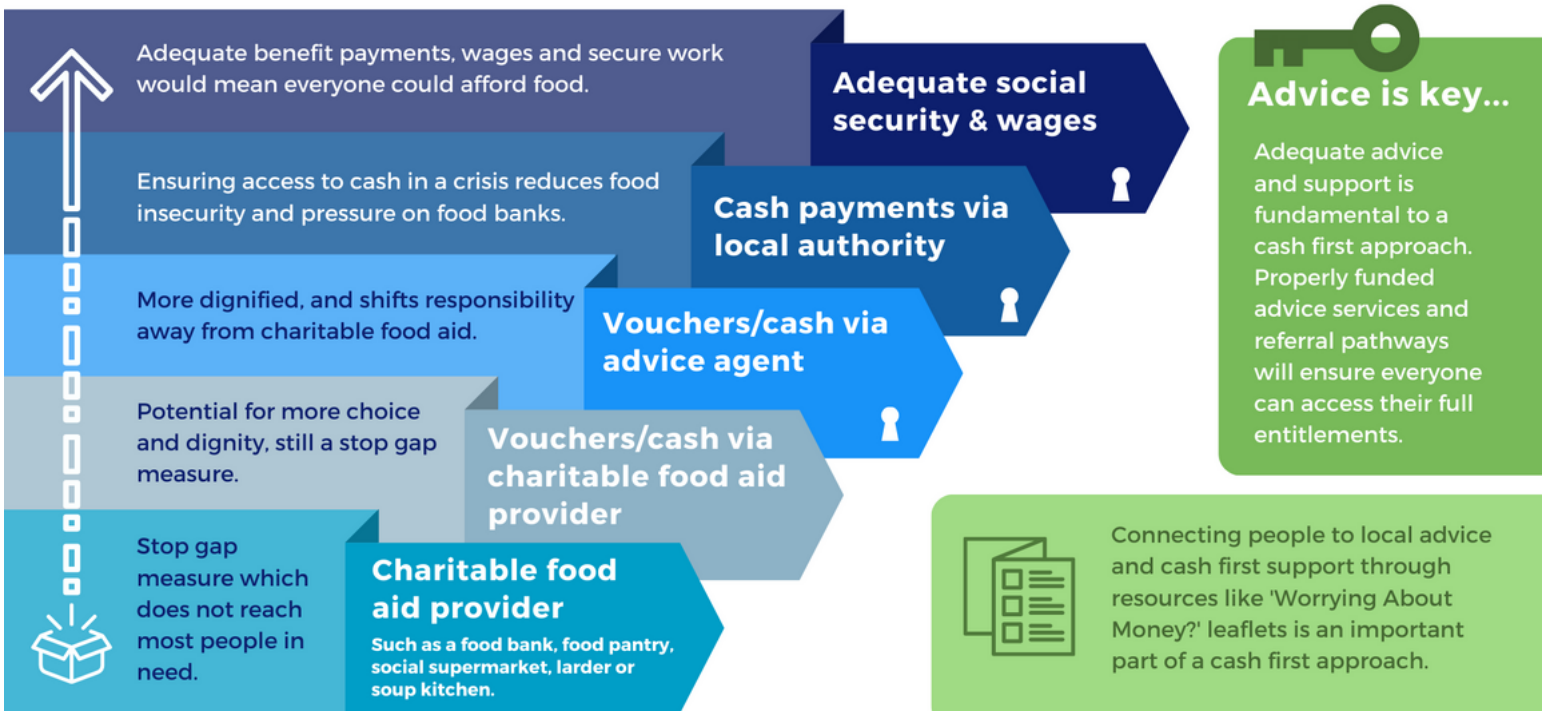
- raising awareness of Cornwall Council Crisis and Care Awards scheme and how it can be accessed
- establishing how the Household Support Fund works and can be accessed in Cornwall
- helping people facing financial hardship find effective support from a range of organisations while ensuring any income is maximised

Figure 1: Supporting people facing financial hardship timeline



As food insecurity levels continue to worsen and the winter of 2023-24 threatens to push yet more people into hardship, Transformation Cornwall, IFAN and the Trussell Trust, in collaboration with Cornwall Council, are eager to continue to work together with frontline support organisations and people with lived experience to ensure that Cornwall Council and frontline support is as available and accessible as it can possibly be.

Figure 2: IFAN infographic - Cash First: Ending the need for charitable food aid [7]



Extenuating factors driving food insecurity

There are many factors outside the remit of this work which continue to deepen the UK's food insecurity crisis. These include rising inflation and the cost of essentials such as food and fuel, the inadequacy of the UK's social security net, [6] the underfunding of money/debt advice services, low wages and insecure work and the irregular short-term nature of the Household Support Fund allocation to local authorities. Cornwall Council has limited funds to support residents with the cost of living. There is £755,235 allocated for Discretionary Housing Payments, £150,000 for exceptional relief and £592,000 for Crisis and Care awards.

Improving crisis support, and ensuring it is provided through a cash first approach, is a critical element to tackling food insecurity, but the root causes of this crisis must be addressed through raising people's incomes in the long term. The above diagram shows how cash first or income-focused crisis support is an important, but partial, element of a broader cash first approach to food insecurity. This broader approach includes not only the adequacy of income through social security payments and wages but the bolstering of advice services to ensure everyone is able to access existing financial entitlements.

The positive impact of cash first

The positive benefits of providing support to people facing financial hardship in cash payments, rather than food or voucher support, are well documented.[8] In Cornwall, frontline organisations have been keen to identify where support through cash payments has worked well for the people they support, and this was an ongoing theme at the St Austell discussion forum.

A representative of one organisation recently able to provide cash first support to their client base said:

“This enabled us to [give] £150/ £200 for someone to feed the family and to put on the energy. It’s not going to solve the crisis forever but, in that moment, it gives breathing space to maximise their support and make sure they are accessing what they should be.”

A representative of another organisation spoke about the change of holiday school meal support from vouchers to cash:

“This is preferable to the supermarket vouchers that were given out previously. I saw people getting stressed at the checkout etc and this gives people more dignity and choice to spend it on what they need.”



Image: Discussion forum held in St Austell in June 2023

Raising awareness of Cornwall Council Crisis and Care Awards (CCA) scheme and how it can be accessed

Cornwall Council's Crisis awards help people in immediate crisis while care awards help people live independently within their community.[9] People can apply directly and do not need a referral. The diagram depicted on the following page indicates how vital it is for local authorities to be able to provide crisis support via cash payments.

As Louisa Beddoe, Cornwall Council's Assessment, Billing and Collection Team Leader explained:

"It's Crisis and Care, so there's two parts to it. The care side is where we're helping people settle back into the community, living in their own property. They do have to be on benefits to qualify for a care award. But for crisis, if they need immediate short-term help, food, or utilities, it doesn't matter what their income is. We look at what's happened."

It's become clear through this work that people and frontline organisations have been reluctant to apply for Crisis and Care awards due to the complexity of the application process combined with concerns over claims being refused. The November 2021 review and the feedback that was provided to Cornwall Council have inspired changes in the way Crisis and Care Awards are accessed and delivered. These changes included:

- simplifying Crisis and Care Award (CCA) application form only asking questions relevant to the applicant's current circumstances.
- an increase in the value of the awards made to people needing crisis assistance with food in line with the Eatwell Guide so that applicants can purchase healthy, nutritious food and provided in cash via vouchers exchanged at post offices
- doubling amount awarded for emergency help with utility costs in line with increases in home energy costs
- the establishment of an understanding that just because all other social security benefits are being accessed, the household income may still not always be sufficient to cover an unexpected or emergency need - Cornwall Council no longer automatically refuse applications on the grounds of the need simply being a budgeting issue
- when a CCA application is made, Cornwall Council representatives don't just look at the immediate need on the application form but discuss other potential support with an applicant whether successful or not drawing on extensive knowledge of the other support available across Cornwall to help the residents improve their financial and personal circumstances

It's vital that there is increased awareness of these developments, how people and frontline organisations can access Cornwall Councils CCA scheme and the scale of the support that could be provided. Concerns were raised at our 2023 evidence-gathering sessions as to how and when applications were refused. Frontline teams, short of time, need to feel confident in the application process so they can best support people's applications.

Louisa Beddoe, Cornwall Council's Assessment, Billing and Collection Team Leader provided clarity as to when Crisis and Care Awards claims are refused:

"One thing we don't do is replace furniture or white goods, and that is mentioned on our website. That's our number one refusal. Also, people asking for things that are excluded from the list, such as school uniforms or travel to dentist appointments. There is an excluded items list and it is on our website. Repeat claims, unfortunately we can't keep giving money to people to top up their normal income."

And Ian Stephens, Head of Assessment, Billing and Collection for Cornwall Council further explained:

"Whilst it is useful to focus on why people aren't getting it for certain reasons let's not lose sight of the amount – over half a million pounds in that budget which is being spent annually along with discretionary housing payments and exceptional relief."



Figure 3: Hierarchy of cash first responses

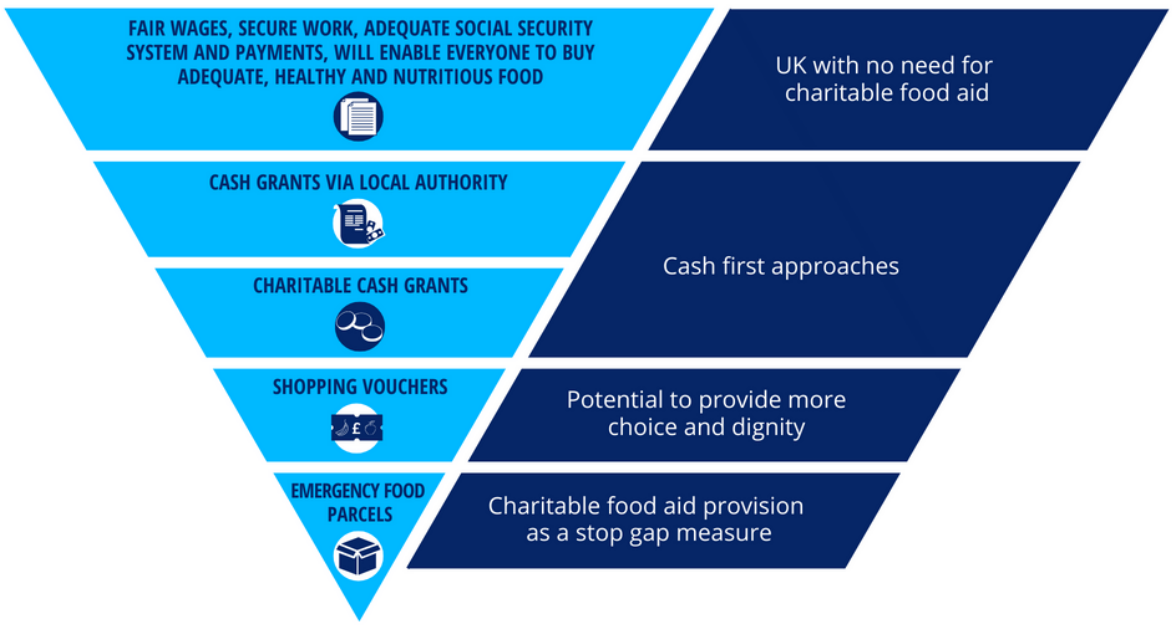


Table: award breakdown for food (1 week) - provided by Cornwall Council August 2023

Household Type	Award	Award Breakdown
1 Adult	£45	
1 Adult & 1 Child	£60	Adult 45, Child 15
1 Adult & 2 Children	£75	Adult 45, Two Children 30
2 Adults & 1 Child	£85	Adult 45, Second Adult 25, Child 15
2 Adults & 2 Children	£100	Adult 45, Second Adult 25, Two children 30
2 Adults	£70	Adult 45, Second Adult 25

An additional £10 will be considered if Homeless or in Temporary Accommodation with no cooking facilities

Table: award breakdown for Electric/Gas - provided by Cornwall Council August 2023

Time Period	Property	Purpose	Award
April - September	Self-contained bedsit	Electric only	20.00
April - September	1 bedroom property	Electric only	30.00
April - September	2+ bedroom property	Electric only	40.00
October – March	Self-contained bedsit	Electric only	30.00
October – March	1 bedroom property	Electric only	40.00
October – March	2+ bedroom property	Electric only	50.00
April - September	Self-contained bedsit	Gas only	20.00
April - September	1 bedroom property	Gas only	30.00
April - September	2+ bedroom property	Gas only	40.00
October – March	Self-contained bedsit	Gas only	30.00
October – March	1 bedroom property	Gas only	40.00
October – March	2+ bedroom property	Gas only	50.00
April - September	Self-contained bedsit	Dual: Electric and Gas	30.00
April - September	1 bedroom property	Dual: Electric and Gas	40.00
April - September	2+ bedroom property	Dual: Electric and Gas	50.00
October – March	Self-contained bedsit	Dual: Electric and Gas	40.00

An additional £10 can be paid if the customer has run out of emergency credit or if they have been paying a higher rate due to debt.

Questions raised and answered on Crisis and Care Awards

Charlotte Butler, Transformation Cornwall:
"Does the Crisis and Care fund exclude individuals or families currently living in in-work poverty and then a crisis hits and because of income they don't have access to other income support from the council? Are those groups excluded because they're not in transition?"

Louisa Beddoe, Cornwall Council Assessment, Billing and Collection Team Leader:
"They're not. Anyone can apply. We look at the whole picture, the whole situation."

Louise Brown, Ocean Housing:
"Thinking about the time of year with the school uniforms, one of the ones they refuse for the Crisis and Care, where you signpost to other organisations would you consider making a payment for food to then buy uniforms, shifting the reasons and trying to be creative?"

Louisa Beddoe,Cornwall Council Assessment, Billing and Collection Team Leader:
"It does happen, we try to make it fit the criteria rather than not fit it."

Joyce Duffin, CPR Foodbank:
"Can I ask, how much do you normally give out? Do you have a set amount, or does it vary?"

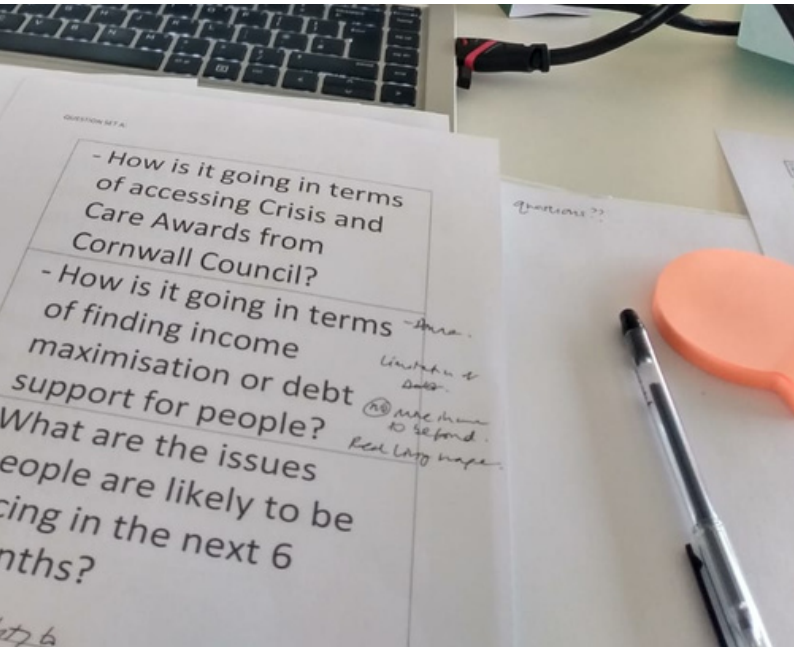
Louisa Beddoe, Cornwall Council Assessment, Billing and Collection Team Leader:
"It varies depending on, utilities; size of the property, food; size of the family. From part of the previous report there were some figures from the Eat Well Guide about how a family can eat nutritiously for a week, we use the figures from that to work out what our weekly allowance is for people who need help with food. We started that from last April and we also doubled the amount we give for utilities. We usually do award for a week, but then people would come back if there was a delay in UC, they might not be paid again for another two to three weeks. Now, we just pay for the whole period to take them up to their next benefit payment rather than weekly."

Action underway (Summer 2023)

- Cornwall Council and third sector organisations to promote awareness and confidence in the Crisis and Care Awards scheme.

Establishing how the Household Support Fund (HSF) works and can be accessed in Cornwall

The Household Support Fund (HSF) has provided short-term funding to local authorities across England since the Autumn of 2021. Its purpose is to provide additional support to people facing financial hardship. So far, there have been three funding allocations from the Department for Work and Pensions (DWP) for six months followed by a year-long iteration from April 2023 to March 2024. [10]



It's critical to note that all four iterations of the Household Support Fund have been unplanned allocations and as of August 2023 it is unclear if further funding will be distributed to local authorities in this way in April 2024. The ad hoc nature of the Government's approach to the HSF has inevitably presented challenges to local authorities in terms of embedding strategic approaches to distributing this funding.

The DWP has issued guidance for local authorities which has prevented some cash first approaches but more recently this guidance has been less prescriptive in terms of funding for advice services and the provision of cash payments. [11]

Cornwall Council's £9,057,140 Household Support Fund (HSF) for April 2023 to March 2024 is distributed through a mixed method approach allocating some funds through existing council services as well as external organisations. [12]

As Mark Ransom Cornwall Council Assessment, Billing and Collection Manager said:

"So, it's very much a balancing act between keeping it simple but getting that money out to the residents that need it most, are suffering financial hardship."

Again, concerns were raised at our 2023 evidence-gathering sessions as to how the HSF can, in fact, be accessed and by who. The following section provides clarification.



Allocation of household support fund excluding cost of living payments made by Cornwall Council in June and November 2023 (£2,830,000):

- **Cornwall Council's Together for Families £580,000**
- **Community Energy Plus (CEP) £700,000**
- **Citizens Advice Cornwall £180,000**
- **Cornwall Rural Community Charity (CRCC) £400,000**
- **Disability Cornwall £400,000**
- **Cornwall Community Foundation (CCF) £400,000**
- **Age UK Cornwall £90,000**
- **Inclusion Cornwall £80,000**

How can the Household Support Fund (HSF) be accessed in Cornwall?

Using Emergency accommodation data, DWP data, Free School Meals data (benefits related) and Adult Social Care data, Cornwall Council provides support directly to people through two £80 cost-of-living payments to households in receipt of Free School Meals, Pension Credit or receiving domiciliary care. A payment was made in June 2023 and a further payment will be made in November 2023 through BACs payments or Post Office vouchers for cash. Some of this funding is also used for the provision of hot meals to households in emergency type accommodation with no access to kitchen facilities.

Almost all the remaining funds have been allocated to council services and to individual organisations to distribute.[13] Some but not all these funds are distributed via cash payments taking a cash first approach.

Concerns were raised as to how individual organisations distributing HSF allocations advertised the availability of this support. As Charlotte Butler of Transformation Cornwall said these web pages need to be “very promotional”.

Cornwall Council’s Together for Families has been allocated £580,000. Funding is split between a small number of commissioned providers (£100,000) with £480,000 used to support ad hoc applications via social workers and targeted support payments of £200 to care leavers, asylum seekers and foster carers. Need for support is identified from Cornwall Council data and applications for support via social workers. Payments are made using Post Office Payout vouchers or cash vouchers.

Can people apply directly? No
Cash payments? Yes

Community Energy Plus (CEP) has been allocated £700,000. Most of this funding has been earmarked for November 2023 to March 2024 and will be provided through a mix of energy support payments and heating upgrades. CEP can also provide heated throws to provide affordable warmth for vulnerable clients. The value of an energy support payment is between £200 and £400 depending on the heating type and number of households occupants, these payments are made using Post Office Payout vouchers or cash vouchers for most clients. Applications to the fund are one per household and conducted over the phone with one of CEP's energy advisors who will discuss a householder's situation to establish their eligibility. By understanding their personal and financial situations, together with details about the property, they can also provide advice to help reduce energy use and refer or signpost to other services.

Eligibility criteria are based on household income and expenditure including housing costs and considering any residual income and savings. Almost 10% of people approaching CEP for HSF support are reapplications although analysis has shown that the need is genuine.

CEP do look at having a 6-month gap between HSF round 3 and round 4 energy support payments and successful applicants will only be able to access help once within the HSF 4 period. If wider money or debt advice is needed CEP will signpost to appropriate services.

Can people apply directly? Yes
Cash payments? Yes

Citizens Advice Cornwall has been allocated £180,000. Staff will identify people in crisis and recommend an award from the HSF which is reviewed and approved by supervisors. A lot of residents are now aware of the support available via Cornwall Citizens Advice and will make a direct approach for a payment including people making repeat applications. An award of £100 is made for each person in the household with the maximum award usually capped at £500 although this can be exceeded in extenuating circumstances. Awards are made by issuing supermarket vouchers through the Blackhawk network, this is either as an e voucher or by printing a PDF voucher.

Can people apply directly? Yes
Cash payments? No

Cornwall Rural Community Charity (CRCC) has been allocated £400,000. CRCC distributes their allocation to other delivery partners with most of the funding allocated to the Carers Service and Inclusion Matters. Inclusion Matters support a wide range of groups including people who are lonely or socially isolated, people with a learning disability or mental health diagnosis and people who are elderly and frail. The service also supports people exiting the criminal justice system helping them re-establish themselves in society. Awards are made based on applications made with the applicant by either a worker from the Carers Service or Inclusion Matters. Over 90% of awards are cash payments, occasionally specific items are purchased on behalf of the applicant. There is a potential for overlap of provision although CRCC, Age UK and Disability Cornwall all use the same Charity Log database.

Can people apply directly? No
Cash payments? Yes

Disability Cornwall has been allocated £400,000. Disability Cornwall works as part of the Cornwall Disability Alliance which is a collaborative of 10 organisations who represent and provide support services exclusively to people in the county with long term health conditions or a disability. Partner organisations will refer a request for a HSF payment to Disability Cornwall who will then make a cash payment. Residents can also self-refer through the DIAL advice line. Health and Social Care workers can also refer, but awards are mainly based on self-referral. HSF money is used to buy things that would usually fall outside of the normal remit of the organisation. Few of the applications for an award are repeat applications, where this is the case, it is usually relating to a different situation or need.

Can people apply directly? Yes
Cash payments? Yes

Cornwall Community Foundation (CCF) has been allocated £400,000. Third party organisations are invited to apply to CCF for funding of between £500 and £5000 depending on their capacity. Third party organisations may include (but not limited to) registered charities and voluntary organisations, schools, food banks, general practitioners, and care organisations. Organisations then distribute funds to households they are already engaged with and identify as needing additional financial support. Awards of between £50 and £200 are made but in exceptional circumstances the Foundation's Advisory Panel can be asked to consider a specific request for a larger grant. Support is offered through cash awards, vouchers, or the provision of tangible items such as clothing or household items. An organisation can also apply for a top-up grant once its initial fund is used up and reporting has been provided to CCF.

Can people apply directly? No
Cash payments? Yes

Age UK Cornwall has been allocated £90,000. Most of the applications are made on behalf of residents through community wellbeing coaches, also some referrals are via social prescribers. Every application is made via a frontline professional worker, there is no route for people to make an application direct. Awards usually capped at £500, anything over this amount is by exception only. Not prescriptive about what the award can fund although awards will be in line with the permitted categories contained in the DWP (Department for Work and Pensions) guidance. If purchasing items, second-hand goods are encouraged. Where a cash payment is required, this is paid by BACS. Age UK will always try to partner with other organisations who may be better placed to meet a particular need and Age UK have been pleased with the support offered by Community Energy Plus.

Can people apply directly? No
Cash payments? Yes

Inclusion Cornwall has been allocated £80,000. Inclusion Cornwall can provide time with the customer to identify most critical need. There are no set criteria for awards and the help can include things others would not consider such as a battery for a boat or a small solar panel to make a caravan habitable. Inclusion Cornwall will consider almost anything and will use their extensive knowledge and network to provide, identify and source support before using HSF grant funding.

Can people apply directly? Yes
Cash payments? Yes

Distributing Organisation	Can people apply directly?	Cash payments?
Cornwall Council's Together for Families	☒	☑
Community Energy Plus	☑	☑
Citizens Advice Cornwall	☑	☒
Cornwall Rural Community Charity (CRCC)	☒	☑
Disability Cornwall	☑	☑
Cornwall Community Foundation (CCF)	☒	☑
Age UK Cornwall	☒	☑
Inclusion Cornwall	☑	☑

Questions raised and answered on HSF

> **Charlotte Butler, Transformation Cornwall:**
> "I know that each partner agency's pot all works differently, I know some of them are limited to £100 per person and that might not cover it, can somebody get multiple referrals from multiple pots? In the same sense they can still access it through a charity as well as receiving the fund directly?"
>
> **Mark Ransom Cornwall Council Assessment, Billing and Collection Manager:**
> "Yes is the answer to that. There's no limit, if you've received support from one organisation or you've had a direct payment from Cornwall Council, there isn't anything to stop you approaching another organisation if you've got a different need later in the year."

Action underway (Summer 2023)

- Cornwall Council and partner organisations to provide as much clarity as possible as to how and where to access Cornwall's Household Support Fund allocation before March 2024.

Helping people facing financial hardship find effective support while ensuring any income is maximised

Cornwall Council's CCA scheme as well as HSF funding are part of a bigger picture when it comes to support for people facing financial hardship in Cornwall. Cornwall Council also provides Discretionary Housing Payments, Housing Benefit, Council Tax Support and Exceptional Relief alongside advice and support to maximise income and services such Together for Families. Meanwhile advice services such as Citizens Advice Cornwall provide much needed income maximisation support to help people access any existing financial entitlements. And critically, there is a wide range of third sector support spanning the local authority filling the ever-increasing gaps created by the UK's faltering social security system alongside cutbacks to mental health and other essential services. The organisations contributing to this report and its predecessor are providing vital help to thousands of people across Cornwall and are increasingly overstretched and concerned about the winter to come.

In 2021, IFAN, the Trussell Trust, Transformation Cornwall, Citizens Advice Cornwall and Cornwall Council first worked together to co-produce Cornwall's 'Worrying About Money?' to help people facing financial crisis as well as support workers navigate their way towards income maximisation support.[14] The step-by-step guide helps people identify available cash first support in Cornwall and provides up-to-date details not only on advice providers but frontline organisations able to provide help to people struggling with money worries. The resource is available as a hard copy, poster and in an interactive format.[15] Money Counts training linked to the leaflet has helped numerous frontline support workers and volunteers gain confidence in using the leaflet and prioritising a cash first approach to food insecurity.[16]

The increasing severity of food insecurity and poverty in Cornwall means that help can only go some way to alleviate or address poverty.

"We noticed in our food bank that when the targeted £301 came through we went very quiet for 2-3 weeks, then that went. We asked them what it was spent on. It went on paying a bill or something else, the next payment isn't until October."

"The amount of people, tenants we speak to say "Oh I've had that [payment] - it's gone".

Poverty is impacting on new cohorts of people living in Cornwall.

"We are seeing an increase of people who own properties and limited/ reduced support for people that have an asset, but lack free moving cash."

The cost-of-living crisis is also impacting Cornwall's seasonal trade while lack of housing has meant a reduction in the number of seasonal workers being available to work.

"Seasonal trade - holiday makers aren't bringing in the revenue they brought in this time last year."

"It's a revolving door when you look at seasonal work. So many businesses couldn't get the seasonal workers, due to the lack of housing. We had businesses that had to reduce their opening hours due to lack of staff."

"Coastal areas are rammed - accommodation is full, but people aren't spending. The gap is widening, more people in the middle ground who would have spent the money. The number of people on the wrong side of the gap is growing."

Alongside systemic changes to reduce poverty through increased social security payments and wages, more can be done to increase the availability and awareness of crisis support in cash as well as support to maximise income by working together. Key to this awareness-raising is a collaborative approach to information-sharing so that no stone is unturned when it comes to identifying the help that could be accessible to people facing financial hardship.

At the St Austell discussion forum, there was a widely shared desire for greater efficiency around navigating support both for individuals experiencing financial hardship and the organisations supporting them, particularly as demand increases and time reduces.

There was an appetite to consider how we pull together some sort of resource which shows all the support available. This would be really valuable for all organisations working with residents to better signpost and refer, even if they cannot provide help themselves.

A common theme in the conversations was around data sharing and there were a few challenges shared around GDPR issues. It's not an easy area to navigate but a natural next step for the discussion forum would be to focus on this as a particular challenge, bring in some expertise and training and work out how best to approach it.

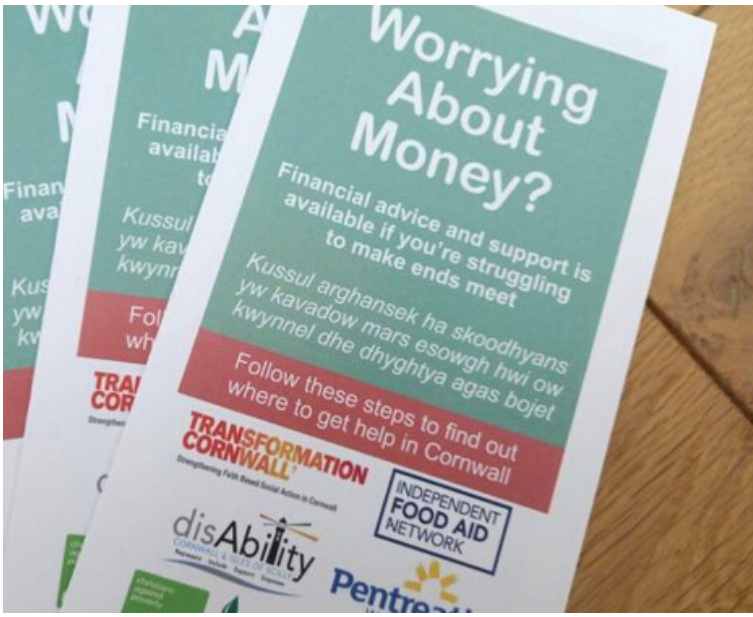


Image: 'Worrying About Money?' leaflet for Cornwall

How Cornwall Council is working to ensure information gets out into the community

Louisa Beddoe, Cornwall Council's Assessment, Billing and Collection Team Leader starting to work in Liskeard and Looe Foodbank in early 2023 following a visit made in December 2022. Louisa attends a food bank session once a week to help with various enquiries relating to Cornwall Council support including crisis and care awards, housing, council tax, and discretionary housing payments and exceptional relief. She's also able to use her knowledge of the wider support landscape to signpost people to other types of support. Louisa very much appreciates being able to speak with people in person, gaining a greater understanding of the difficulties people face through face-to-face interactions with people with financial hardship and the food bank staff and volunteers.

Andy Payne of St Austell Foodbank has been running a scheme with local schools to help families find support to maximise income. Kelly Patton of Cornwall Council Benefits Assessor has been working in the food bank and Andy explained how beneficial this was to the schools' project:

> **"Kelly spoke to five families last week; three families were on maximum UC with no earnings, but weren't getting any basic Council Tax support so it was almost if, we're talking about other pots of money, there was clearly a lot of people that weren't accessing the really basic stuff. She found out that one of those families wasn't getting any housing support and she put something in which has given this lady £652."**



Image: Looe (Getty Images)

Questions raised and answered on assessing support

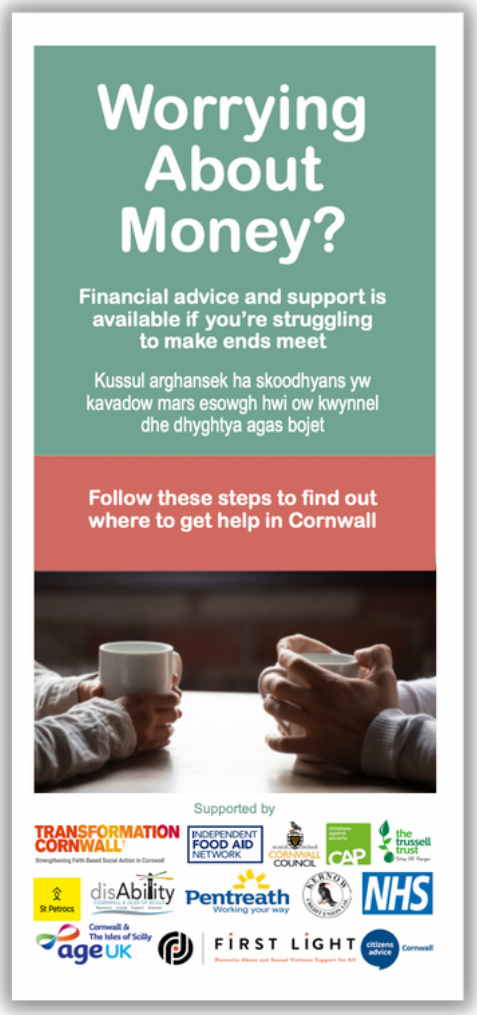
Joyce Duffin, CPR Foodbank:
"We know at the food bank we have quite a low proportion of older people who come to the food bank and when they do come they are really at their wits end; left it and left it and left it. They won't get help. I would like to look at how we can actually try and get some more of these people who aren't really looking for help, they just assume it's not there."

Ian Stephens, Cornwall Council Head of Assessment, Billing and Collection:
"Something we're looking to do is be a bit more proactive with people who miss a Council Tax payment. We're using data to show where a missed payment is a bit unusual and trying to make contact with them early and see if there's something we can do to help. We'll keep you posted on that as it's very early days with this work. The sooner we can start speaking to people who are struggling to pay and get them engaged, the easier it is to help them.

"The bigger issue for me, is how we join up all the organisations and all the fantastic work that is helping residents around the county. We need to understand how we avoid duplicating our efforts and make sure that we're really helping as many people as possible."

Action underway (Summer 2023)

- All to promote Cornwall's 'Worrying About Money?' resources as well as to put together a longer directory of support services prioritising cash first support including advice to maximise income.



Conclusion

We've already seen the transformative changes inspired by the discussion and feedback provided by frontline organisations in the Autumn of 2021. We hope that by facilitating further opportunities to provide questions and feedback that more people facing hardship in Cornwall will be able to access effective help and support. Simultaneously, we hope that by working to further embed a joined up response to Cornwall's food insecurity crisis we will collectively be able to reduce the demand for charitable food aid provision.

St Austell Discussion Forum Feedback

The event that was held on the 8th June 2023 demonstrated the value of bringing people together in a room and networking face-to-face. The workshop was characterised by passion and enthusiasm, and showcased both the extensive work going on across the county to support others and the incredible wealth of knowledge that exists amongst front line organisations.

Participants from the 8th June event:

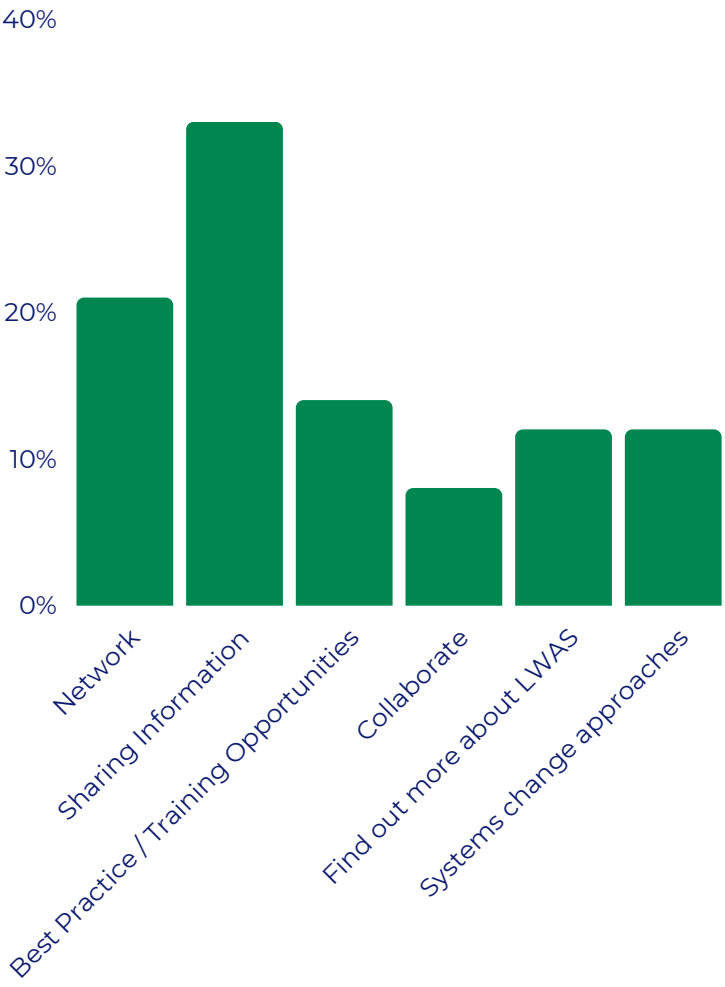
"That we are all working towards the same goal. Fantastic to get so many organisations into one room to have these important discussions. Also great for networking and putting faces to names."

"The diverse range of people, organisations, expertise and passion to find solutions. This requires support with co-ordination and information sharing to make best use of the resources."

"The improvements that have already happened but recognising there is still a lot to be done. I feel its positive from the conversations today what needs to be actioned"



Word cloud - participant feedback from St Austell discussion forum in June 2023.



Participant feedback - What is the one thing you are going to do because of today's session?

What's next?

- This report will be shared with the Cornwall and Isles of Scilly Leadership Board as well as with discussion forum participants and other interested stakeholders.

- A further Money Counts training session linked to the Cornwall 'Worrying About Money?' leaflet will be held on Wednesday 27.9.23. from 10-11am.

- Frontline organisations, Cornwall Council, Transformation Cornwall, the Trussell Trust and IFAN to meet again on 24th January 2024 in St Austell to share information and best practice to ensure people facing financial hardship in Cornwall know where to turn for effective support.

- Cornwall Council and third sector organisations to promote awareness and confidence in the Crisis and Care Awards scheme.

- Cornwall Council and partner organisations to continue to provide as much clarity as possible as to how and where to access Cornwall's Household Support Fund allocation before the end of March 2024.

- All to promote Cornwall's Worrying About Money? leaflet, poster and interactive version. Order free copies on IFAN's website.

Thank you to all the participants who contributed to the discussions in St Austell and online in June and August 2023.



Image: Discussion forum held in St Austell in June 2023

Endnotes

[1] A review of Cornwall Council's Local Welfare Assistance Scheme by frontline organisations supporting people experiencing financial hardship, Transformation Cornwall, Independent Food Aid Network and the Trussell Trust.

[2] The Cornwall 'Worrying About Money?' leaflet was co-developed as part of IFAN's wider 'Worrying About Money?' cash first referral leaflet project.

[3] Under one roof: Finding ways to improve availability and access to financial support in Cornwall – Blog by IFAN, the Trussell Trust and Transformation Cornwall.

[4] The review's authors were Jane Yeomans, Transformation Cornwall, Sabine Goodwin, Independent Food Aid Network and Emma Greenwood, The Trussell Trust.

[5] Cornwall Council Discretionary Financial Assistance Policy relates to three different support schemes: Crisis and Care awards, Discretionary Housing Payments, and Exceptional Relief Council Tax Reduction - https://www.cornwall.gov.uk/media/wdylc2oe/final-discretionary-financial-assistance-policy.pdf

[6] The Trussell Trust and The Joseph Rowntree Foundation are leading the Guarantee Our Essentials campaign alongside IFAN and many other charities - https://www.trusselltrust.org/get-involved/campaigns/guarantee-our-essentials/

[7] IFAN's infographics are available at www.foodaidnetwork.org.uk/infographics

[8] For evidence on the positive benefits of a cash first approach to food insecurity – IFAN Why Cash First?

[9] https://www.cornwall.gov.uk/benefits-and-support/crisis-and-care-awards/

[10]https://www.gov.uk/government/publications/household-support-fund-guidance-for-local-councils

[11]https://www.gov.uk/government/publications/household-support-fund-guidance-for-local-councils/1-april-2023-to-31-march-2024-household-support-fund-guidance-for-county-councils-and-unitary-authorities-in-england

[12] https://www.cornwall.gov.uk/benefits-and-support/household-support-fund/

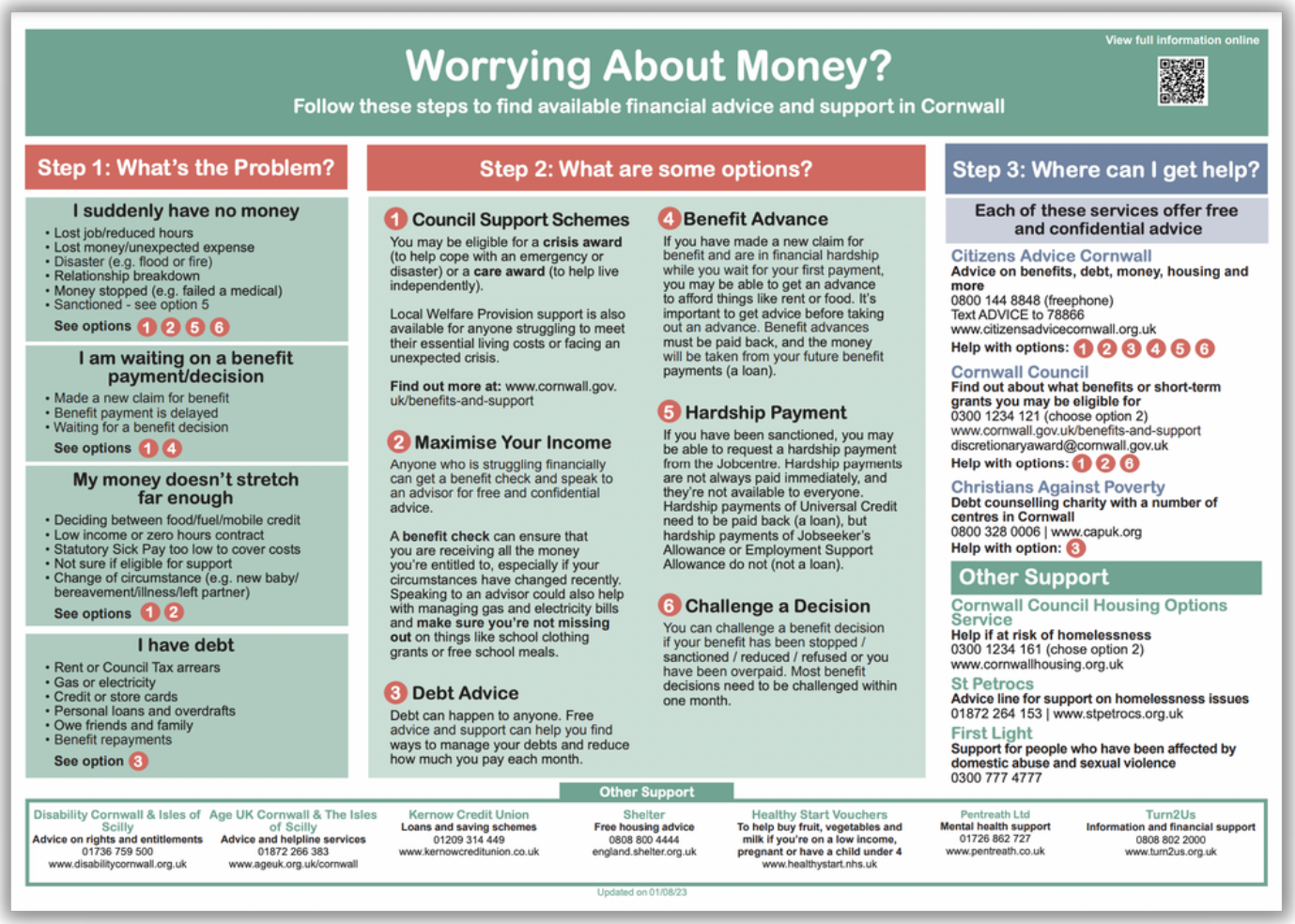
[13] Remaining funding of £287,140 is allocated to contingency funding and administration costs including postage and payment service provider transaction fees linked to the production of voucher and BACS payments.

[14] www.worryingaboutmoney.co.uk/cornwall available at www.foodaidnetwork.org.uk/cash-first-leafelts

[15] Cornwall Council funds IFAN to print and disseminate Cornwall's 'Worrying About Money?' leaflet and has embedded this resource on its website - https://www.cornwall.gov.uk/people-and-communities/do-you-need-a-helping-hand/i-am-worried-about-money/

[16]https://www.foodaidnetwork.org.uk/post/under-one-roof-finding-ways-to-improve-availability-and-access-to-financial-support-in-cornwall

'Worrying About Money?' Poster for Cornwall:



Worrying About Money?

View full information online

Follow these steps to find available financial advice and support in Cornwall

Step 1: What's the Problem?

I suddenly have no money
- Lost job/reduced hours
- Lost money/unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options 1 2 5 6

I am waiting on a benefit payment/decision
- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options 1 4

My money doesn't stretch far enough
- Deciding between food/fuel/mobile credit
- Low income or zero hours contract
- Statutory Sick Pay too low to cover costs
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/ bereavement/illness/left partner)

See options 1 2

I have debt
- Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option 3

Step 2: What are some options?

1 Council Support Schemes

You may be eligible for a **crisis award** (to help cope with an emergency or disaster) or a **care award** (to help live independently).

Local Welfare Provision support is also available for anyone struggling to meet their essential living costs or facing an unexpected crisis.

Find out more at: www.cornwall.gov.uk/benefits-and-support

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice.

A **benefit check** can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help with managing gas and electricity bills and **make sure you're not missing out** on things like school clothing grants or free school meals.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Jobseeker's Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

Step 3: Where can I get help?

Each of these services offer free and confidential advice

Citizens Advice Cornwall
Advice on benefits, debt, money, housing and more
0800 144 8848 (freephone)
Text ADVICE to 78866
www.citizensadvicecornwall.org.uk
Help with options: 1 2 3 4 5 6

Cornwall Council
Find out about what benefits or short-term grants you may be eligible for
0300 1234 121 (choose option 2)
www.cornwall.gov.uk/benefits-and-support
discretionaryaward@cornwall.gov.uk
Help with options: 1 2 6

Christians Against Poverty
Debt counselling charity with a number of centres in Cornwall
0800 328 0006 | www.capuk.org
Help with option: 3

Other Support

Cornwall Council Housing Options Service
Help if at risk of homelessness
0300 1234 161 (chose option 2)
www.cornwallhousing.org.uk

St Petrocs
Advice line for support on homelessness issues
01872 264 153 | www.stpetrocs.org.uk

First Light
Support for people who have been affected by domestic abuse and sexual violence
0300 777 4777

Other Support

Disability Cornwall & Isles of Scilly
Advice on rights and entitlements
01736 759 500
www.disabilitycornwall.org.uk

Age UK Cornwall & The Isles of Scilly
Advice and helpline services
01872 266 383
www.ageuk.org.uk/cornwall

Kernow Credit Union
Loans and saving schemes
01209 314 449
www.kernowcreditunion.co.uk

Shelter
Free housing advice
0808 800 4444
england.shelter.org.uk

Healthy Start Vouchers
To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4
www.healthystart.nhs.uk

Pentreath Ltd
Mental health support
01726 862 727
www.pentreath.co.uk

Turn2Us
Information and financial support
0808 802 2000
www.turn2us.org.uk

Updated on 01/08/23

'Worrying About Money?' Leaflet for Cornwall:

