

Community Partnership Board – March 2022



East Suffolk
Community
Partnerships

Bringing ideas to life

Financial Insecurity – Facts from Citizens Advice

- More than 2 million people nationally estimated to have tipped into the red by the £20 UC payment reduction [40% of UC claimants are in work]
- More than 8.5 million people (more than 16%) nationally said that they could not cover the energy cap rise
- This rises to 27% of disabled people and 36% of people on Universal Credit
- Almost 1 in 10 people are in energy arrears even before the rise
- Citizens Advice have identified a significant increase in views to their Universal Credit, debt and money advice pages
- Over a quarter of those helped by CA with fuel debt have other debts, including council tax arrears
- 30% more referrals to food banks from Citizens Advice now than Summer 2020

Case Study 1

In late 2021, S and her daughter moved into a 2-bedroom bungalow to be closer to shops that they could afford.

S is disabled and has a range of health conditions including ME and fibromyalgia. Since moving in November she has had pleurisy and a cough/chest infection which has lasted 3 weeks so far. Her daughter, who is 17, is also disabled.

Their new home has air source heating and they are struggling to heat it, with the average monthly cost around £200. They rarely put the heating on, and when they do it is only for half an hour at a time so the house regularly gets down to below 10 degrees indoors. The day we spoke they could see their breath indoors.

S is buying groceries on credit cards so that she can pay the electricity bill and then struggles to keep up the credit card payments.

They are scared to use their tumble drier, pegging washing out even though S struggles to walk and bend, have stopped using the oven and only shower once a week.

S said "I spend every day huddled under an electric throw. The cold aggravates my pain and my asthma. To hear my daughter say she is so, so cold makes me feel like a failure. I don't know what to do anymore. All I would like to be warm and be able to enjoy my home - I spend 99% of my time at home due to my disabilities.

It has got to the point where we go and sit in the car once a day with the engine running to have some heat...it sounds ridiculous but it's true. I have even had thoughts that I don't want to be here any longer, I can't keep doing this... I purely have an existence, not a life."

Case Study 2

One of the Council's Family Intervention Officers is currently working with Mrs B and her four grandchildren. They range in age from 14 to 10 and Mrs B is their legal guardian.

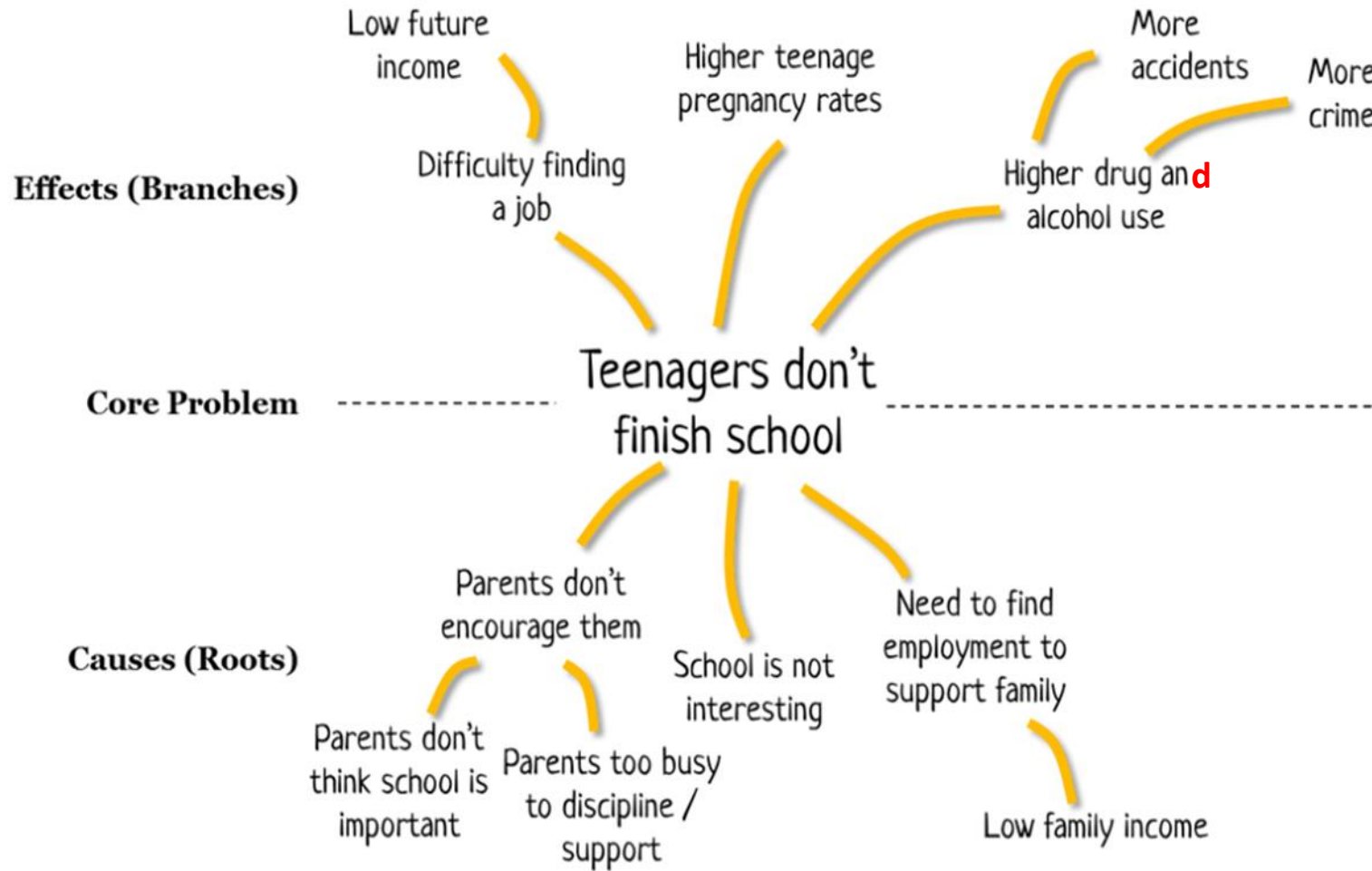
The referral to the FIO was made by the Early Help Team at SCC. They felt that the intensive support offer of the team was seen as the 'family's last hope', having been engaged by a range of services including Early Help, Youth Justice, CMHS, Family Support and the Diversion Team at different times in the past.

The issues identified in the referral include poor behaviour and attendance at school, overcrowding in the property, poor routines, emotional and educational needs, attachment issues, poor boundaries, bullying, lack of transport and missed health appointments.

Through regular work with the family, other issues emerged, including concerns about Mrs B and her mental health, particularly her fear of Covid and letting the children go.

She gradually disclosed the impact of not being able to read and write – the children have to read everything to her – including reports, bills and letters for example from the school (about themselves) and from debt collectors.

As trust developed, she also began to open up about her financial troubles - she is short of food every week, can't pay her electricity bills and is behind on other bills as well. Her pride meant that it took weeks for her to even begin talking about these issues.



Wangari Maathai



The Problem Solving Tree





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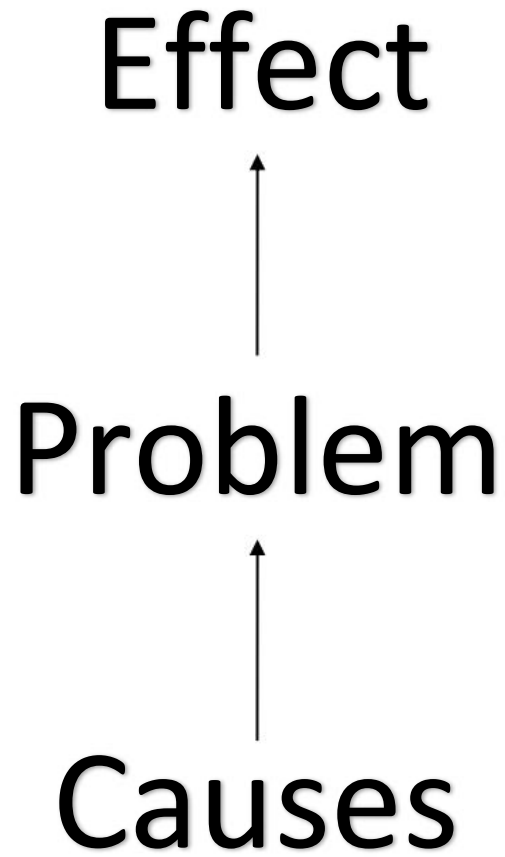
Bringing ideas to life

Lets Have a Go at Growing a Tree



**Financial
Insecurity**





What negative effects does this problem have?

Some of our residents don't have enough money to live on

What are the 'root causes' of this problem?



How can I solve this problem? Knowing how much time, money, or other constraints you may have, which 'root cause' of the problem can you address?

Effect



What negative effects does this problem have?

- More people in debt
- Increased levels of arrears – rent and council tax
- Increased homelessness
- Poor mental health and wellbeing
- Increase in crime and domestic violence

Problem



Some residents don't have enough money to live on

What are the 'root causes' of this problem?

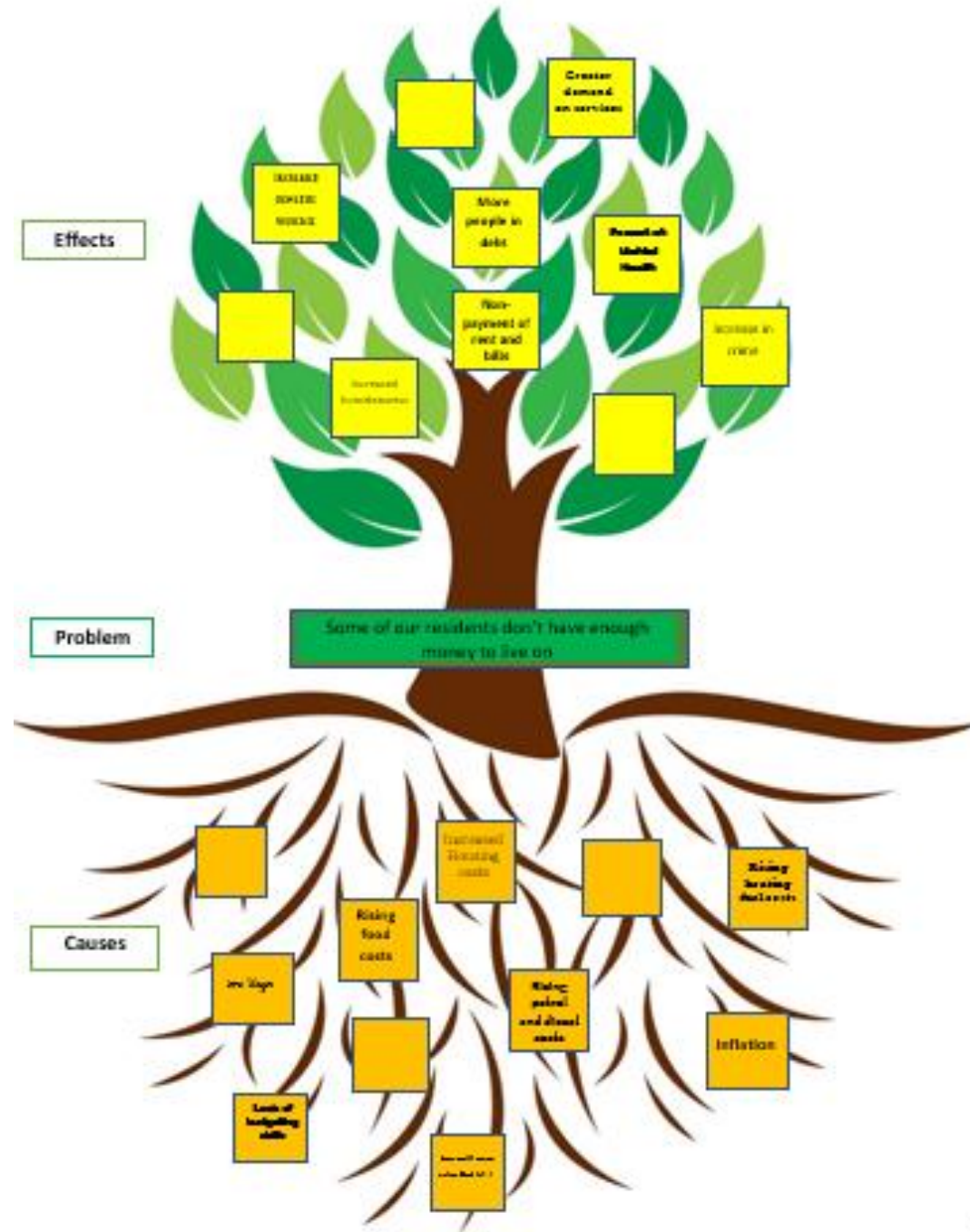
- Rising inflation
- Rising cost of food and fuel (heating and vehicle)
- Rising housing costs
- Loss of £20 UC payment
- Static/low pay
- Lack of budgeting skills
- Reduced resilience following the pandemic

Causes



How can I solve this problem? Knowing how much time, money, or other constraints you may have, which 'root cause' of the problem can you address?

Exercise 1 – Fill in any gaps



Making a project statement



Impact

What long term impact will this project have?

More people in East Suffolk are financially secure and have enough money to live on

What outputs or activities, should we support/enable to achieve our desired project outcome?

Outcome

Output



**Exercise 2 – Focus on
projects/activities to address the root
causes identified in Exercise 1**



**What outputs or activities, should we support/enable to
achieve our desired project outcome?**