



HOUSEHOLD SUPPORT FUND  
MAY - SEPTEMBER 2023

# Impact Report

citizens  
advice

North  
Lancashire

# Executive Summary

Since May 2023 Lancaster City Council has been allocated more than £1m of Household Support Funding from the Department for Work and Pensions to support households with the rising cost of living, including families, pensioners, unpaid carers and disabled people.

The Household Support Fund (HSF) aims to help with short-term living costs and pay for essential items such as food, energy and water bills, or important household appliances such as fridges and cookers.

The council delivers this project in partnership with Citizens Advice North Lancashire who speaks to applicants, offers them a benefits check and a debt assessment and any further advice they may need before making a recommendation to the Council for any support required. This allows Citizens Advice to identify any income that the resident may not already be receiving, and to refer residents into further advice services if necessary for longer term support.

90 feedback forms have been returned to the council team by residents and 97% of these have been positive, showing the value of the HSF scheme.

So far, £264,972 of the council's allocation of HSF has helped 589 eligible households with payments for gas, electricity and water, essential household appliances as well as clothing, home essentials and food.

Local food banks and food clubs have also been supported with funding of £380,000 to ensure food support for over 2,000 households.

The household support fund is due to end in March 2024. However, the cost of living crisis is not over and many households are struggling to make ends meet.

The aim of this report is to demonstrate the impact of HSF, and to show how working together with Citizens Advice, the council has been able to help residents in the longer term.

We hope that HSF will be extended in the Autumn statement on 22nd November. If it is not, the council and Citizens Advice will lose a key tool to help residents who are struggling with rising costs that are not being matched by incomes.

**Joanna Young, Chief Executive,  
Citizens Advice North Lancashire  
October 2023**

# Lancaster City Council's view

*“Beginning with the Covid-19 pandemic and continuing through the subsequent cost-of-living crisis, Lancaster City Council has seen a dramatic increase in the number of people requiring support with their finances.*

*There may be a short-term issue that can be resolved by way of a small grant to pay for essential living costs, but many people who approach us also have longer-term issues around ensuring they can maximise their income, as well as the need for advice on budgeting and paying debts.*

*To ensure a comprehensive approach was being taken, the council was keen to work in partnership to create a “one-stop-shop” for those applying to the Household Support Fund (HSF).*

*All applications to the HSF are referred to a team within North Lancashire Citizens' Advice for a detailed conversation about their finances, and further referrals are made to specialist teams if required. The figures (which can be found in this report) speak for themselves and some extraordinary results have been achieved in the first six months of this scheme.*

*As well as providing shorter-term practical support, nearly 40% of those who responded to our survey say that their long-term finances have also improved.*

*The cost-of-living crisis isn't over and having a fund such as the HSF is extremely worthwhile so the council can continue to support those who are struggling.”*

**Emily Turbitt, Customer Services Manager, Lancaster City Council**

# Household Support Fund Awards May - September 2023



## Number of Households supported in total

Households with Children	192
Households without Children	122
Households with Disabled People	250
Households with a Pensioner	25
<b>Total Households</b>	<b>589</b>

## What has been awarded?

The Household Support Fund provides support in a number of different ways depending on the circumstances in the household. Since May 2023 awards have been recommended by Citizens Advice North Lancashire and given by Lancaster City Council as follows:



## Help with Gas Bills

Households with Children	102
Households without Children	60
Households with Disabled People	102
Households with a Pensioner	11
<b>Total Households</b>	<b>275</b>



## Help with Electricity Bills

Households with Children	115
Households without Children	73
Households with Disabled People	123
Households with a Pensioner	13
<b>Total Households</b>	<b>324</b>

# Household Support Fund Awards May - September 2023



## Help with Water Bills

Households with Children	9
Households without Children	11
Households with Disabled People	14
Households with a Pensioner	2
<b>Total Households</b>	<b>36</b>



## 12 Week Free Eggcup Memberships\*

Households with Children	116
Households without Children	263
Households with Disabled People	89
Households with a Pensioner	32
<b>Total Households</b>	<b>500</b>



## Aldi Vouchers

Households with Children	97
Households without Children	58
Households with Disabled People	111
Households with a Pensioner	7
<b>Total Households</b>	<b>273</b>

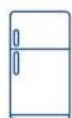
\*Eggcup is a local food club and buying cooperative with branches in Lancaster and Morecambe. Usually members pay £5 per week and can choose food (which is either bulk purchased or gleaned from places such as FairShare or from local farms) which usually totals a much higher value. The council is using HSF to support residents by purchasing five hundred 12 week Eggcup memberships so people can try it out if they find themselves in financial hardship.

# Household Support Fund Awards May - September 2023



## Help with a new Oven

Households with Children	15
Households without Children	6
Households with Disabled People	14
Households with a Pensioner	1
<b>Total Households</b>	<b>36</b>



## Help with a new Fridge Freezer

Households with Children	18
Households without Children	13
Households with Disabled People	29
Households with a Pensioner	1
<b>Total Households</b>	<b>61</b>



## Help with a new Washing Machine

Households with Children	10
Households without Children	6
Households with Disabled People	19
Households with a Pensioner	1
<b>Total Households</b>	<b>36</b>

*“Whether it's providing train tickets to Manchester for a young mother, unable to afford to visit her newborn baby in hospital, or carpets for a large family who are having to live out of one room due to their council property provided with no flooring. The HSF is able to support those most vulnerable, and do so promptly.” Tom, Adviser, Citizens Advice*

# Household Support Fund Awards May - September 2023



## Help with a new Microwave, Air Fryer or Slow Cooker

Households with Children	4
Households without Children	1
Households with Disabled People	5
Households with a Pensioner	0
<b>Total Households</b>	<b>10</b>



## Help with a new bed

Households with Children	22
Households without Children	5
Households with Disabled People	27
Households with a Pensioner	2
<b>Total Households</b>	<b>56</b>



## Help to get new carpets

Households with Children	16
Households without Children	9
Households with Disabled People	18
Households with a Pensioner	2
<b>Total Households</b>	<b>45</b>

# Household Support Fund Awards May - September 2023



## Help with Travel Costs

Households with Children	15
Households without Children	10
Households with Disabled People	23
Households with a Pensioner	0
<b>Total Households</b>	<b>48</b>



## Help with new clothing

Households with Children	80
Households without Children	37
Households with Disabled People	81
Households with a Pensioner	5
<b>Total Households</b>	<b>203</b>



## Vouchers for other living essentials

Households with Children	6
Households without Children	15
Households with Disabled People	15
Households with a Pensioner	0
<b>Total Households</b>	<b>36</b>

*“It’s made my Mum really happy, not having to worry about all those things so thank you again so much from both of us, she’s been through a lot this year and was feeling so down about getting through the next cold month.”*

Client’s daughter



# Food Support

The Household Support Fund has committed £380,000 to Food Clubs and Food Banks via the Lancaster District Food Justice Partnership to ensure that these groups are able to support residents.

## Food Banks

Food Banks exist to provide emergency food to people in crisis. Food parcels contain donated ambient food and are designed to last a few days. There are two main food banks in Lancaster District and several more informal ones but most require a referral from a partner agency (such as Citizens Advice) in order for a client to receive a food parcel.

Clients are not able to use food banks over the long term as they are for emergency use only.

## Food Clubs

A Food Club is an informal, community-led group that aims to source food for people in a local area. They run weekly in community spaces and offer an opportunity for residents to socialise with neighbours as they pick up food. There is a small weekly fee, usually between £3 and £6 and £20 - £35 worth of food is usually available.

Food Clubs help residents to save money and reduce stigma by offering a membership model.



# How Citizens Advice helps HSF clients

Most applicants to the HSF scheme are required to have a phone call with a Citizens Advice adviser.

Residents are offered a benefits check and referrals into further services including local food clubs. This ensures that residents are claiming everything they are entitled to, and that support can be offered with debt, housing, benefit appeals, employment problems and more, before an award recommendation is made.

Residents are made aware of all relevant schemes including Discretionary Housing Payments, Healthy Start Vouchers, Council Tax Support, Bereavement Payments,

the Uniform Project and local Food Clubs, all of which can help with the cost of living.

On occasion, advisers have been able to identify emergency situations, such as Domestic Violence, and provide advice and support to residents to help keep them safe.

## Clients have multiple complex issues

Since 1st May, Citizens Advice has assisted **488 clients facing 1,624 different issues**, with HSF applications.

	Issues
Charitable Support & Food Ban..	965
Benefits & tax credits	208
Utilities & communications	96
Benefits Universal Credit	68
Financial services & capability	69
Housing	64
Debt	34
Education	25
Relationships & family	24
Consumer goods & services	24
Employment	16
Health & community care	14
Travel & transport	8
GVA & Hate Crime	3
Legal	3
Immigration & asylum	2
Tax	1
<b>Grand Total</b>	<b>1,624</b>

# Case Studies

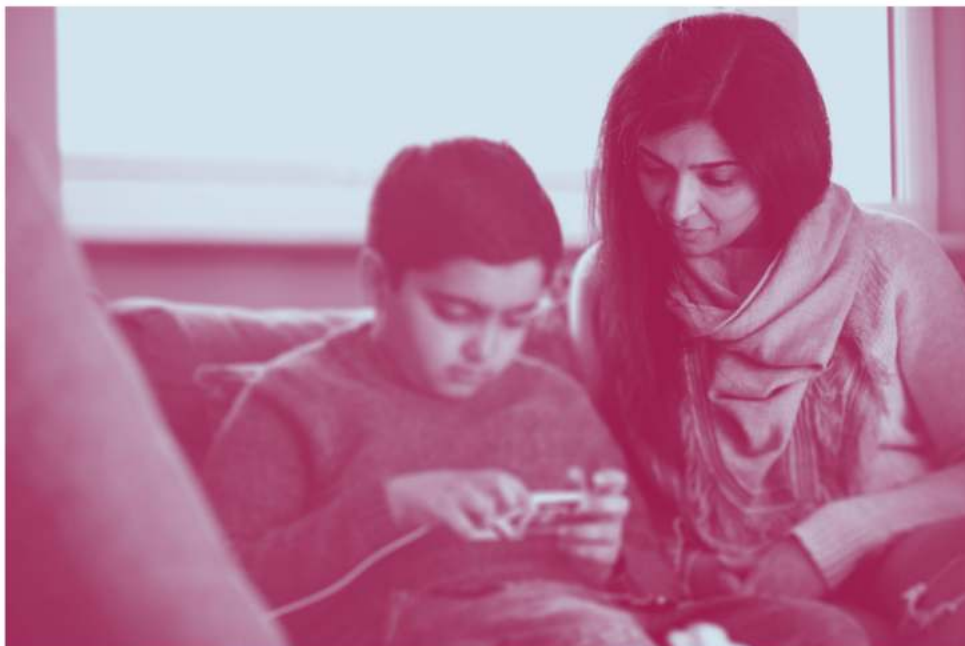
## Single parent with a mortgage

Client A is going through a divorce. She has two children and her income is £1,100 per month but her mortgage has gone up to £670 leaving her with £430 left each month for all her bills, food, childcare, transport and other costs. The client had been borrowing from friends and family and her fridge had broken. The HSF supported the client with a fridge freezer, with Aldi vouchers, energy vouchers and clothing vouchers. The client was then referred to our debt team for help and is working with them on an ongoing basis.

## Single disabled man

Client B is a disabled man aged 27 living alone on Universal Credit. His income is £730, and £403 of this is paid directly to his landlord leaving him with £327 to live off each month.

The client has been struggling with the cost of living. Citizens Advice established that the client had previously been in receipt of Disability Benefits which were stopped and the client did not appeal. Citizens Advice will now assist this client to appeal his case and the HSF has awarded him a cooker, support for energy, food and clothing. This client has also been referred to a Citizens Advice debt worker for help with council tax arrears.



# Case Studies

## Ill health

Client C recently had a period of ill health and had to take time off work. She has children and lives rurally meaning she needs her car to get the kids to school and to work. The client was struggling to pay her rent and was in danger of eviction.

The HSF was able to support her with a cooker, Aldi vouchers and fuel for her car so she can get to work. Citizens Advice told her about Discretionary Housing Payments and local sources of support, and offered debt support. The client is confident she can now get back on her feet.

## Bereavement

Client D was recently widowed and is struggling with her mental health and her finances. As her husband has died she is now subject to the 'bedroom tax' which is further eroding her income. She is unable to work due to ill health. The client has £248 to live off per month. HSF gave her food and fuel vouchers and a new fridge freezer. Citizens Advice is now helping her with communicating with her Work Coach and with applying for PIP and also advised about bereavement payments and Discretionary Housing Payments. As this client suffers from anxiety, Eggcup was not the right solution so HSF supported her with Aldi vouchers.



# Case Studies

## Mother with newborn

Client E is a single parent of a four year old boy and a newborn aged one week. She is struggling with living costs and needed support from HSF who awarded her clothing vouchers for her newborn and some support with energy. This client had no up to date photo ID so could not apply for Child Benefit. The HSF gave her money so she could apply to update her driving license and then her child benefit will subsequently help her to balance her budget.

## Housed after homelessness

Client F had been homeless and living in a hotel with her one year old child. She has recently moved into a council flat but it came unfurnished and her benefits and wages do not stretch to cover the things she needs. She has managed to get a bed, washer, cooker and fridge but she has been unable to get any carpets for her new home.

Citizens Advice ran a benefits check and debt assessment - this client is managing well on her low income. The HSF awarded her carpets for her living room, corridor and for two bedrooms to help her keep warm, and so her baby can crawl safely.



# Case Studies

## Secondary school costs

Client G is a single dad of four children aged from 16 to 12. Client is unwell and unable to work and in receipt of working age benefits. The client is struggling to afford every day essentials including energy. The client is very worried about school costs for his children including uniforms.

Citizens Advice was able to refer him to the Uniform Project at the Foodbank and HSF awarded him help with further clothing costs, a new carpet and a voucher for his energy bill.

## Cost of Living Pressures

Client H is a single person with a three year old child. The client is unemployed but has no debts. She has previously managed her budget but due to rising costs is now struggling and when Citizens Advice called her she said she had no food in her house. Citizens Advice referred her for an emergency food parcel and the HSF supported her with costs for a new washing machine, some Aldi vouchers and a voucher for new clothing.



# How Citizens Advice helps HSF clients

**Referrals into our specialist services ensures that residents can address longer term problems**

Since working on the HSF project our teams have identified many issues that have been referred into our other services such as debt, ongoing support, employment issues and benefits appeals. In the six months between May 1st 2023 and 30th September 2023 we have generated outcomes worth **£1,908,840** for those applying to HSF. This maximised income benefits our local economy.

In addition, our advisers identified **£1,080,891 of debt** while speaking with clients and referred **103 clients into further services** within the charity. **21 debt relief orders have been funded in this time writing off £308,593.**



# What Advisers think

*"The Household Support Fund has enabled Citizens Advice North Lancashire to deliver a fast-paced and responsive scheme, capable of addressing clients' difficulties through both short-term financial support, and longer-term advice focussed means of resolution. Through the initial 'hook' of charitable assistance, the initiative has provided many clients with a vital entry point to the services of Citizens Advice. Such clients may not otherwise have known about, or accessed advice services, but via the Household Support Fund, have been able to work with us to improve their circumstances far beyond the impact of the initial short-term award, thereby providing real lasting change, greater resilience, and a better understanding of their situation going forward."* **Adam Gayton, HSF Team Leader, Citizens Advice North Lancashire**

*"The Household Support Fund has been instrumental in assisting clients of Citizens Advice in navigating the challenges posed by inadequate benefit levels. This crucial fund serves as a lifeline for countless individuals and families who are struggling to make ends meet. While the fund has made a significant positive impact by providing emergency assistance for essential expenses, it underscores the pressing issue of insufficient benefit support. Many clients who turn to Citizens Advice are already grappling with a meager safety net and the HSF has become a necessary buffer against destitution. The persistently poor level of benefits leave clients with little choice but to rely on such emergency measures, highlighting the urgent need for comprehensive reform and an increase in the overall level of support to ensure a more sustainable and dignified standard of living for all."* **Gully Trevena, Advice Director, Citizens Advice North Lancashire**





# What Advisers think

*“The Household Support Fund has become a crucial means of support for so many in recent months. Due to the cost of living crisis along with the energy crisis - many have been forced into a state of poverty that they have had absolutely no control over. Many working families have become financially stressed: debts building, struggling to eat and/or feed their children. Many individuals who apply to the fund have no means of increasing their income: many are doing all they can in this current economic climate.*

*The benefit of the HSF is that people can access emergency financial support they have no means of obtaining without access to the fund. Not only this, but by working with Citizens Advice we can look at the exterior factors negatively impacting the individual and try to provide as much as much support and/or advice as we possibly can so that the individual can better their situation. Without the HSF I dread to think what people may do.* **Emily Wise, Adviser, Citizens Advice North Lancashire**

*“The Household Support Fund has been a vital scheme for the residents of this area. In my role dealing with HSF applications, I have seen all walks of life - single people, the elderly, disabled, working families and a wide variety of circumstances. There is no 'wiggle' room for any other purchases - lots of people have been without basic appliances such as a fridge to safely store food and/or medication. Simply having a week off work due to ill health means debts mounting up - and being in a more vulnerable position.*

*This funding, although not solving all issues, has allowed people to travel to work, health appointments & education. It has led to families cooking and eating together in a family home that is warm and safe. Others have been able to save money by being given a basic appliance such as a washing machine and no longer walking to the laundrette to spend over the odds and using vital energy that people simply do not have as they have been trying to just focus on survival.”* **Hannah Naylor, Adviser, Citizens Advice North Lancashire**

# In depth case study

The client is a single woman living with her daughter in private rented accommodation, dependent upon Personal Independence Payments and Employment and Support Allowance. The client is deaf and suffers from multiple health conditions, so the appointment was also attended by her father and a support worker from another agency.

The client's daughter has recently been diagnosed with the same illness as her mother, and begun treatment, but was not receiving any benefits at the time of the appointment. Advice was provided regarding the daughter's eligibility for DLA (Disability Living Allowance), which would in turn mean that the client could be better off claiming Universal Credit with the disabled child element.

The client was in arrears with both her energy and water suppliers, and a referral was made to the Citizens Advice debt team. Further assistance was also provided around making a Blue Badge application.

The client has higher energy expenditure than average, due to health and mobility issues, and in view of this an award was made through the HSF scheme for £600 towards her fuel costs.

Throughout the appointment, it became apparent that the client's father was struggling himself. It was established that he had given up work to care for his daughter fifteen years ago, but did not claim any benefits and relied on his wife to provide financially for the household. He has to take his daughter shopping, and to all medical appointments, as she cannot leave the house alone. As a result of this, and the client's Blue Badge running out two years ago, he had been spending a lot on fuel, parking and caring for his daughter, and at times had been finding it difficult to get by.

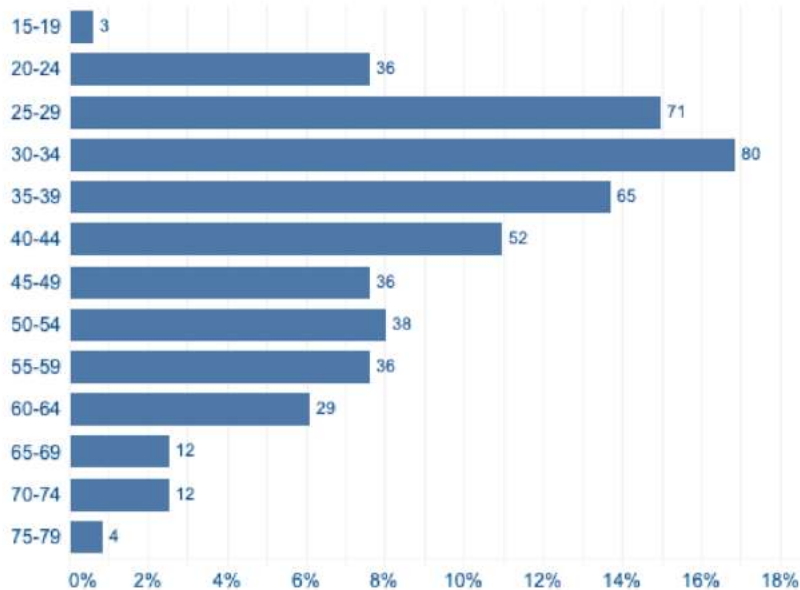
We confirmed that the client's father was eligible for Carers Allowance, and assistance was provided around claiming this benefit, with a referral also made to N-compass for further support. We also offered to help the client's father via the HSF scheme, with an award of three monthly payments of £200 issued towards the associated costs of supporting his daughter and his own household.

The client and her father expressed gratitude and tears of happiness, and stated "You have done more in 20 minutes than anyone in 20 years."

# Who is applying to HSF?

The vast majority of applicants to the HSF are of working age.

## Age



The majority of applicants have a disability or long term health condition

## Disability / Long-term health



Long-Term Health Condition

Not disabled/no health problems

Disabled

The majority of applicants are female

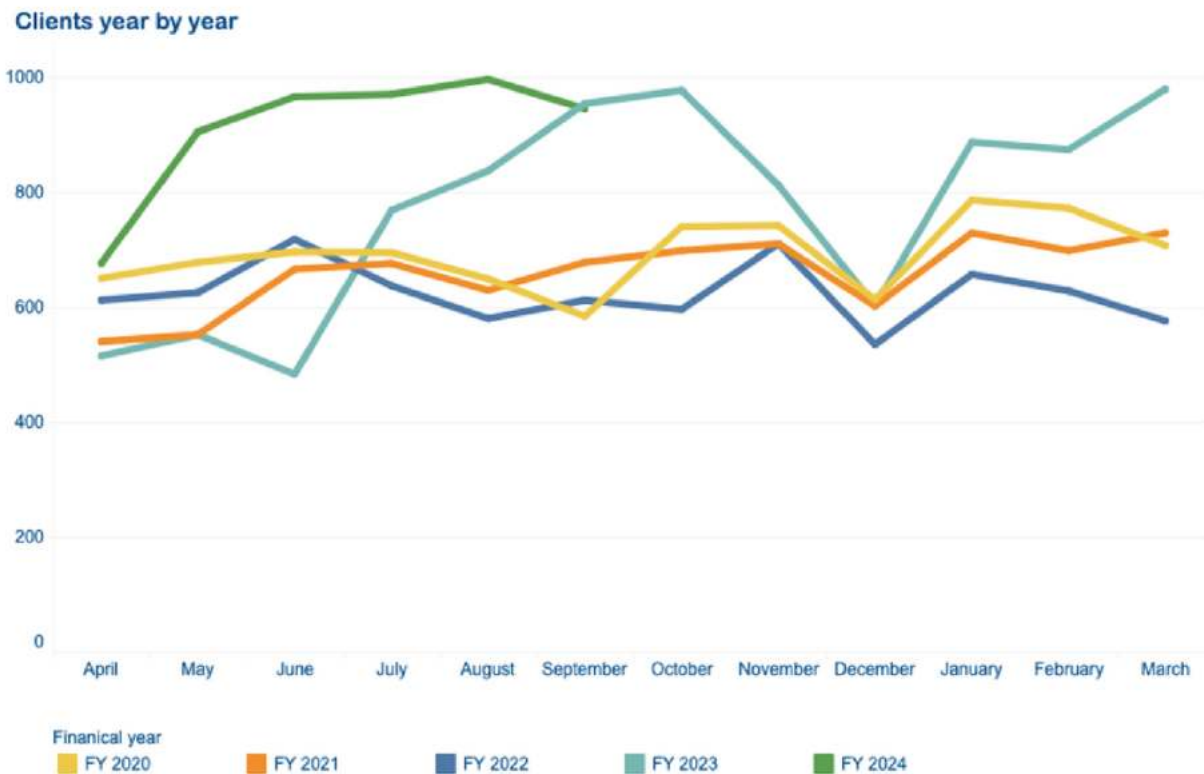
## Gender



Female

Male

# How is the cost of living crisis affecting Citizens Advice North Lancashire's service?



The Cost of Living crisis has had a clear impact on the numbers of residents seeking advice from Citizens Advice North Lancashire. The graph above shows the total numbers of clients who have come to us by financial year and the green line shows 1st April - 30th September 2023. We expect this number to carry on increasing as Winter approaches. The HSF allows our advisers to help clients who are worrying about affording the essentials and provides an important tool for our entire team to use if necessary. Without it, in many cases we have nothing we can do to help people facing intense hardship.

**Citizens Advice North Lancashire works in partnership with Lancaster City Council to deliver the Household Support Scheme in Lancaster District for the benefit of residents affected by the cost of living crisis.**

Citizens Advice North Lancashire is an independent registered charity number 1137309 in England and Wales.  
[www.northlancashirecab.org.uk](http://www.northlancashirecab.org.uk)

