**Cambridgeshire Local Assistance Scheme (CLAS)**

**Update for Financial Capability Forum on 01/11/19**

**CLAS** **continuation**

* The County Council had agreed to a 2-year extension to the CLAS contract.  It fits well with the County Council’s  Think Communities Strategy which emphasises the importance of people, places and systems

**Awards FY 19/20**

* CLAS Champions responding to increased demand for help  - 474 awards made this FY so far, since April 2019.
  + Demand for supermarket vouchers is still high – UC roll out, and Help to Claim project identifying many people who are struggling
  + (175) Supermarket vouchers £16,305, (224) Green Goods vouchers £46,664 and (75) New Goods £22,064

**Trends in the last 12 months**

* **Domestic abuse** – high numbers of lone mothers fleeing DA (33% of CLAS clients)
* **Child poverty** – large numbers of children living in poverty in Cambridgeshire – this is consistent message - our CLAS data shows this, also discussions in charities networks etc
* **Link between poor physical and mental health and low income –** experiencing financial difficulties has a negative impact on our health.  This can be intergenerational – parent’s income influences children’s health, children’s heath influences earning capacity and income.
* **Debt –** some people are forced to take out high cost loans to pay for food, energy, basic furniture, rent
* **Precarious existence –** some are not in debt. Simply struggling with shrinking benefits, very low paid, zero hour contracts. UC has exacerbated this.
* **Homelessness –** large numbers of homeless people in Cambridgeshire**.** CLAS is one of the few places they can access furniture/white goods when they get accommodation. They move onto independent living with nothing and no means to pay for what they need. In addition they are moving onto UC and have no money for 5 weeks +
* **Challenges our clients are facing** - presenting with many issues, they find it difficult to engage when their lives are so chaotic and complex. Many aware of the problem and intent on taking action but very difficult too many things going on to engage. Difficult for them to take action – Moving on   -  What can be done to resolve this? Who can we work with?
* **Challenges for champions** – struggling with working in a strength-based way and accepting that people sometimes get stuck in the cycle of change unable to move on.

**Learning**

* Importance of speaking the County Council’s language i.e. Think Communities Approach adopted by public services in Cambs & Peterborough to building community resilience. This helps us better communicate our focus:
* **People** – asset based approach. What is right rather than what is wrong. No them and us but with the same aspirations, needs as us. Hence also choice, Green Goods vouchers allows clients to  choose award.
* **Places** -  set up of Charities Networks to coordinate local responses. Learn from each other, link up services that need linking,  identify gaps – working together – going to the places rather than expecting  people t0 come to us. Hence x 3 groups and new ones in Hunts & Peterborough starting in November.
* **Systems** – acknowledge the complexity of the problems people have, and how no one organisation can solve anything on their own.  Desired outcomes are the result of many factors and are achieved by working together and valuing everyone’s contribution.  Importance of champions and groups working together and supporting each other to start to address the complexity of needs – working in a strength-based way is not easy.
* Demonstrate impact in various ways –
* Adapt to audience eg quantitative, qualitative, case studies showing the human side, benefits to the individual, savings to the public purse.
* Some examples of things we’re doing to try to maximise clients income, including large  numbers of CLAS clients who are fleeing DV with children.
* Link up with relevant services to ensure that we’re doing things to maximise income – Cambridge Water reduced water tariffs – passporting our CLAS clients. Also working with Anglian water to see how they can support our clients.
* Trying to influence change by linking up with charity Surviving Economic Abuse, DASV Champions Network, DAHA accredited

**Children’s Society**

* We are working with the Children’s Society on their Coordinated Crisis Pilot Learning Programme to enable local assistance schemes to learn from each other. Work starts in November so will be able to feedback next FinCap