

**NORTH YORKSHIRE LOCAL ASSISTANCE FUND**

**REPORT of EVALUATION**

**APRIL TO JUNE 2018**

**Undertaken by**

**NWA Social and Market Research**

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## Thoughts of the Researchers

The initial impression for the researchers was how simple it was for certain groups in society to fall into debt and fall foul of the rules of the benefits system. For one group this was issues such as the main wage earner losing their job because: of injury, loss of driving licence or even through redundancy. The very large drop in earnings and for some, complicated tax credit rules, very quickly eat into savings, if any, and delays in the processing of benefits claims led quickly to an emergency situation.

For the majority loans/gifts from family and friends are very rare and for the lucky few who can get some support from family this quickly runs out as problems persist. It was evident that part of the problem for some was alienation from family, possibly related to mental health issues, and that frequently family members also came from a low wage/benefits dependant background. Where family loans had been provided the debt hung very prominently over the heads of some respondents and repayments were being made as a high priority.

Similarly, for those already on benefits a sudden emergency such as the breakdown of a major white goods item – cooker, fridge/freezer/ washing machine – or in one case destruction of children’s beds and other furniture by an abusive partner – was a loss that could not be bourn from the fragile funding available to the respondent and overwhelmed the household with no obvious solution available.

Another need identified was for those coming out of prison or recovering from a mental health breakdown who had no way of readily setting up in a flat provided by a support organisation. In one case the support provided by NYLAF enabled an estranged partner to be reconnected with children on a weekend.

An issue quickly identified was that many respondents had little knowledge or capability to budget. This was freely admitted, with some saying that if rent was paid directly to themselves, rather than to a landlord, then it would be spent on children’s food, clothes and treats as a first priority. One respondent, suffering from mental health issues, had been given a loan to last the 4 weeks while waiting for the setting up of Universal Credit and had spent it in the first week. This respondent and some others appeared to be in relationships with predatory partners who took any available resources to meet their own needs and habits.

On some of the visits to respondents it was noted that some of the problems related to mental health issues and in a number of cases these issues contributed to the poor living conditions of the respondent, partner and children.

However, what was noteworthy was the massive relief afforded to claimants when their claim was approved. It was somewhat startling that for, a number of those benefiting, their claim might be a relatively small amount of money – which allowed

fresh fruit, milk and butter to supplement ‘food bank’ provisions. In other cases the provision of white goods – “delivered from Scotland” – allowed a home to be established or to be maintained by people who had nowhere else to turn. Without this somewhat hidden emergency fund it is difficult to know how many of the people could have retained their home or their family, or allow the home to be heated or hard won food to be cooked.

## CONCLUSIONS – Impact of the Fund

- I. The following report sets out the results of a programme of evaluation of the North Yorkshire Local Assistance Fund. The Fund provides support for vulnerable adults to move into or remain in the community and to help people under exceptional pressure to stay together. The purpose of the evaluation was to enable the Council to understand the impact and value of the Fund.
- II. It is clear from the evaluation that the North Yorkshire Local Assistance Fund is a much valued resource both by the Partners of the Fund and by its recipients and whilst the rural nature of North Yorkshire can cause a geographical disparity of support and access to local amenities the Fund is not restricted by these geographical issues.
- III. Applicants to the Fund were recorded against one of a list of priority groups, but many were experiencing multiple, interlinked and long term problems and could have been recorded against more than one group. Circumstances of recipients interviewed in connection with this report included that they were challenged by having a low or no income over a long term period: genuine poverty often exacerbated by unexpected or unplanned for emergencies. This was clearly recognised by Partners and is a key element of the importance of the Fund continuance. Those applicants on Universal Credit had needed some stop gap support whilst waiting for the first Universal Credit payment. This could be an area of greater demand on the Fund in the future as more individuals and families transfer onto Universal Credit.
- IV. The evidence from the survey strongly suggests that the Fund for the large majority of the recipients and the Partners supporting them is essential and a ‘last hope’ for vulnerable people without other means of support. The Fund was reported to be the only viable, short term and speedy response to the emergencies being experienced, despite use of foodbanks for non-perishable food being accessed in addition to the support provided from the Fund. Partners were largely of the view that there were no suitable alternative sources of support and many applicants were of the view that the only real alternative to their predicament would be high interest loan companies which, rather than solving the underlying issues, would further add to their medium term financial problems. Emergency provision included food and utilities and neither the Partners nor the applicants considered that one should be prioritised over the other: food needed to be cooked and power was essential for this and lack of heating could be damaging to health. Again the existence of the Fund to deal with breakdown of white goods enables the avoidance of the poorest people being forced to pay around three times the normal price for household goods through rent to own stores.
- V. Stopping or reducing the Fund would have the effect upon Partners of an increase not only in the number of people requiring support but also the type of support that

they require. This would have a detrimental effect on the ability of Partners to both continue with the service they currently provide for the many vulnerable people who benefit from their support. It should be stressed that the applicants applying to the Fund described their circumstances when they had applied as 'dire': many were cold and hungry, some with children, and the benefits of relatively small amounts to deal with this in the short term was of immense importance to them. The consequences of not having support related both to their physical and mental health and the desperate anxiety felt having detrimental effects on their relationships. Many had feared homelessness and family break up and the short term relief provided by the Fund reduced these anxieties.

- VI. Part of the value of the Fund to both Partners and recipients is the speed and civility of the administration so that even when the application was rejected the applicant did not feel demeaned by the process. Not only did this allow Partners to provide an emergency service but was in itself supportive to applicants most of whom appeared to be dealing with low self esteem and other mental health issues.
- VII. Many of the applicants were already receiving support from Partners and the Fund application was only part of a package of support provided to them. In some cases this support, in conjunction with awards from the Fund, allowed the applicant to see a 'route' out of their financial difficulties, (through support with budgeting, acting as advocate, job search, etc.). Indeed provision of the Fund was thought by many Partners to improve and enhance the offer of their organisations helping them to 'build trust' with their clients.
- VIII. However where applicants were not receiving support elsewhere, or where that support related to other aspects of their lives (e.g. health visiting)' there was little if any recognition of longer term benefits or changes that had or would have a significant effect on their future financial circumstances, well-being or lifestyle. Some were aware of the opportunity to apply again should another emergency arise which did give them some reassurance. There could therefore be an argument that for longer term effect the Fund might be better administrated solely through organisations set up to assist with longer term support. Alternatively on application signposting to a relevant support agency might occur for all including those who are applying for first time emergency food or utility support. A number of applicants doubted their confidence and competence and expected to be in desperate need in the future again. Therefore providing support immediately following or during the process of an award may provide longer term success and security.

## SECTION 1: Summary of Key Findings

### Partner Survey – On Line Survey

Partners of the North Yorkshire Local Assistance Fund were asked about the extent to which being involved had improved their offer of support to their service users. Nearly three quarters of all respondents said that this (73%) had improved their offer 'a lot'. Positive aspects of their involvement were being able to assist those most in need; the speed with which decisions are made; being able to make direct applications; and knowing straight away if applications are going to be accepted.

Challenges experienced included the difficulties of explaining to applicants when a grant has not been awarded; having to 'chase up' information on behalf of clients and concerns that they could not readily assess whether the applicant was in 'genuine poverty'. 70% of respondents believed the Council values their role and 91% that applicants value the role.

Over half of all of those responding to the questionnaire (52%), thought that if the Council did not provide the Fund then the impact would be an increase in the number of vulnerable people helped by their service, an increase in demand for their services and an alternative form of funding. Many spoke of the detrimental effect this would have on client relationships. Also mentioned was the impact on staffing, volunteers and resources as clients would require more time. There was also likely to be an impact on other services such as foodbanks.

Three quarters of all those responding, (74%), 'strongly agreed' that the Council should continue to fund the Local Assistance Fund at the currently level, A further 19% agreed, (total of 93% agreement). When asked if the Local Assistance Fund stopped would applicants be able to find suitable alternative sources of support to meet their needs 84% disagreed that they could.

There was strong agreement to the statement 'Stopping the NYLAF would have negative effect on the Council's vision for North Yorkshire to be a thriving county which adapts to a changing world and remains a special place for everyone to live, work and visit', (86%).

When prioritising food and utility bills the majority of authorised agents responding to the questionnaire (63%), felt that these should be prioritised 'equally'.

There was generally a good understanding (rating of 8+ out of 10 by two thirds of respondents) and improvements to the Fund administration were made by some. However the large majority of those responding to the survey were extremely positive about its flexibility, speed, efficiency and caring way in which it is delivered.

## Applicant Interviews

Many of the participants in the depth interviews had been directed or advised to make application to the Fund through support workers or other intermediaries. These included Horton Housing, Citizens' Advice Bureau, Job Centre, IDAS and others.

The change to Universal Credit, with waiting time to be assessed together with monthly rather than fortnightly payments, has led to several participants requiring emergency support which was described as 'short term' or 'filling a gap'.

Mental health issues were noted by the majority of participants. They identified low level depression and anxiety to long term mental illness.

Most applicants had needed to apply to foodbanks for support as well as the Local Assistance Fund.

The large majority of participants in the depth interviews had found out about the Fund through support workers or other intermediaries who had either told them about the opportunity, or more often, applied on their behalf. Seventeen of the participants interviewed had only applied to the Fund on one occasion – most because they had not previously been aware of the Fund.

Seven participants in the depth interviews said that they did not have any other sources of support available to them except possibly through loans from lending companies which they would struggle to pay off. Many did not have family support networks and of those who did family was often also in difficult financial circumstances.

As with the Authorised Agents the majority of participants thought that food bills and utility bills were equally important basically on the grounds that without utilities then it would not be possible to cook food even if you had it.

All participants were extremely positive about their experience of the Fund itself and the staff members with whom they came in contact. Those who had claimed directly spoke about the way in which they had been kept in touch with the process; the speed of delivery of the vouchers; the ease of completion; and the very positive attitude of the staff concerned. The application had been a positive and supportive experience even when the application was rejected.

Although mostly those participants who had had an agency apply on their behalf said that the application was the extent of the support provided, others spoke of the additional support such as helping with budgeting; checking on their mental well-being; ensuring that they take their medication; advocating on their behalf and providing advice. It was clear from the discussions that some participants were being supported over a long term period by the agencies with whom they work.



Participants were delighted with the speed that applications were processed and vouchers or goods dispatched. On the appropriateness of the grants or provisions all participants said that the amount or the goods provided were what they needed at the time and were fully satisfied with this.

As to the effect of the Fund this question tended to elicit descriptions of the practicalities of the awards rather than the effects they had on their lifestyle. It was clear that some relatively small sums were having significant effects on the wellbeing of the majority of recipients. However when participants were asked if the fund had helped with the circumstances or the issue or the crisis that had led to the application most participants found it difficult to understand how this may have occurred. Although the awards were considered a short term 'stop gap' relating to their longer term financial problems nevertheless many did feel more confident as the awards had relieved pressure and anxiety and allowed them to 'catch up' with their finances and allowed them to 'get back on track'. This did not reduce their concerns about the level of income they were living on and how this low level of income did not allow for emergencies but having experienced a very positive service and being aware that if they needed to they could in the future seek further support was a great comfort to many.

Participants were unanimous in their views that the Fund should continue and they were overwhelmingly positive about the staff and the way they had been dealt with. There were very suggestions for improvement – generally more frequent awards – and overwhelming support that the Fund should continue.

## SECTION 2: Background and Introduction

North Yorkshire County Council commissioned NWA Social and Market Research Ltd to undertake research to assist in its understanding of the impact that the North Yorkshire Local Assistance Fund has on its voluntary, community, and frontline local authority service partners, as well as on applicants of the Fund. Understanding current impact will enable the Council to: identify ways of increasing the impact and effectiveness of the Fund, identify potential gaps in service provision, collaborate with partners and other Council services, evidence the value of the Fund to key internal and external stakeholders, and; help demonstrate best practice in this field for the sector.

The Local Assistance Fund provides support for vulnerable adults to move into or remain in the community, and to help families under exceptional pressure to stay together. Support is targeted at a number of vulnerable groups within the county. These are:

- Carers;
- Families who are under exceptional pressure;
- Individuals recently released from prison;
- People with learning or physical disabilities;
- People with mental health problems;
- People who have a drug or alcohol dependency;
- Those who are homeless; or
- Those who have experienced domestic abuse.

Support is made in kind, for example by supplying household goods and basic necessities. Where an applicant meets the eligibility criteria there are limitations on the type, quantity and frequency of items they can apply for and the number of times they can apply within a rolling 12 month period. Where an applicant is requesting support a second time the request is made through an 'Authorised Agency', a specialist support agency for that vulnerable group who will make the request on their behalf. The Authorised Agency network is a key part and principle of the Fund about offering longer term support to applicants, addressing the underlying problem or crisis that has caused the need. The Fund is then part of the 'package' of support available to applicants.

In the last full financial year, 2016/17, the Fund received 7,508 applications, with more than half (57%) being received from the Scarborough District alone. The majority of applications received are for emergency support of food and/or utility. Of the nine vulnerable groups homeless and mental health issues were the largest vulnerable groups by application numbers with 967 and 966 applications respectively. Learning disabilities and carer were the two smallest groups with 88 and 93 applications respectively

The requirements from the research brief were to undertake a survey with authorised agents and partners the detail of which was developed from feedback from partner agencies undertaken by the client in October 2017. The purpose of this survey was to gain a greater understanding of the partners and to canvas their views on their role, the extent to which the partnership assists their role; the challenges they face and the impact of North Yorkshire County Council not providing the Local Assistance Fund or it changing to meet financial pressures. Responses to this survey would also help inform questions to applicants in the second phase of this research.

The second phase of the research was that interviews with applicants would be undertaken to explore themes identified by the applicants and that these themes would be developed through in depth discussions with some applicants to provide case studies illustrating the impact of the Fund. Permission for contact with applicants to the Fund was obtained at the time of the application.

A total of 23 interviews were carried out with applicants to the Fund and whilst the selection of potential participants was randomised care was taken to ensure geographical spread across the Districts and reasons given for applications. Interviews were undertaken with both successful and unsuccessful applicants. Copy of the questions used in the depth interviews and the responses to these are shown in Appendix 2.

Following the depth interviews further discussions were undertaken with applicants to provide typical case studies illustrating the circumstances in which the applications to the Local Assistance Fund were made, the effects this had on their lives and the outcomes following the application/award. Six case studies have been included in this report addressing the following issues:

- Rural Unemployment and Health
- Low Wage and Mental Health
- Release from Prison and Drug and Alcohol Problems
- Ill health and Significant Drop in Income
- Mental Health and Learning Disabilities
- Universal Credit – Waiting Time

In order to ensure confidentiality names and other identifiers have been removed or changed in the following report.

## SECTION 3 - Case Studies

### Case Study 1 – John (Rural Unemployment and Health)

John is a relatively young man of 34 years of age. He lives alone and has no partner or children. John left school at 16 and had been self-reliant from that time having worked from that age until just over a year ago when he developed a physical problem that required surgical treatment. John was advised that he should not return to his usual form of work which was related to farming and was largely physical in nature. However, because he lives in a very rural area there was no other form of available work for which he is skilled and he had debts building up from prior to his illness (e.g. telephone and television bills, outstanding rent, etc.) he did attempt to go back to physical work. This exacerbated the medical problem and he required a further operation. He was now completely unable to return to his previous form of employment. John continues to seek other employment mainly through developing his creative hobbies but also applying for jobs in other industries. However he is in significant pain for much of the time and requires pain killers throughout the day and sleeping pills at night. This makes many types of work difficult for him.

John has a car which is old and recently required attention. In order to keep the car on the road he sold most of his possessions as without transport he felt that it would be impossible to gain employment due to a lack of public transport. Although he has been independent since the age of 16, to be able to manage through the period of ill health and unemployment he has borrowed from family and friends and feels extremely anxious about being unable to repay them. When John was changed to Universal Credit the waiting period caused him extreme difficulty as he had already exhausted his options for support although he was at pains to tell the interviewer he was grateful for the support now received from Universal Credit as it 'allowed him to keep a roof over his head'.

Although John was very reluctant to seek help or to tell people how hard he was finding it to manage a friend told him about the North Yorkshire Local Assistance Fund. At that stage John had no money in the bank and no food at all. He had received support from a foodbank but there was a limit on the number of times he could seek assistance there. In addition he said he 'felt badly' about asking for help feeling 'stigmatised' despite the situation he was in being of no fault of his own.

John was full of praise for the help he was given from the Local Assistance Fund. Staff had been very understanding and courteous and he felt that he had suffered no loss of dignity having applied. Help arrived very quickly (next day) John received a £25 Tesco voucher which he described as being a 'lifeline' and 'game changer': indeed on receipt of the voucher he said that he broke down and wept. His message was that

he was full of gratitude and could not thank staff enough not only for the provision of the support received but the way in which it had been delivered to him.

## **Case Study 2 – Joan (Low Wage and Mental Health)**

Joan is a 33 year old woman, married and living with her partner with one child aged 7 years. Joan had a miscarriage some years ago and has suffered from postnatal depression and periods of extreme anxiety since that time. This has left her unable to work although she does regularly volunteer when she is feeling well. Joan is able to volunteer as she works within a team and the commitment is more flexible than paid employment would be. Despite her mental health issues Joan has managed to assist with three events this year and she works on a weekly basis with young people.

Joan's husband works full time but in a low paid job often working overtime. He has had periods of unemployment and following the miscarriage and the family stress that occurred in 2015, with debts building that the family could no longer afford to repay, Joan and her husband agreed to go into personal bankruptcy. This has meant that they have no access to credit. Late last year Joan's husband who had been working at a distance from home was offered a job closer to where the family live. He accepted the job and started work but within a matter of weeks the job 'fell through' and having only worked at that company for a short period of time he was not entitled to redundancy. There followed a period of unemployment and a claim was made for Universal Credit. There was a six week delay prior to payment and the family found this very difficult having been used to a weekly wage. The wider family network assist where they can but are themselves struggling financially.

During the delay prior to receipt of Universal Credit Joan used a foodbank and when their fridge freezer broke down they made an application to the North Yorkshire Local Assistance Fund. This application was for replacement of the fridge freezer and also for food and utility vouchers. Since the initial applications Joan has applied on several other occasions for support. The family had learnt about the Fund from facebook. Joan had found the support given by staff administering the Fund sensitive 'always going the extra mile' even when the claim was rejected which on one occasion it had been. Staff were in no way patronising and always supportive and understanding. Delivery of the fridge freezer had been three weeks and food vouchers within twenty four hours. The amounts given had been sufficient for their immediate needs.

The current situation of the family is that Joan's husband is again working full time although having to travel for over 40 minutes to work and with split shifts this is both expensive and time consuming. The financial circumstances of the family are that they are now 'just about managing' with the income matching necessary outgoings

but with nothing to spare. The family still need to rely on family to provide school uniform for their child and are concerned should further demands on their finances occur. Nevertheless they are comforted that should they reach a crisis point again they would be able to make application to the Fund and this provides a sense of security and reduces family pressure.

### **Case Study 3 – Josie (Release from Prison and Drug and Alcohol Problems)**

Josie is 26 years of age and left home at the age of 14 years when her mother said she could not live there any longer. Josie was homeless, 'sofa surfing' from the age of 14 to 16 years when she was given a place in a hostel. Since her teenage years Josie has lived in various flats and recently has been supported by Foundation Housing having been released from prison. Josie had served a 6 month sentence and had lost her accommodation, her benefits and she believed her 'entitlement to mental health' financial support during this sentence. Prison had ensured for Josie three meals a day, education, health care and social interaction with other inmates. Whilst she valued her freedom Josie recognised the routine and security of having heat, light and food were benefits which did not apply when released from prison.

The service Josie receives from Foundation relates to support for ex-offenders which she described as to ensure that they are housed and safe, are not likely to self-harm; they negotiate long term accommodation, provide advice and, as needed, mediation. Josie is currently in mediation to obtain access to her son who she has not seen for five years due to past drug and alcohol abuse. Josie also receives support relating to ensuring she remains in control of her drinking. She receives visits from a care worker on a regular basis. In addition to support from Foundation Josie has been supported by Adult Social Care and the Rainbow Centre who provided food, clothes and furniture.

Josie, on her own admission, has a history of making poor relationships with partners and the crisis which precipitated the last application to the North Yorkshire Local Assistance Fund was that her, now ex, partner stole her money leaving her without food or the means of providing for herself. In this dilemma Josie made an application to the Fund which granted her a voucher for food. Previously Josie has also made application for support with a utility bill. She felt that the service provided by the Fund was both quick and sensitive. This was particularly important to Josie who had felt herself at the time of the application to be at risk of re-offending due to panic at not having sufficient money to feed herself.

Currently Josie is in employment 30 hours a week and supporting herself financially. She has now a good relationship with her mother and is hoping to have access to her son in the near future. She feels that she is 'on the pathway to recovery' and has got

into a routine with future ambitions to be able to afford to live in a two bedroom house so her son can visit. She avoids the friends of her past and is very grateful for the support received at the time of her greatest need. She showed much concern about the Fund continuing into the future especially for young people and those struggling with family responsibilities.

#### **Case Study 4 – Jane (Ill health and Significant Drop in Income)**

Jane is married with three children aged 18, 13 and 9 years of age. Their youngest child is being assessed as to whether he is on the autism spectrum and has behavioural problems. Jane cares not only for her immediate family but also for her husband's mother who she said was an alcoholic and lacking capacity. The mother in law receives attendance allowance but does not pay anything towards the care she receives from Jane.

Jane's husband worked full time until just over 6 months ago when he became ill with stress. He worked as a long distance driver working on some days excessive hours, (the size of the vehicle he drove meant that his employer did not have to install a tachograph); and Jane was of the view that her husband also did not have sufficient rest periods. The family income still required their income to be increased and were awarded tax credits. . When Jane's husband became ill the family income dropped from £475 per week to £179 a week. Statutory sick pay did not cover the rent but fortunately the family rent from a social landlord who was understanding and patient.

Jane now has a part time job but this pays only £89 a week. The family had contracts with television, phone and other debts with the new level of income being insufficient to cover their basic requirements and did not cover their additional commitments. In addition to the debt that has arisen from this drop in income from earnings the family were then informed that they needed to repay some of the working tax credit money they had been allocated.

The family borrowed from relatives and are paying back the debt at a rate of £25 per week. Relatives are unable to or unwilling to provide additional funds until the original debt is cleared.

They also visited foodbanks but they can only do this in their area six times a year. In desperation after all funds had run out the family contacted the Citizens' Advice Bureau who then contacted the North Yorkshire Local Assistance Fund. The Fund provided the family with £75 in food vouchers and £40 to pay for utilities. This 'filled a gap' at a time when the family did not know which way to turn.

Jane praised the Fund for the way in which they handled the claim saying that they asked questions in a 'matter of fact' way that reduced her feelings of embarrassment

in making the claim and put her at her ease. She described the support provided as ‘a massive help at that time’ and ensured that she did not have to resort to high interest lenders which she believed would only have added to the family’s problems.

Jane’s partner is still ill and will have been on statutory sick pay for 29 weeks in the near future. Whilst Jane feels a little more confident about the future, and is actually looking forward to moving to Universal Credit as she believes they will be better off, the problems they encountered are still ongoing and she believes that ‘the system’ is not working for families. She believes it essential that the Fund is retained for future families in distress.

### **Case Study 5 – Julie (Mental Health and Learning Disabilities)**

Julie is a 22 living alone in very poor quality privately rented accommodation with her two year old daughter. Julie found it difficult at school as she has dyslexia but even so worked part time from the age of 14 and full time from the age of 16 years in fast food establishments. Julie moved away from her parent’s home, which is not local to North Yorkshire, to be with the father of her child and became pregnant. Whilst her parents continue to assist where they can this move, and the subsequent pregnancy, has caused friction between Julie and her parents.

During her pregnancy Julie became ill and could not work. She then relied on Employment Support Allowance. After the birth of her child Julie suffered from postnatal depression and this has continued since that time: She takes antidepressant and now also antipsychotic drugs prescribed by her GP. She found it difficult to bond with her child initially and now feels unable to work as she does not feel well enough nor does she want to be parted from her daughter. Her partner, the father of her child, does not live with her and has three other children who he is supporting. He frequently brings other children to Julie’s flat. She feels generally unable to leave the flat as this makes her anxious.

Julie’s financial difficulties started when she moved to Universal Credit. When she received benefits on a fortnightly basis and rent was paid directly to her landlord Julie felt she could manage. However there was a waiting period of six weeks prior to receiving Universal Credit and a reduction in the level of benefit she received of approximately £150 per month. To cover the waiting period Julie was given an advanced loan of £500 but with no skills at budgeting and limited literacy Julie spent this within the first week. This pre-empted the crisis whereby she made application to North Yorkshire Local Assistance Fund for both food and for utilities. She received a £40 food and a £40 utility voucher. Julie has since made further applications to the Fund and on the third occasion her claim was rejected. She was however very positive about the way in which the staff dealt with her claims and the support had given her ‘peace of mind’ for an interim period – ‘an extra day without worry’. In



addition it had allowed her to have a shower with hot water which for her was a luxury.

Julie was supported until recently by support worker (probably a Health Visitor) but since her daughter turned two years old she thought she had been 'discharged' from this support. She has been given a link to a website which would help her with budgeting but no personal support with this. She has loans with high interest lenders and uses a foodbank periodically. Julie receives some support from her parents but it has been made clear to her that she cannot return to the parental home. It seems likely that Julie will need and want to apply to the Fund again. She recognises that she will not be able to do so again for some months and says that she intends to apply again at Christmas so she can provide some treats for her little girl.

### **Case Study 6 – Jennifer (Universal Credit – Waiting Time)**

Jennifer is 48 and moved to North Yorkshire from an address outside of the County to be closer to her mother who is in ill health and living on State Pension only. In addition to caring for her mother Jennifer also cares for a granddaughter of eight months whose mother, a drug addict who lives elsewhere, has rejected. Jennifer has full custody of the child but only recently has she been given the Child Allowance book allowing her to obtain these funds for the child, (required a Court Order to access this). Neither parents pays towards the upkeep of the child. Jennifer is not employed and at her previous address was financially dependent on Employment Support Allowance. The change of address to her new address in North Yorkshire meant that Jennifer was required to apply for Universal Credit.

There was an eight week delay prior to receiving Universal Credit and at interview an advance of £1000 was given. Rent however required a total of £760 for five weeks leaving only £240 to feed her and the child over the eight weeks. Because of the delay Jennifer got into arrears with her rent having been paid the £1000 in early May Universal Credit was not paid until late July. Eviction notices were sent to her although the Housing Association had been kept fully apprised of the circumstances and the reasons for the delay. It was suggested that this was an administrative system which cannot be over-ridden manually. Jennifer wrote in her Journal but did not receive a response for eight days. This added to the stress she was experiencing.

During this period Jennifer's washing machine broke down and on the advice of Children's Services she made an application to North Yorkshire Local Assistance Fund for a replacement washer. A replacement was entirely unaffordable for Jennifer but a necessity with an infant in the household to care for. The alternative would have been a high interest 'payday' loan which would have caused further financial difficulties.

Jennifer felt that the service provided from the Fund was very good although the form itself was completed by her support worker from Children's Services. The staff kept her informed at every stage of the application which was successful with a new washing machine being delivered within a two week period. The award provided 'great relief' for Jennifer and provided by people who she felt were 'genuinely trying to help' her and she was not made to feel 'beholden' to the Fund. She was adamant that she is deeply disturbed about the level of debt she is in due to the waiting time for Universal Credit. Jennifer says she 'does not want charity' and would prefer to work but her current commitments does not allow this.