

Financial Hardship Programme

Impact Report

September 2024



Foreword from Roger Gough



Kent County Council's
Helping Hands Scheme



The economic challenges faced across the country have placed unprecedented strain on households in Kent, with many struggling to make ends meet as prices rise and incomes are stretched thin. In 2021, I launched the Helping Hands scheme, utilising £10 million of Covid Emergency Grant to urgently respond to the impact of the pandemic and subsequently address the challenges presented by cost-of-living pressures.

The Helping Hands scheme has been instrumental in providing targeted support to those facing financial hardship, including individuals, families, and businesses. This funding enabled the establishment of the Financial Hardship Programme, allowing us to deliver support to residents in a holistic and effective manner. The programme has been a vital lifeline for many households, offering direct aid to alleviate immediate pressures while also providing sustainable interventions to help them in the long term.

The ongoing financial pressures on our residents require innovative solutions that offer lasting benefits. This programme embodies that ethos, from helping residents manage and write off debt to improving digital capabilities across the county. I am extremely proud of the work of KCC's Financial Hardship team and how they are working collaboratively with all our partners across Kent to help people find a practical way forward.

The achievements of the work to date have been remarkable, supporting thousands of residents through various forms of support. This success is testament to the dedication and hard work of our teams and partners across Kent, who have come together to deliver meaningful change during a time of immense challenge. Through ongoing collaboration and shared commitment, we can continue to support residents in overcoming hardship and addressing financial issues, ensuring that everyone in Kent has the opportunity to achieve stability and success.

Roger Gough
Leader, Kent County Council

Introduction

The Financial Hardship Programme has been instrumental in addressing economic challenges faced in Kent, delivering projects that have supported those experiencing hardship as a result of the COVID-19 pandemic and subsequently the cost-of-living crisis.

This impact report provides an overview of the programme's work and impact to date. It highlights specific projects within the programme, detailing their achievements and contributions towards alleviating financial hardship in Kent.

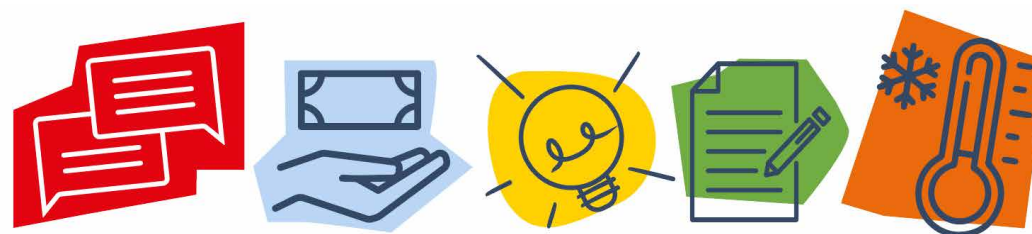


Overview of the Financial Hardship Programme

In February 2021 the Helping Hands Scheme was created by Kent County Council's leader using £10m of the Covid Emergency Grant to support projects aimed at helping residents experiencing, or at risk of, financial hardship. The scheme had four key areas: Residential, Digital Inclusion and Capabilities, Crowdfunding and Business.

The Financial Hardship Programme was established to deliver projects and schemes based on the Helping Hands funding priorities, as well as working with partners to deliver local initiatives. Initially the programme worked to deliver on the Residential and Digital Inclusion and Capabilities funds and later started delivery on phase two of the Business funding stream. Within Residential, three additional workstreams were developed: Strengthening Referrals, Free School Meals & Healthy Start, and Data Sharing. Each of the areas utilise Helping Hands funding, as well as obtaining external funds to deliver impactful and sustainable projects that work towards the overall aim of reducing financial hardship in the county.

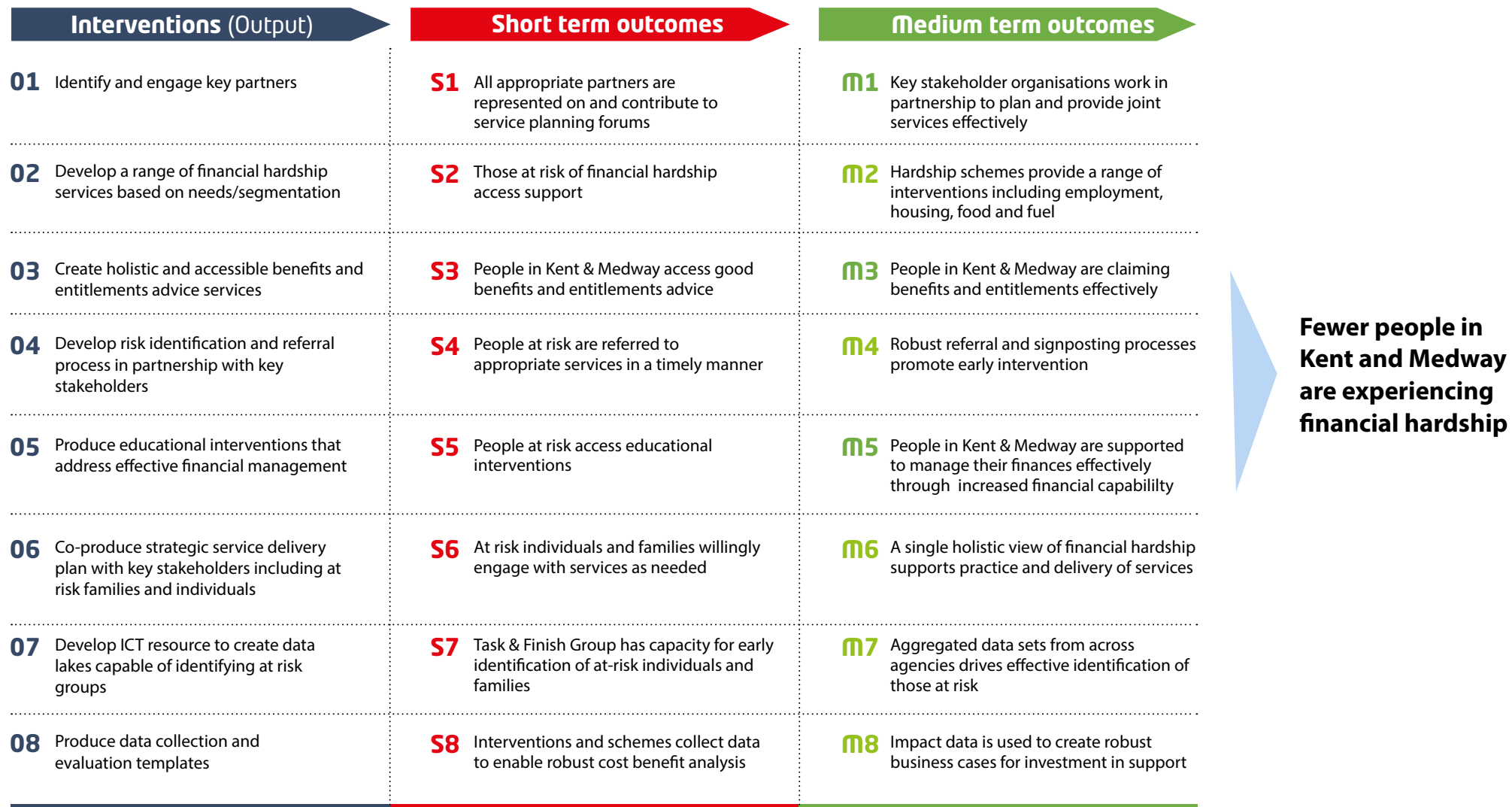
The programme has operated on the principles of sustainability, innovation and partnership working. Many of the projects initiated through the programme have provided a test bed for future work, trialling initiatives and providing evidence on their impact. Whilst the work was established as a fixed term endeavour, the programme operates to deliver sustainable outcomes wherever possible and consider the best delivery routes to enable longevity of support.



Where did we start?

To ensure a collaborative and informed approach to tackling financial hardship, the programme of work was established through collaborative partnership meetings – which has continued as the Financial Hardship Task and Finish Group. Key stakeholders came together to identify and decide on effective activities and establish the key areas of need. This partnership included representatives from Kent County Council and Medway Council, District and Borough

Councils, voluntary sector organisations and other public sector colleagues. Through a series of sessions with the support of a consulting agency, the group devised a Theory of Change Model, defining the interventions needed to meet the needs of those experiencing financial hardship, the principles of which have been used to develop and deliver projects and schemes that work together to tackle the many aspects of financial hardship.



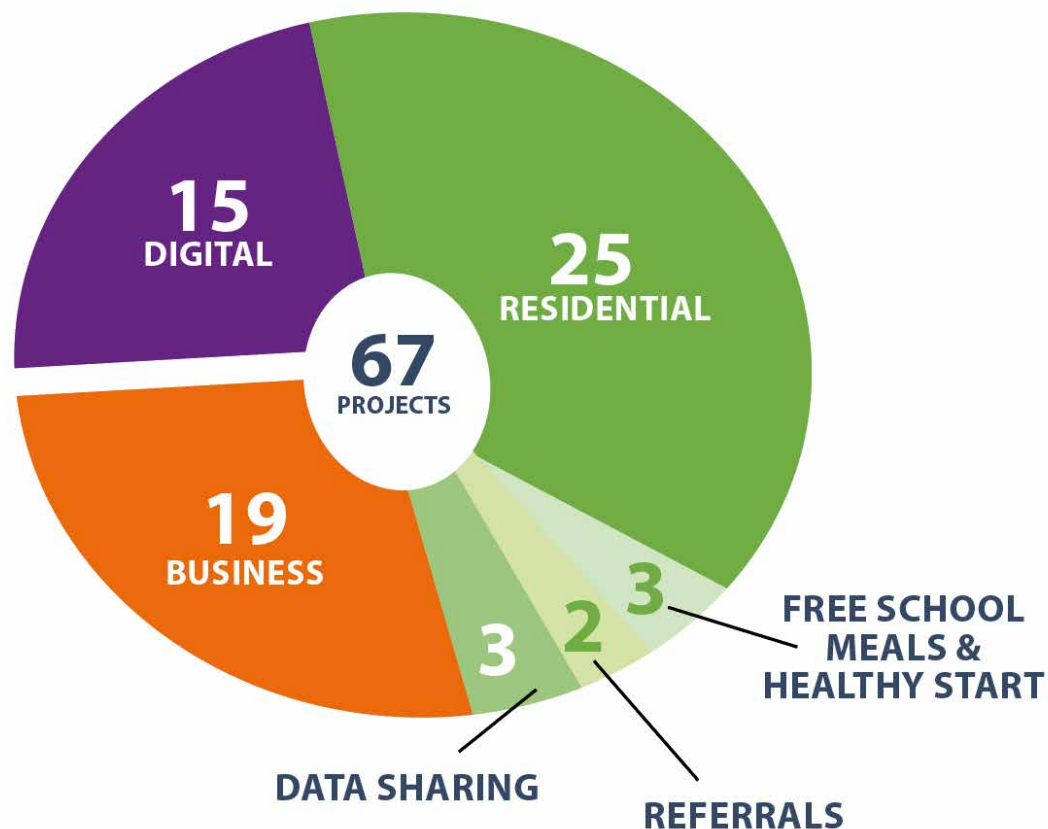
How has it worked?

Using the initial Helping Hands Fund, the Financial Hardship Programme was established to develop and deliver initiatives that would support residents experiencing hardship. Starting as a small team, the programme has evolved, allowing the council to deliver county-wide initiatives, as well as leveraging other funding to expand and sustain the work. As well as delivering projects in-house, the team has also been responsible for supporting and monitoring the delivery of external projects funded by the Helping Hands Scheme. Taking this approach has enabled a holistic offer of support to residents, involving a range of partners and organisations.



HELPING HANDS FUND
£9,500,000

67 project applications
approved for funding from
Helping Hands



Other Funding

The programme has successfully enhanced this initial resource by working in partnership with organisations to expand on the delivery of projects, providing wider benefits to residents supported. These collaborative efforts have enabled the programme to offer a comprehensive range of support to holistically tackle financial hardship.



£3,000,000
Clinically Extremely
Vulnerable



£135,000
Utility partners



£130,894
Support for Self-Isolation



Department
for Work &
Pensions

£66,390,000
Household Support Fund



£127,739
District or Parish Councils



£4,425,283
Contain Outbreak Management Fund

Other partnerships,
including
public bodies

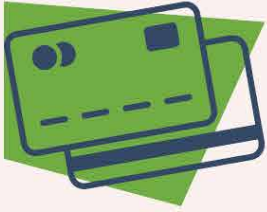
£470,993

The **Financial Hardship Programme** aims to work holistically, tackling multiple areas of hardship and working with partners to broaden the level of support available. The case study below is a fictional family aimed to illustrate areas of need and how the various projects and schemes delivered can support a household experiencing financial hardship.

The Smith Family

The Smith family, consisting of parents **John and Sarah**, and their three children, have been struggling with financial hardship for several years. Living in a rented flat, their financial situation has steadily worsened due to a combination of low income, mounting debt, and other socio-economic challenges.





John and Sarah have accumulated significant debt from credit cards and payday loans, taken out to cover basic living expenses. High interest rates have made it impossible for them to pay off the principal loan, leading to a vicious cycle of borrowing and repayment.



The family experiences fuel poverty, struggling to afford their utility bills, which forces them to choose between heating their home and other essential expenses such as food. The family does not have adequate carpeting or curtains in the living room which results in a very poorly insulated home.



Both **John and Sarah** work low-wage jobs with inconsistent hours, providing minimal job security and insufficient income to cover their family's basic needs. Despite their best efforts, they are unable to find better-paying jobs due to a lack of qualifications and job opportunities in their area.



The children's beds and mattresses are damaged, which affects their sleep quality and overall health. This, in turn, leads to poor educational outcomes as they struggle to concentrate and perform well in school.



The family lacks access to a computer and reliable internet, hindering their ability to apply for jobs, access online educational resources, and benefit from digital services. This digital exclusion exacerbates their financial situation and social isolation.



The family frequently relies on local services such as food banks to meet their nutritional needs.

Considering the various aspects of hardship this family is experiencing, the following sections of this report will highlight how the Financial Hardship Programme can support them, demonstrating the impact these projects and schemes have had on individuals and households so far.



John and Sarah have accumulated significant debt from credit cards and payday loans, taken out to cover basic living expenses. High interest rates have made it impossible for them to pay off the principal loan, leading to a vicious cycle of borrowing and repayment.

Bills and Finance

The rising cost-of-living has seen an increase in household bills and subsequently many households like the Smiths are getting into debt to afford basic living costs (StepChange, 2022). Since 2020, **Citizens Advice** have seen a gradual increase in the number of individuals they are supporting with debt issues, and the amount of debt amongst the people they help is rising (Citizens Advice, 2024).

The **Financial Hardship Programme** is working to support households like this by ensuring professional debt advice is accessible to all. A project John and Sarah could access for support is the Kent Advice Hub, delivered by Citizens Advice North & West Kent. This provides a central hub for specialised debt advice which they can access through a video call from home, or via a local kiosk.

If **John and Sarah** were experiencing mental health issues because of their financial struggles, they could also be referred to this service through a dedicated referral route. The Money and Mental Health project ensures that those struggling with mental health can receive debt advice that is flexible to their needs, allowing them to come in and out of support when required.

Across the Kent Advice Hub and Money and Mental Health Projects:



2,638
clients have been supported

25,000
contacts have been
made into the services



30 local advice hubs
are in operation, with many more in progress

£2,819,005
has been achieved in financial
outcomes for individuals, including
£585,000 in debt outcomes



The **Debt Relief Order (DRO)** pilot project provided a one-off payment of £90 to help people access a Debt Relief Order (DRO) which can clear existing debt on everything from council tax to energy bills and rent. This was a collaborative project with KCC working with Citizens Advice and Wave Community Bank.



66 debt relief orders paid for

referKent

ReferKent is another project that could support the Smith family. This online referral platform mitigates the action of signposting, so that people get help and support quickly. Professionals working with the family can use ReferKent to identify further support and make referrals, alleviating the pressure on John and Sarah to get in touch with other services.

50 of the organisations on ReferKent are providing financial advice

26.6% of outcomes for those referred through the system are related to financial support



CASE STUDY

The following case study is a real client supported through the Kent Advice Hub. The client is a young single mother, living in a one-bedroom flat with her three-year old son. She suffers from various mental health issues and is the sole custodian of her son which has impacted her ability to take up employment. The client is reliant on benefits as sources of income. However, this did not cover the entirety of her housing costs.

The client contacted the Kent Advice Hub as she was facing financial hardship and wanted help dealing with numerous debts, amounting to £4,833.50. The service successfully managed to get some of the client's debts written off on health grounds. She was also supported to get a new washing machine to replace one she had on hire purchase, saving her £20/month. She was also referred to the benefits team for help with a PIP appeal for which she was awarded the enhanced rates for both elements, providing her an extra £156.90 a week.





Both **John and Sarah** have low-wage jobs with inconsistent hours, providing minimal job security and insufficient income to cover their family's basic needs. Despite their best efforts, they are unable to find better-paying jobs due to a lack of qualifications and job opportunities in their area.

Business, Skills and Employability

The **Helping Hands Fund** established business as one of the funding areas, enabling projects and initiatives that support businesses to thrive, growing the local economy and enabling further opportunities for individuals as a result of this growth. This area has also sought to deliver projects that support with local skills development, ensuring we have individuals with the right skillsets for the current and future state of our local workforce. This workstream aligns to the Local Skills Improvement Plan and Kent and Medway Economic Framework.



Digital After School Clubs

John and Sarah's children could access one of the funded Digital After School Club places, enabling them to obtain digital skills and be inspired about careers across the sector. Having this extra childcare support will also help John and Sarah when seeking employment opportunities.

30 digital after school clubs funded.



Recover Pivot Scale

This project provided high intensity support to businesses to enable them to adapt, recover from economic challenges and grow.

50 businesses supported resulted in them receiving 2443 hours of coaching, supported them to adopt new technology and adapt to the market.

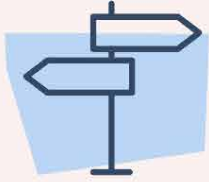
50% of businesses secured capital investment worth more than £2mn.



High Street Recovery

Supported high street retailers to accelerate their evolution into online selling to help ensure they could continue trading during the pandemic.

801 businesses signed up on the platform to support this evolution.



Roadmap out of lockdown

Providing business support to Thanet-based businesses to support them through the impact of the pandemic.

This was well received with 414 enquiries, 18 training and networking sessions and 204 businesses participating in those.



Rebel Business School

8 courses ran to teach Kent residents entrepreneurial skills to set up or build their own business.

464 Kent residents attended.



Integrated Skills Provision and Progression

These projects have reviewed how Kent's education, DWP, housing associations and other organisations can improve progression for Kent's workforce. They support residents to train to find improved career opportunities in sectors where there are workforce and skills shortages, and help those that are economically inactive to return to the workforce to achieve improved wellbeing and financial outcomes.



Kent Foundation - From Ideas to Income (up to 40 year olds)

Sarah wants to start a home-based business to supplement her household income. The Kent Foundation project offers online training to help develop the necessary knowledge and skills. The course is flexible, allowing completion around work or study, and provides access to a network of other Kent residents and business mentors, with support continuing even after the course ends.



Worldly Wise Education Programme

Provides Dover district's female students in secondary schools and colleges with exposure to the STEM businesses in Kent. They provide opportunities such as talks, work placements, visits, interview support and Q&A sessions, supporting young women into roles where they have historically been under-represented and where there is a skills shortage in Kent.



The children's beds and mattresses are damaged, which affects their sleep quality and overall health. This, in turn, leads to poor educational outcomes as they struggle to concentrate and perform well in school.

Bed Poverty

In the past decade, an increasing number of children are growing up in households that cannot meet their basic needs. According to Crisis, 30% of low-income families cannot afford a bed for their child (Chroniclive, 2021). Many children in the UK sleep without their own bed, often sharing with siblings or sleeping on sofas or the floor. Buttle UK estimates that around 400,000 children lack their own bed. Quality sleep is crucial for a child's development, impacting emotional regulation, physical growth, and neurological processes. Good sleep is essential for brain reorganisation and helps children focus and process information throughout the day (Peters, 2022).

Helping Hands funding has enabled the Financial Hardship Programme to support families experiencing financial hardship with new beds, mattresses and bedding.

OVER 80 families supported with over 150 beds



"This is fantastic. We have moved here with nothing, sleeping on mattresses on the floor. This is going to change our lives"



The family experiences fuel poverty, struggling to afford their utility bills, which forces them to choose between heating their home and other essential expenses such as food. The family does not have adequate carpeting or curtains in the living room which results in a very poorly insulated home.

Fuel Poverty



Utility prices have been a significant factor in rising household outgoings, notably impacted by the energy crisis. National Energy Action estimates there are 6.5 million households in fuel poverty and their impact report estimates that despite the Ofgem price cap, energy bills will still be £1000 higher than before the energy crisis (National Energy Action, 2023). The Household Support Fund, provided by the governments Department for Work and Pensions, has been key in enabling the Financial Hardship Programme to tackle this issue.

The Warm Home Essentials scheme can support the Smith family to insulate their home by providing them with carpeting and curtains. Carpets and curtains both play an important part in providing a thermal barrier to the home, trapping in the heat during colder seasons. By minimising heat loss through these measures, it is hoped the family will see a reduction in their energy usage, saving on their household bills.

Over 350 carpets and curtains supplied in the first round of the scheme.
"This has completely transformed my life, being without carpeting for years. I cannot thank you enough for doing that for me and my children, it is much warmer now"

The publicly available voucher scheme that has been delivered throughout the rounds of Household Support Fund has been a support mechanism for families like the Smiths. This has delivered a fuel voucher or card of £100 to be used towards helping pay for household energy bills.

Over 26,000 fuel vouchers issued through Household Support Fund over the last four rounds of funding.



The family can also be referred to one of the many organisations on the ReferKent system offering fuel support and advice.
41% of support outcomes on the system are for Fuel Advice and Support



The family frequently relies on local services such as food banks to meet their nutritional needs.

Food and Nutrition



Food poverty is a continuing issue for families like the Smiths. Figures from the Trussell Trust (2023) show a 16% increase in the number of emergency food parcels provided between April and September 2023 compared to the previous year; 65% of these parcels were provided to families with children. Within the Financial Hardship Programme, food poverty has been tackled through the promotion of Free School Meals (FSM) and Healthy Start (HS) schemes, providing food vouchers through the Household Support Fund, and ensuring effective referrals to support services through ReferKent.

The programme has been working to promote Free School Meals eligibility so that families like the Smiths can check whether they are eligible. By accessing this support, the children would get a meal provided at school every day at no cost and the family would receive a £10 food voucher per eligible child each week during the school holidays. Free School Meals also provides wider benefits as it enables schools to receive additional funding.

Kent has seen a 2.1% increase in FSM uptake from Jan 2022 to October 2023.

Cost benefit

A cost benefit analysis conducted for an Urban Health report (2022) suggests that providing free school meals for pupils in receipt of Universal Credit returned benefits valued at £1.38p for every £1.00 spent. Providing universal free school meals generated benefits of £1.71p for every £1.00 invested.



Department for Work & Pensions

The Household Support Fund has also benefitted many households by providing them with vouchers of £100 to use towards the cost of food shopping.



OVER 22,000 food vouchers provided through Household Support Fund

referKent

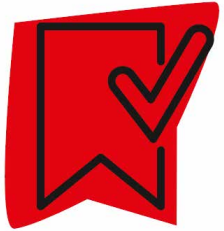
The ReferKent system can be used to refer the Smith family onto further support around food and nutrition.

4%

food advice and support outcomes

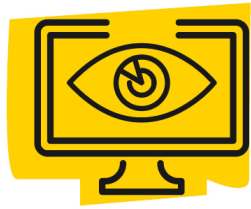


For families like the Smiths to learn about schemes, professionals need to be aware of what they involve and who is eligible. The Healthy Start Champions project was established by the Financial Hardship Programme to spread awareness and upskill professionals on the scheme.



97%

feel confident
telling clients
about Healthy Start
following training



1085

views on the Healthy
Start training
video



228

Healthy Start
Champions

Healthy Start is another scheme that could support the Smith family with their youngest child. Those who qualify, and are at least 10 weeks pregnant or have a child under 4, can get a prepaid card to spend on milk, fruit and vegetables and infant formula milk. The card also enables pregnant mothers and children to get free vitamins.

The Dartford and Gravesham NHS Trust Vitamin Project provided mothers in five high-deprivation postcodes with a full-term supply of Healthy Start vitamins.

The project resulted in:



23%

increase in new
registration for
Health Start
vitamins in the
targeted towns



4740

vitamin tubs
supplied
(2 months supply)



The family lacks access to a computer and reliable internet, hindering their ability to apply for jobs, access online educational resources, and benefit from digital services. This digital exclusion exacerbates their financial situation and social isolation.

Digital Inclusion & Capabilities



The latest Digital National statistics from The Good Things Foundation demonstrates that 8.5m individuals lack basic digital skills, with 3.7m families below the minimum digital living standard. Families like the Smiths can be left behind and unable to access support and services online. The Digital Inclusion & Capabilities workstream has developed and delivered a number of projects and schemes to tackle the digital divide.

Skills

Not having had access to digital tools before can make using them nerve wracking, particularly when it is important to be aware of online safety. The family can get help from Digital Kent to build on their digital skills by accessing support from a Digital Champion at their local Digital Hub.

There are currently 267 active volunteers available to support across 40 monthly Digital Hub locations. In these sessions the family can get a range of support and guidance around utilising digital services, ensuring they feel confident in using digital tools safely.

Access

Digital Kent can support the Smith family through their Hardware Access and Connectivity Access Schemes. These schemes will provide the family with a refurbished device which they can keep, as well as providing them with a wi-fi voucher enabling them to get online.

Through these schemes:



5,006

devices have been provided to residents



1,167

connectivity solutions have been provided to residents

More than digital

The Digital Kent team have been working collaboratively with a range of partners to tackle the digital divide in a holistic way. Current projects running with the NHS, SGN and UKPN mean the team can support individuals with specific digital tools that relate to health services and energy needs. This will further support the Smiths with the hardship they are experiencing as they can utilise their new devices and skills to do things like access online GP appointments, compare energy prices, and explore social tariffs.



CASE STUDY

Carol had been referred into the service to receive a laptop from the Hardware Access Scheme, but also stated that she struggled with her digital skills. The team got in touch with Carol to ensure that she was aware of all the support available, allowing her to make use of the Digital Hubs and digital skills sessions run across Kent. Carol was struggling using her laptop due to a physical condition in her hands, as well as the anxiety that being online was causing her. She says that now, she loves to write emails and order her shopping online, and that our service was “like someone threw her a life preserver”. Carol is receiving further support from one of the fantastic Digital Champion volunteers and couldn't thank the service enough!

Cost benefit

The results of analysis completed by The Good Things Foundation (2022) suggest digital inclusion projects operate at a cost benefit of £9.48, for every £1 invested in digital skills training, £9.48 is gained throughout the economy.

19,143



devices donated to the Device Recycling Scheme, providing a safe, secure, and environmentally friendly way for residents, businesses, charities, and other organisations to dispose of unwanted IT equipment. The value generated from this is enabling further digital inclusion support to be delivered.



17.25%
increase in residents
using NHS online services



5.62%
increase in residents
accessing government
services online



16,761
residents supported
to become more
digitally included

Diverted over **32,000kg** from landfill

Partnership Working



Collaborative efforts have been essential in providing support to households facing financial hardship. By partnering with district, borough and parish councils, as well as voluntary sector and public sector organisations we have been able to amplify the impact on residents by sharing expertise and ensuring funding is allocated effectively.



Department
for Work &
Pensions

Household Support Fund

The Household Support Fund, issued by the Department for Work and Pensions, has been distributed to KCC to manage schemes across Kent. 20% of this funding has been distributed to district and borough councils, enabling them to deliver impactful projects utilising their expertise, connections with residents, and knowledge of local issues.

99,000
households

supported in round
4 of the Fund
through district and
borough council
initiatives.

Parish Council Support Grant

Administered by the Kent Association of Local Council's (KALC), this scheme enabled parish and town councils to apply for funding to deliver local support and initiatives in their communities.

£132,236.23

provided to parish and town councils

Over 30,000

residents supported through local
schemes and initiatives

Helping Hands Funding



OVER £2m

of funding to external partners

Task and Finish Group

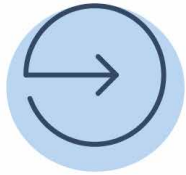
To enable this joined up approach, a multi-agency Task and Finish group was established and has continued to meet monthly to discuss challenges and activity around financial hardship support.

The group consists of partners from KCC, all district and borough councils, Medway Council, the voluntary sector, and other public sector organisations. The group discusses and establishes priorities which help to shape the projects undertaken by the Financial Hardship Programme.

Refer Kent

The ReferKent system has been established to enable secure and effective referrals between professionals and support organisations, ensuring no one falls through the cracks when needing help.

referKent



1636

referrals made



303

**organisations
onboard**



1444

**professional referrers
using the system**

“ReferKent is a fantastic resource for our organisation and our community. It is really simple to use and saves our advisers time: by identifying partners who can help and then making a quick referral, we can achieve the best outcomes for our clients. Alongside the obvious benefits for our clients, the practical evidence of partnership working, through both the ReferKent service and the online meetings, is wonderful for us and for our funders.”

Green Doctors colleague

Data Sharing

The data sharing workstream has used funding to enable district and borough councils to utilise two systems – Policy in Practice and Xantura – with the aim of improving the way they use data to identify and support residents in hardship.

Funding for the Xantura system has enabled participating districts to explore its use with homelessness prevention: the system utilises data to identify cohorts at risk of a particular crisis, enabling professionals to proactively support.

The Low Income Family Tracker (LIFT) from Policy in Practice (PIP) has been commissioned to give councils the ability to analyse and examine datasets via one cloud-based dashboard, enabling targeted support to be applied. A report from PIP has projected a total of £16 million in increased benefits, cost avoidance and fund allocation will be achieved over the next 7 years due to the current outcomes of the system in Kent.



£16 million

in increased benefits

Assessing Impact



Many councils in England have some form of financial hardship scheme. However evaluation of such schemes is limited and there are currently only a few of examples of councils using formal models and systematic measurement of the impacts to create reliable data on the relative costs and benefits. The Financial Hardship Programme in Kent has recognised the need to collect the right impact data and deliver effective analysis of impact. Whilst many benefits of the support outlined in this report clearly demonstrate impact, the overall achievement of reducing financial hardship in the county is harder to explicitly demonstrate. In an attempt to analyse this, the programme has sought external expertise to identify two measurable indicators of financial hardship:

The number of mortgage and landlord repossessions

(Source: Ministry of Justice)

Kent has the highest number of mortgage and landlord repossessions among English county local authorities. In 2023, there were 764. That averages out at almost 15 evictions per week over the year. The most recent figure for the first quarter of 2024 was 183. If that figure were similar for the remaining three quarters of the year, that would represent a reduction of 32 (4%) for 2024 relative to 2023. The national trend amongst English national county authorities suggests a 15% increase over the same period.

The number of households in temporary accommodation

(Source: Ministry of Housing, Communities and Local Government)

Given the data for mortgage and landlord repossessions, it is no surprise that Kent also has relatively high numbers of families living in temporary accommodation. In 2022/23 Kent had the highest number of households living in temporary accommodation among English county local authorities. The most recent figure, for Q3 of 2023/24, is 2,146; that is the second highest amongst English county local authorities. The trend in Kent is slightly downwards, a reduction of 14 (1%) over twelve months, at a time when the national trend amongst English county authorities showed a 20% increase over the same period.

The two indicators of financial hardship described above were chosen because the indicators are included in the Greater Manchester Combined Authority (GMCA) model. The GMCA model is a unit cost database developed in 2012 as part of work under the Investment Agreement and Partnerships Exemplar project to produce a framework to assist local partners in reforming the way they deliver public services, it is widely used in the development of cost benefit analysis (CBA) for local authorities.

The GMCA model estimates the average cost of a complex eviction to be between £6,680 and £8,500 and the average cost of dealing with homelessness applications to be between £2,500 and £3,200. Using this model, we can arrive at the following calculated estimates of cost savings:

Mortgage and landlord repossessions

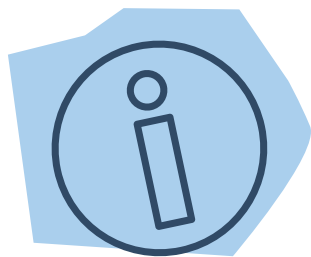
- Reducing the numbers of repossessions by 4% over the year (32 cases) represents savings of between £214,000 and £272,000
- Taking into account that the national trend is projected to be around a 15% increase, the projected reduction for Kent is closer to 19%.
- Reducing the numbers of repossessions by 19% over the year (145 cases) represents savings of between £969,000 and £1,233,000.

Dealing with homelessness applications

- Reducing the number of homelessness applications by 14 (1%) over twelve months represents savings of between £35,000 and £45,000
- Taking into account that the national trend is an annual increase of around 20% increase, the projected reduction for Kent is closer to 21%.
- Reducing the number of homelessness applications by 280 (20%) over twelve months represents savings of between £700,000 and £896,000

Whilst these figures do not show the whole picture of the impact Financial Hardship schemes can have, it represents the monetary value that can be brought back to the public purse by supporting individuals to not reach this extent of hardship. The Financial Hardship Programme endeavours to collect an array of data on the delivery and outcomes of projects to enable in depth evaluation moving forward.

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