

### **FLEXIBLE FOOD FUND OVERVIEW**

#### Background

The Flexible Food Fund (FFF) was developed in-house in response to the Scottish Government principles of managing a food fund throughout the pandemic which included providing local flexibility, financial support and a whole household, whole needs response. The FFF was launched on 12 May 2020 and is still running to date.

Our approach in Moray to food and financial insecurity has been recognised as a best practice by the Scottish Government as it offers a “cash-first” solution alongside a holistic and long-term support service for individuals and families experiencing extreme financial hardship.

Throughout the pandemic the Scottish Government has provided local authorities with a number of tranches of funding to tackle food insecurity, which now includes fuel insecurity. From 2022/23 the funding being utilised for the FFF is the Covid Economic Recovery Fund, in line with principle 5 of the funding guidance:

“Local Authorities may wish to allocated funding to support the low income households, that are disproportionately impacted by the pandemic and the current cost of living crisis, become more economically active Examples:

- Proactive financial assistance to low-income households, for example households in receipt of Council Tax Reduction and/or Free School Meals on the basis of low income. Providing pre-paid vouchers, Scotland Loves Local cards or local equivalents to low-income households, such as those in receipt of Council Tax Reduction and other low-income households.
- Proactive financial assistance to support those likely to experience hardship – including people who may have been impacted by the cut to Universal Credit and those who may not be eligible for mainstream or other support.
- Proactive financial assistance to a particularly vulnerable group, e.g., older people in low-income households.”

#### Service Delivery

As the Benefits & Money Advice Service provides a range of assessments in terms of benefits and grants, response to financial crisis, managing debts and budgeting, the service’s Money Advice Moray (MAM) team was identified to administer the FFF alongside this wider support.

Until recently, the MAM team operated the FFF with no additional resources. Their core work (debt advice, income maximisation and welfare benefit advice) has increased due to the additional demand created by the impact of the pandemic and the financial incentive of operating the FFF scheme. The FFF scheme also creates additional administration work for the team in terms of payment and audit processes and this is on top of the onerous admin related to the EU funding compliance (the MAM team are part-funded by ESF). As a result Scottish Government Pandemic Funding has been utilised to recruit 1 FTE clerical assistant for one year, which was authorised by committee as part of a wider report on the FFF on 30 November 2021).

#### Eligibility

To be eligible for FFF, clients should be in receipt of, or have underlying entitlement to, certain benefits (means tested benefits such as Universal Credit, Pension Credit, Free School Meals

etc., and those that provide evidence of circumstances such as disability benefits) and are struggling to make ends meet.

The MAM team will work with clients to maximise income through benefits and other grants and help with budgeting, reviewing bills and debts, offering statutory and non-statutory debt solutions. Clients are advised from the start of the process that payment of FFF comes alongside this wider support and failure to engage with the MAM team may result in any future payments being withdrawn.

Access to the FFF can be requested via telephone to the MAM team or via a referral from another support service or community group.

### Payments

FFF payments, which are fully funded by the Scottish Government, are paid directly into eligible householders' bank accounts. FFF payments are a monthly contribution towards food and fuel costs based on the size of the household. Two payments are allocated to each household, however the second payment is awarded on condition of the claimant engaging with the MAM team in order to alleviate pressures on their financial circumstances.

<b>Household size</b>	<b>Contribution towards food costs</b>	<b>Additional contribution towards fuel</b>	<b>Total monthly payment</b>
Single adult	£70	£30	£100
Single parent + 1 child	£160	£40	£200
Single parent + 2 children	£220	£50	£270
Single parent + 3 children	£280	£60	£340
Single parent + 4 children	£340	£70	£410
Single parent + 5 children	£400	£80	£480
Couple	£130	£40	£170
Couple + 1 child	£220	£50	£270
Couple + 2 children	£280	£60	£340
Couple + 3 children	£340	£70	£410
Couple + 4 children	£400	£80	£480
Couple + 5 children	£460	£90	£550

\* For each additional child or adult, payment will increase by £70.

### Payments made to date

Total FFF spend for 2020/21 was £502,260 and in 2021/22 was £462,940. Overall a total of 2075 households were supported during these two years, with a number of households receiving payments from more than one tranche of funding. Details of the 2075 households are broken down further below.

Spending from 01 April 2022 to 30 June 2022 is at £60,020, over 295 households.

### FFF – post codes

0.5 %	10	Glenlivet, Tomintoul
2.1 %	43	Roths
0.9 %	19	Aberlour, Craigellachie
2.0 %	41	Dufftown
8.1 %	168	Keith
9.4 %	195	Buckie

2.3 %	48	Portknockie, Findochty, Cullen, Portgordon
34.8 %	722	Elgin
2.8 %	59	Hopeman, Burghead
3.5 %	72	Lhanbryde
15.0 %	312	Lossiemouth
3.5 %	73	Fochabers, Mosstodloch
13.1 %	272	Forres, Alves
2.0 %	41	Kinloss, Findhorn
100.0 %	2075	TOTAL

#### Household income types

66.6 %	1382	Universal Credit (Including applied for)
13.0 %	269	Disability Benefits (ESA, PIP)
6.0 %	125	Tax Credits
3.5 %	73	Income Support
1.4 %	28	Jobseekers Allowance
3.9 %	81	Financially struggling
5.0 %	105	Various /other
0.6 %	12	Furlough
100.0 %	2075	TOTAL

#### Households with Children

40.0 %	493	1 child
32.0 %	397	2 children
16.8 %	208	3 children
7.9 %	98	4 children
2.2 %	29	5 children
1.1 %	13	6+ children
100.0 %	1238	TOTAL (63% are single parent households)

#### Households without children

74.8 %	626	1 adult
21.9 %	183	2 adults
3.3 %	28	3+ adults
100.0 %	837	TOTAL

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