

Hardship Fund Annual Report 2003/2004

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We are always happy to talk to our supporters.

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Explanation of terms used in this report

The Main Fund

'The Main Fund' refers to the Hardship Fund for clients in England, Wales and Northern Ireland. This fund is managed by Crusaid in partnership with Elton John AIDS Foundation, MAC AIDS Fund and Terrence Higgins Trust.

The Crusaid Fund in Scotland

This refers to a separate fund for clients in Scotland, which is administered by PHACE Scotland and on behalf of Crusaid.

The Joint Funds

In this report, 'The Joint Funds' refers to both the Main Fund and the Crusaid Fund in Scotland.

"When you have just come out of hospital, have no money and are still not feeling well, all you really need is a little help with some food and heating. Crusaid cared enough to help which meant I got better so much quicker."

Sandra, London

For 18 years, the Hardship Fund has formed the cornerstone of Crusaid's work, meeting one of our primary objectives by aiming to relieve poverty and illness caused by the virus.

What is the Hardship Fund?

The Hardship Fund is a national programme that was set up 18 years ago in response to the growing number of people living with HIV & AIDS and in extreme poverty. Successful applicants have HIV related needs that they cannot otherwise meet from either personal funds or statutory welfare programmes. Meeting these needs can often mean the difference between managing a healthy, active lifestyle and hospitalisation, or worse. Each applicant undergoes rigorous means testing and various necessary medical and social supports, all of which help us ensure that money reaches those who need it most. A joint management committee, made up from the Fund's four partners, oversees the Main Fund while PHACE Scotland manages the Crusaid Fund in Scotland.

Why are the funds needed?

The aim of the Hardship Fund has always been to provide assistance to individuals living with HIV across the UK to cover basic daily necessities that most people take for granted. For example, a washing machine is essential if you live two miles from your nearest public facility and suffer from incontinence, night sweats and nausea, forcing you to wash your clothes and bed linen at least twice a day. And having a fridge freezer is no luxury if you are housebound and rely on a neighbour to buy all your food once a month. Indeed, the greatest concern for many people who rely on the Hardship Fund is their basic need for food or warm clothes, to avoid some of the opportunistic infections that can put them in hospital.

How can a person get assistance?

The Hardship Fund will assess and support any person living with HIV, throughout the UK where they meet the current working criteria. The Fund however, will only accept applications where they are submitted by a professional social worker or advocate from within the HIV sector. The referring agent must be known to the Fund and the Fund can provide a list of relevant contacts where required.

Jason is a 21 year old man who was thrown out of home when his parents discovered he was gay. After spending five weeks on friends' floors and living in the back of cars he became very ill and was admitted to hospital with pneumonia. Further tests revealed that he was HIV positive and he was given a very poor prognosis. The Hardship Fund provided Jason with a small grant for toiletries in hospital through the Emergency Payment Fund, as he was admitted with nothing. Once Jason was back on his feet, the Fund worked with the hospital discharge team to set him up in a flat and provide him with basic necessities. Jason is now getting his life back together and has recently applied to the Fund to assist with a period of respite care designed to help him deal with his first treatment regime.

Foreword

For 18 years the Hardship Fund has existed to challenge the ever-growing issues of poverty for people living daily with an HIV or AIDS diagnosis. It has been proven time and time again that HIV & AIDS are exacerbated by poverty and that this, in turn, has a considerable effect on both the economic ability for a person to survive and their physical ability to keep well.

Over the past year the Hardship Fund has supported an increasing number of people who, thanks to drug regimes, have been able to return to work or full-time education. However stigma and discrimination that all too often are still found within the workplace means many people have been unable to continue working and end up returning to benefits. The current system means that a person may have to wait anything up to six months for their application to be processed and will therefore be without funding, as the Department for Work and Pension's legal position is that such claimants have made themselves unemployed.

For many people, poverty is seen as not being able to afford holidays or nice clothes. For clients assisted by the Hardship Fund, poverty is about putting food on the table, paying the electric bill or having basic clothing to keep warm. In the UK, there are currently more than 12.5 million people registered as living below the poverty threshold, and although there have been improvements by the government recently, these have not taken into account people coping with a long-term chronic illness.

The challenge for the Fund is ensuring that the limited money at our disposal is targeted at those who are in the greatest need. We often find ourselves in situations where a small grant from the Fund can quite literally make the difference between being able to maintain good health, independence and dignity or being hospitalised or placed into institutionalised care. The Fund exists to provide support at the most basic level to people who may be at the lowest point in their lives. The Fund aims to provide support, hope and renewed independence for people living with HIV & AIDS.

The important work of the Hardship Fund would not be possible without the many organisations and individual donors who provide us with their constant support. Crusaid very gratefully acknowledges our partners in the Fund: Elton John AIDS Foundation, MAC AIDS Fund and Terrence Higgins Trust, not only for their kind financial contributions, but also for their time, advice and support through the Hardship Fund Management Committee. Crusaid is particularly sad that after many years of working in partnership, Terrence Higgins Trust has decided to withdraw as a partner in the Fund. Crusaid would particularly like to recognise and thank Michelle Davis from THT for all her support in the past.



On a final note, it is with great sadness that at the time of preparing this report, Mr Keith Atkinson, Hardship Fund Administrator passed away. Keith will be well remembered by referring agencies and clients alike for his compassion and commitment to each and every case he dealt with. The ongoing success of the Fund and the clear difference it makes to the lives of so many people is in no small part a testament to his time with Crusaid.

Steven Inman

Head of Grants and Projects, Crusaid

Elton John AIDS Foundation

"The Elton John AIDS Foundation is proud to be a partner with Crusaid and the MAC AIDS Fund in the vital work of the Hardship Fund."

Rod Beadles

Grants Development Manager

MAC AIDS Fund

"MAC AIDS Fund is proud to support the very important work of the Hardship Fund and the impact it makes on the lives of people living throughout the UK in poverty and with an HIV diagnosis."

Mary Renaud

General Manager

Where the Fund's money comes from

Financial overview (joint funds)

Income

Crusaid

Crusaid's contribution is made possible by the kind support of trusts, organisations and individual donors, some of which are identified below.

The Monument Trust	75,000.00
Theatrecares	60,000.00
Derek Butler Trust	25,000.00
Statutory sources	15,000.00
Scottish Executive	8,940.00
Individual donors and general funds	359,886.92
Elton John AIDS Foundation	121,000.00
MAC AIDS Fund	55,000.00
Terrence Higgins Trust	55,000.00

Total £774,826.92

Costs

The Main Fund	69,826.00
The Scottish Fund	3,090.00

Total £72,916.00

Disbursement

The Main Fund	703,789.92
Emergency Fund Centres	19,450.00
The Scottish Fund	51,587.00

Total £774,826.92

Crusaid oversees the day to day administration of the Fund whilst a joint Management Committee comprising Crusaid, Elton John AIDS Foundation, MAC AIDS Fund and Terrence Higgins Trust convenes monthly to oversee procedure, criteria and management issues, as well as exceptional appeals.

PHACE Scotland

"PHACE Scotland believes managing the Crusaid Hardship Fund in Scotland is a critical part in our role in providing care and support to HIV positive people. Evidence shows that HIV positive people continue to be one of the most stigmatised groups in the UK today and that those affected are likely to experience social and economic disadvantage. By being able to offer people the Hardship Fund, we know we are reaching those most in need, at a critical point in their lives. As a voluntary sector organisation this reflects the essence of what we are about and why we need to continue to support HIV positive people in Scotland, now and in the future."

Susan Scott-Douglas, Chief Executive, PHACE Scotland

Ruth has lived in the UK for the past seven years and works as an orthopaedic nurse. When she became pregnant, she discovered she was HIV positive. After disclosing this to the nursing agency she found the work suddenly stopped. In addition, her partner threw her out of the house. Ruth was admitted to a hostel for victims of domestic violence but became very depressed, during which time she lost the child. Ruth's social worker approached the Hardship Fund to request assistance with clothing and a small fridge in which to keep food and medication safely in her room.



How the Fund's resources are allocated

Total clients	3530
New clients	1846
Old clients	1684
% of new clients	52
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Male	1705
Female	1825
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Female with no dependant	1024
Female with dependant	801
Male with no dependant	1561
Male with dependant	144
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Accommodation	
B&B	120
Residential care home	4
Council	932
Homeless	22
Hospital	22
Hostel	16
Housing association	616
Live with friends	590
Live with parents	10
NASS	438
Owner	78
Prison	17
Private rent	665
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Household	
Alone	1555
House or flatshare	863
Living with partner	416
Single parent	696
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Assistance Level	
0	75
1	7
2	535
3	2015
4	898
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Age	
Oldest	87
Youngest	1

Breakdown of Ordinary Living Expenses

Ordinary Living Expenses continue to account for the highest number of grants made. They comprise of the most basic necessities for people to survive and keep well.

Total disbursed	£454,539.70
This is accounted for as follows:	
Food	25%
Clothing	23%
Utility bills	16%
Bedding	14%
Hospital/socialwork travel	6%
Toiletries	9%
Childrens items	5%
Other	2%

Breakdown of One Off Expenses

One-off Expenses account for grants made where there is a clearly documented need which is both relevant to the person's HIV status and which has been proven not to be available from other sources. Below are just some of the one-off costs we meet under this scheme:

Nutritional supplements
 Course costs
 Personal care costs
 Childcare costs
 Furniture
 Carer costs

Donald had lived in his council flat for over 10 years. One day, it was broken into and, while ransacking the property, the youths found papers relating to his HIV status. They daubed anti-HIV graffiti in marker pen over his walls, destroyed furniture and urinated over all of his clothing and bedding. They also left a note telling him that he was not safe and that they would return. After securing a place of safety for Donald, the social worker approached the Fund for support in replacing his clothes and some other basic essentials. The Fund was happy to help.

The Future

The Hardship Fund proves how carefully targetted assistance can help people in desperate need get back on their feet. But with more and more people in Britain being diagnosed with HIV, demand on the Fund has rocketed and, as the virus has evolved, so have the needs of those living with it.

In order to ensure that the Hardship Fund continues to fulfil its essential role of helping people whose poverty situation is posing a further threat to their health, we have undertaken a fundamental review of the Fund to assess both the way it works and where it is going. This review – the largest for many years – is being informed through consultations at all levels, including social workers, clinical staff, statutory services and, of course, people living with HIV.

The aim of the review is to provide a more efficient, cost effective and user friendly application process. It is also examining the Fund's position within the HIV sector and how this can be expanded to have an even more beneficial impact on the lives of people living with HIV.

It is essential that the Fund's basic aim remains to support HIV positive people experiencing extreme levels of poverty, who are often at their lowest ebb. At the same time the Fund must also be able to help people who have battled with ill health and subsequent treatments and are now relatively stable and require a different kind of help. This might include training courses or assistance with finding work, all of which can ultimately help them pull themselves out of the poverty trap.


These are some of the many issues being actively discussed at present to ensure the Fund operates more efficiently, more effectively and much more intelligently in the future. We look forward to the exciting challenges that face our continued work to make a real and lasting difference to some of the most vulnerable members of our society.

"I had asked my social worker to help me find a bed to sleep on because my mattress was always damp where I sweat at night and it causes my skin to itch. The Benefits agency told me I was not a priority. The Crusaid Fund bought me a new mattress and some sheets which mean I now sleep much better, thank you."

Michael, Wolverhampton

"The Fund offers a chance to support people who have absolutely nothing with the most basic things such as food, bedding or even a coat for the winter. This type of support is paramount."

Anne-Marie, Social Worker, Coventry



Diane has been in the UK for three years. She requested asylum for herself and her daughter after her husband and parents were shot dead in front of their eyes over a land dispute. Although a fully qualified lawyer, she was unable to work because of the immigration laws and survived on just £24 of vouchers a week for them both.

Diane fell ill and collapsed, at which point she was diagnosed HIV positive. With no home and only a few friends through church, she and her daughter were destitute. An advice worker approached Crusaid and the Fund was able to provide food and vitamin supplements to get her back on her feet, as well as a phone card to keep in touch with her sister to help lessen the feelings of isolation. Diane was granted the right to remain in the UK two months ago and looks forward to being allowed to work soon so she can support herself and her daughter.
