



The Scottish  
Government  
Riaghaltas na h-Alba

# Review of the Scottish Welfare Fund Interim Scheme

Poverty



**REVIEW OF THE SCOTTISH WELFARE FUND  
INTERIM SCHEME – FINAL**

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## **LIST OF ACRONYMS**

CAB – Citizens Advice Bureau  
COSLA – Convention of Scottish Local Authorities  
CPAG - Child Poverty Action Group  
DIG – Design and Implementation Group  
DWP – The Department for Work and Pensions  
GPs – General Practitioners  
JSA – Jobseeker’s Allowance  
NHS – National Health Service  
QIVs – Quality Improvement Visits  
RSL – Registered Social Landlord  
SWF – Scottish Welfare Fund

## EXECUTIVE SUMMARY

### The Scottish Welfare Fund

In December 2010, the Coalition Government announced its intention to terminate the discretionary Social Fund, from 1 April 2013, and to transfer responsibility and funding to the Scottish Government. The Scottish Welfare Fund (SWF) is the successor scheme in Scotland. An interim scheme was put in place for the first two years. In the longer term, the permanent SWF will be set out in legislation, informed by experience gained in the delivery of the interim arrangements.

There are two elements to the SWF, replacing Crisis Loans and Community Care Grants under the previous scheme:

- **SWF Crisis Grants (CG)** are intended to alleviate periods of disaster or crisis in order to avoid serious damage or serious risk to the health or safety of the applicant or their family.
- **Community Care Grants (CCG)** are intended to support independent living among key groups including people leaving care, those setting up home after an unsettled way of life, and those at risk of going into care. They also help families facing exceptional pressures in need of essential household items.

The SWF is a national scheme delivered through local authorities. The Scottish Government also supports local authorities through providing guidance on the implementation of the SWF and through Quality Improvement Visits (QIV) and follow-up practice sharing workshops. The SWF is monitored by local authorities through collecting applicant data which is reported to the Scottish Government. This research complements the monitoring data.

### Research aims and method

The Scottish Government commissioned a team from the Institute for Housing and Urban Real Estate Research at Heriot-Watt University to undertake a review of the interim arrangements. The main aim of the review was to explore how well the interim arrangements had been working, from the perspectives of applicants to the SWF and the third sector organisations advocating for and supporting them. It also aims to provide recommendations for the remainder of the interim period and for the permanent arrangements.

The study was a qualitative assessment, based on in-depth interviews and small group discussions with representatives from a broad range of third sector organisations, and in-depth telephone and face-to-face interviews with applicants.

Third sector interviews were undertaken in October and November 2013, with front-line staff/volunteers and people with strategic or policy officer roles from a sample of 15 organisations. Organisations were selected to be representative of a broad range of applicant groups:

- Older people
- Those leaving prison
- Disabled people and their carers

- People with mental health issues and their carers
- Vulnerable families – including lone parents and victims of domestic abuse
- Black and minority ethnic communities
- Homeless people
- Tenants of Registered Social Landlords (RSLs).

A total of 77 SWF applicants were interviewed between January and March 2014. The applicants were sampled from SWF monitoring data and applicants through third sector organisations. The sample included successful and unsuccessful applicants, those with a partial award and those who had their application reviewed after an unsuccessful or partial award. Some groups were over-sampled to ensure a good coverage from different equalities groups.

### **Findings: Awareness of the SWF**

Community Care Grant applicants generally found out about the SWF from their existing networks - their support worker, their social landlord, third sector organisations they were in contact with or their local authority. However, awareness of SWF among staff across these organisations was variable.

**Recommendation:** Local authorities should raise the profile of the SWF through information materials provided to their own departments, third sector agencies, Job Centre Plus and others.

For Crisis Grant applicants, signposting to the SWF came from the DWP in the majority of cases, though the third sector was also important. There were some examples of applicants being advised by SWF to go back to the DWP instead, which is an area where improvements could be made.

**Recommendation:** The SWF Guidance should clarify the local authority and DWP's roles. The Scottish Government may consider developing additional training materials on this subject for the third sector.

Applicants did not commonly find out about the SWF through local advertisements or online information. A number of the third sector respondents felt there was scope to improve marketing to make people less involved with the third sector or public sector providers aware of the scheme.

**Recommendation:** Locally-based advertising campaigns might help to target those potential applicants who are not in contact with organisations.

### **Findings: Knowledge and understanding**

The majority of third sector organisations said that they understood the SWF, although there was an appetite for on-line or DVD-based training that could fit alongside the constrained workloads that often prevented staff from acquiring knowledge. Applicants also generally said they understood the scheme.

**Recommendation:** Local authorities should pro-actively sign-post existing training, advice and support, and consider developing some on-line training resources.

### **Findings: Eligibility and discretion**

Third sector staff welcomed that eligibility criteria were widened and clarified after the first few months of the interim scheme. However, third sector staff commonly felt that not all SWF staff fully appreciated the nature of the poverty and vulnerability of applicants, and that there was an emphasis on strict adherence to rules and criteria rather than discretion in decision-making. There were also some concerns that some applicants were discouraged from applying.

Most applicants said that they understood the eligibility criteria, especially those with previous experience of the Social Fund. However, a few applicants gave examples of what they felt were 'unfair' decisions, mainly relating to benefits sanctions, applicant characteristics and benefit rules. A number of very vulnerable applicants discussed instances where 'the rules' had left them experiencing considerable hardship.

**Recommendation:** Anonymised case studies could be produced to provide examples of who has accessed the scheme and how it has helped them. This would provide third sector staff and applicants with useful insights into how discretion is being used.

**Recommendation:** SWF teams should consider how best to support staff working with discretion for the first time, including mentoring/secondment from Social Work staff.

**Recommendation:** Every attempt at applying should be logged onto the system even if the decision-maker does not take it to Stage 2 of the application process. The volume of such attempts should be monitored by SWF management.

### **Findings: Applying to the SWF**

Crisis Grant and Community Care Grant applicants typically applied by telephone, although paper-based Community Care Grant applications were more common in some local authorities. The application process itself was widely viewed as straightforward although some respondents raised issues about waiting times to speak to staff by telephone; the cost of telephone calls; and not being able to understand paper-based questions. In some local authorities there were also concerns about there only being one way to apply.

The vast majority of those who had applied by telephone said that the process had been explained well to them by SWF staff who were generally helpful, friendly and supportive. Those supported by advocacy organisations appreciated the specialist support they received.

**Recommendation:** Efforts should be taken to make applicants aware of all options for applying to the SWF and to ensure that they are sign-posted towards advocacy organisations where appropriate.

**Recommendation:** Local authorities that do not offer a Freephone or local number or call-backs to SWF applicants might consider this. Local authorities might also wish to monitor call waiting times and staffing and also look at measures to improve efficiency in call-handling.

### **Findings: Decisions and awards**

The majority of respondents in the study sample did not need to wait longer than the 'target processing time' for a decision to be made. In some cases waiting times added to the hardship experienced by Crisis Grant and Community Care Grant applicants. Applicants did not always receive a formal decision letter, and advocates felt that they should be sent copies of decision letters. There were also some concerns about a lack of sign-posting to other assistance.

Although satisfaction with awards was high, some rejections and partial awards meant that hardship was not prevented or alleviated. Some applicants turned to family and friends to make ends meet, but this was not an option for all research participants.

**Recommendation:** Local authorities should be encouraged to consider ways of speeding up the decision process, particularly for Crisis Grants, to ensure that a genuine emergency response is available.

**Recommendation:** Where applications are made with assistance from advocacy or support groups, decisions should be shared with those organisations (providing that applicants gave their permission) so that they can facilitate potential reviews.

**Recommendation:** Crisis Grant applicants should be signposted to other agencies by telephone as well as by letter, to speed up crisis responses.

### **Findings: The review process**

The majority of unsuccessful or partially successful respondents did not ask for a review, mainly because they were not aware of that right; did not know on what exact grounds their application was rejected; felt grateful for a partial award; felt the review would not be successful; or had resolved their need. Third sector representatives felt that they should receive notification of the original decision to enable them to support clients in seeking a review.

**Recommendation:** All decision letters sent to unsuccessful and partly successful applicants should detail the right to review, the basis of the decision and that a review cannot lead to the loss of a partial award. The possibility of reviews should also be raised in phone calls informing applicants of decisions.

## **BACKGROUND AND INFORMATION ABOUT THE STUDY**

### **Policy context**

- 1.1 In December 2010, driven by the localisation agenda, the Coalition Government announced the intention to terminate Community Care Grants and Crisis Loans - two elements of the discretionary Social Fund - from 1 April 2013. Following the Calman Commission's recommendation that responsibility for Community Care Grants should be devolved to Scotland, the UK Government transferred responsibility and funding to the Scottish Government. Following a public consultation the Scottish Government announced that an interim scheme would run for two years from 1 April 2013, administered by local authorities. This is to be replaced by a permanent scheme in 2015, with a legislative footing in a dedicated Parliamentary Bill.
- 1.2 The Scottish interim scheme was seen by the Scottish Government, local authorities and third sector organisations as an opportunity to improve the flaws of its predecessor scheme. In a wider policy context, the interim replacement scheme for the Social Fund is intended to be consistent with a number of Scottish Government policy priorities, including tackling significant inequalities, improving the life chances of children and families at risk, and the early intervention approach to tackling homelessness. By locating the interim scheme within local authorities the Scottish Government is also seeking to make sure that the scheme meets the Government's aim of there being a 'holistic' and 'joined up' approach to providing support. Finally, by giving more priority to families with dependent children, the Scottish Welfare Fund (SWF) is envisioned to align with the Government's priorities of tackling child poverty and promoting the welfare of children.

### **Key features of the Scottish Welfare Fund<sup>1</sup>**

- 1.3 The SWF is a national scheme delivered through local authorities.
- The fund is split between Community Care and Crisis Grants, with some flexibility in how the funding is allocated.
  - The national budget is split amongst local authorities according to an agreed funding formula.
  - In addition to comprehensive written guidance, the Scottish Government has provided a standardised application form, a guide for decision makers and model documentation, a national training programme, funding for a dedicated Convention of Scottish Local Authorities (COSLA) Development Officer in order to promote consistency and support implementation and delivery.
  - The guidance sets out a framework for prioritising applications for awards.

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<sup>1</sup> The guidance is available in full at <http://scotland.gov.uk/Topics/People/welfare/reform/scottishwelfarefund/scottishwelfarefundguidance>

- 1.4 A **Crisis Grant** can be awarded to meet expenses that have arisen as a result of an emergency or disaster in order to avoid serious damage or serious risk to the health or safety of the applicant or their family.
- 1.5 A **Community Care Grant** can be awarded in support of independent living to:
- Help people establish themselves in the community following a period of care where circumstances indicate that there is a risk of the person not being able to live independently without this help.
  - Help people remain in the community rather than going into care where circumstances indicate that there is a risk of the person not being able to live independently without this help.
  - Help people set up home in the community, as part of a planned resettlement programme, following an unsettled way of life.
  - Help families facing exceptional pressures to provide a safe and secure home environment.
  - Help people to care for a prisoner or young offender on release on temporary licence.
- 1.6 Other key features of the SWF include:
- Local authorities have discretion on where in their organisation they process applications and how they link the scheme to existing services.
  - Local authorities can offer assistance in kind rather than cash in order to meet the needs of the applicant and gain economies of scale from bulk purchasing or re-use schemes.
  - The SWF does not offer loans.
  - There is a list of qualifying benefits to help local authorities identify eligible people but the underlying test of eligibility is the severity of need.
  - There is a standard national application form, tailored to the needs of individual local authorities. Applications may be made face to face, on the phone, via on-line applications or by downloading and posting a form, subject to the local authority's ability to provide these options.
  - Where possible, local authorities will work with applicants to identify any other support they may need or be entitled to and refer them to relevant services to help tackle underlying problems.
  - The guidance includes a two-stage process for local authorities to review applications where the applicant does not agree with the decision made.

## **Research context**

- 1.7 In order to inform the interim scheme and ultimately the Bill on which the permanent scheme will be founded, the Scottish Government has carried out a number of research, consultation and monitoring activities. In 2010 a literature review was conducted on the Social Fund. Following that, a public consultation on the interim scheme was undertaken in 2011, generating 50 responses including 29 from third sector and 13 from local authorities. An Equality Impact Assessment was carried out in 2012.

## 1.8 Other relevant developments included:

- Since the launch of the new scheme, local authorities have had a duty to submit applicant data to the Scottish Government. The intention is to publish data on a quarterly basis.
- In May 2013 the Scottish Government received feedback from the Design and Implementation Group (DIG) members<sup>2</sup> about their early experiences with the delivery of the interim scheme.
- COSLA has conducted a survey of local authorities on their 'readiness' to implement SWF, while the Scottish Government has made QIVs to local authorities and has regular dialogue with DWP. QIVs have been followed by workshops based on the findings, to share practice.
- In November 2013 the Scottish Government launched a consultation inviting views on the Welfare Funds (Scotland) Bill. The consultation closed on 7 February 2014.

1.9 A large volume of research has been produced on the discretionary elements of the (defunct) Social Fund. While there are obvious differences between the interim scheme and the old scheme, there are nevertheless enough similarities to consider this body of knowledge (particularly related to clients' negative experiences and critical views). This has been used in developing the topic guides for interviews with third sector organisations and applicants. Utilising these evaluations will help the study to explore whether the interim scheme has managed, as intended, to address some of the weaknesses of the previous system.

1.10 In this context, past research and evaluations of the Social Fund<sup>3</sup> have identified a number of often significant issues with the application process, including poor decision making by staff (as evidenced by high rates of successful reviews); difficulties with applying by telephone; high rates of initial refusals; awards often being smaller than amounts applied for; poor uptake among older applicants; limited awareness of the Fund; and confusion among many applicants about which grant was most suitable for their needs. Wider criticism suggested that the Fund was sustaining a pattern of dependency.

## **Aims of the evaluation**

1.11 The evaluation's main aim was to explore in a qualitative manner how well the interim arrangements are working, and to identify any recommended changes. Through this, the study was intended to add depth to SWF administrative data collected by local authorities and ultimately to support the Scottish Government in the task of formulating the permanent arrangements.

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<sup>2</sup> DIG members include representatives from COSLA, local authorities and Scottish Government. The DIG has received design input from local authority specialists, Scottish Government analysts, DWP, and stakeholders e.g. Child Poverty Action Group and Citizens Advice Scotland. Events have also been run to engage local authorities and 3<sup>rd</sup> sector organisations.

<sup>3</sup> See Grant, A. (2011) *The Social Fund: A Review of Selected Literature*. Edinburgh: Scottish Government Social Research

- 1.12 The evaluation focus was not on ‘teething problems’. The study team have utilised minutes from DIG meetings to gain an understanding of early problems and set these aside from on-going or emerging issues regarding implementation.

### **Research methods**

- 1.13 The study had two phases. In the first, carried out between October-November 2013, the researchers sought views of third sector support organisations. In the second phase, from January-March 2014 the study team interviewed applicants to the SWF.

#### ***The third sector interviewees***

- 1.14 The research team has interviewed representatives from 15 third sector organisations in 17 separate interviews/small-group discussions. Respondents have been working with a wide range of applicant groups:
- Older people
  - Those leaving prison
  - Disabled people and their carers
  - People with mental health issues and their carers
  - Vulnerable families – including lone parents and victims of domestic abuse
  - Black and minority ethnic communities
  - Homeless people
  - Tenants of RSLs
- 1.15 The organisations involved in the research are not named here so that the views expressed by individuals are not attributable.
- 1.16 Nine interviews were undertaken with front-line staff/volunteers while four interviewees held strategic or policy officer posts within their organisation. In four of the interviews/discussions a front-line and policy officer perspective were provided at the same time. It is worth noting that, particularly in smaller organisations, some staff assume both a policy and a frontline role. Many of the respondents had worked in a range of third sector organisations and so offered a broad range of perspectives and experiences.
- 1.17 Most of the 15 organisations who participated in the research had not seen a large volume of SWF applicants, although some commented that numbers had risen towards autumn 2013.
- 1.18 It has not proven possible to engage front-line or policy staff from organisations supporting care leavers in the research.
- 1.19 Likewise, the researchers attempted to collect views from staff representing two organisations supporting formal and informal carers (one Scotland-wide, one local) but could not secure their engagement.

### ***The applicant interviewees***

- 1.20 Interviews with applicants sought to understand the personal experiences of applicants to the SWF and to explore the reasons for current and previous applications, the impact of any award made, any experience of the review process, satisfaction with SWF processes, and suggested changes.
- 1.21 The research team interviewed 77 SWF applicants over January-March 2014.
- 1.22 The researchers carried out a combination of proportional and purposeful sampling. By using a database (provided by the Scottish Government) containing case records of all applicants who agreed to be contacted for research purposes (Q2-Q4 2013), the researchers attempted to broadly reflect the composition of the applicant population in the sample (i.e. ensuring an appropriate balance in terms of household composition, equality characteristics and vulnerability<sup>4</sup>). However, as the primary aim was to achieve rich 'saturated' findings about each of the main client categories / equality groups, where the resulting quota was below 5 participants, the researchers oversampled applicants with the given characteristic at the cost of the most numerous group.

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<sup>4</sup> The term 'vulnerability' is used in the report in a way that is consistent with categories specified in Annex E of the Guidance to the scheme.

**Table 1.1 Characteristics of applicant respondents**

<b>Vulnerability<sup>1</sup></b>	<b>N</b>
Recently experienced homelessness	<b>15</b>
Lone parent	<b>16</b>
Disability (any)	<b>37</b>
Mental health impairment <sup>2</sup>	<b>24</b>
Learning difficulties	<b>2</b>
Physical disability & chronic illness	<b>15</b>
Domestic abuse	<b>7</b>
Older people (70+)	<b>6</b>
Recent ex-offenders	<b>6</b>
Recent care leavers <sup>3</sup>	<b>0</b>

Ethnic minority (excl. 'Other British/Irish')	<b>4</b>
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Male	<b>42</b>
Female	<b>35</b>

<b>Location<sup>4</sup></b>	
Large urban	<b>29</b>
Semi-urban	<b>21</b>
Small town and rural	<b>27</b>

<b>Award level</b>	<b>Community Care Grant</b>	<b>Crisis Grant</b>	<b>Total<sup>5</sup></b>
Full	12	4	<b>16</b>
Partial	20	18	<b>38</b>
Rejected	12	11	<b>23</b>

1 Several respondents had more than one vulnerability.

2 Depression and anxiety were dominant mental health problems.

3 While all available efforts were made to recruit respondents who were recent care leavers, this was unsuccessful. Of 68,407 people who applied between April-September 2013 only 47 were care leavers (source: <http://www.scotland.gov.uk/Resource/0044/00443317.xlsx>).

4 Large urban >125,000; semi-urban 10,000-125,000; small town < 10,000.

5 About two in five applicants applied for more than one grant or a combination of grants (Community Care Grant + Crisis Grant). The table above only records the most recent application.

- 1.23 The study sample was split more or less evenly between three types of applicants: those with no or relatively low vulnerabilities; those with medium level vulnerabilities; and finally those with highly complex needs. Community Care Grant applicants in our sample tended to have more complex vulnerabilities than Crisis Grant applicants.
- 1.24 Respondents interviewed for this study live in 13 out of 32 local authorities, covering the whole large urban - remote rural spectrum.

- 1.25 Applicants were recruited using case records held by local authorities as well as via third sector support organisations.
- 1.26 Respondents who participated in the study applied for the SWF between July 2013 and February 2014.

**Reasons for applying**

- 1.27 The tables below compare main reasons for applying among the study participants (N=77) and among all SWF applicants who agreed to participate in future research (N=2806, Q2-Q4 2013).

**Table 1.2 Reasons for applying for Community Care Grant**

	All CCG applicants	Study sample
Helping people to stay in the community	42.9%	43.5%
Moving out of residential/institutional accommodation	14.2%	17.4%
Families facing exceptional pressure	11.1%	13.0%
Moving home	10.5%	17.4%
Planned resettlement after an unsettled way of life	6.1%	0.0%
Other	15.2%	8.7%

**Table 1.3 Reasons for applying for Crisis Grant**

	All CG applicants	Study sample
Emergency – benefit/income spent	49.5%	35.7%
Emergency - other	46.9%	64.3%
Disaster	0.8%	0.0%
Other	2.8%	0.0%

**A note about structure of the report, recommendations and quotations**

- 1.28 The report’s structure is thematic and follows the key points in the applicant’s journey through the SWF process, from hearing about SWF, to applying, receiving the decision, considering a review, and finally receiving the payment.
- 1.29 Throughout the report the study team’s recommendations follow findings in boxes. Where the recommendation was made by third sector respondents or applicants to the SWF, this is reported as a finding in a numbered paragraph, not in the box.
- 1.30 Labels attributed to quotations indicate the type of grant applied for and, where relevant to the quote, the applicant’s vulnerability or circumstances.
- 1.31 The Guidance to the scheme was updated twice, in October 2013 and in April 2014. As fieldwork for this study was carried out between January and March

2014, some of the issues with the operation of the interim scheme noted below were subsequently addressed by the April 2014 update. Where 'the Guidance' is mentioned in the report, it means the October 2013 version.

## **Summary**

- 1.32 This study is part of the Scottish Government's work to ensure that permanent arrangements for the SWF are informed by evidence both in terms of users' experiences and their advocates' experiences with the interim arrangements. Being qualitative in nature, the study complements available statistical information about the operation of the interim arrangements.
- 1.33 This chapter has provided details of the two stages of the research process. The study collected views of a wide range of third sector support organisations. Equally, it has collected in-depth accounts from a significant number of applicants. It included voices of main applicant groups (with the exception of recent care leavers) and equalities groups (gender, age, disability and ethnicity).

## **2 AWARENESS AND UNDERSTANDING OF THE SCOTTISH WELFARE FUND**

- 2.1 This chapter explores the applicants' experiences during the first stage of their journey: finding out about the SWF and understanding how it works. This chapter also probes the awareness and understanding of the scheme among those who support and advocate for applicants.

### **Awareness and understanding among applicants**

#### ***Views of third sector support organisations on awareness among their clients***

- 2.2 There was a commonly held view among third sector organisations that potential applicants were not aware of the SWF, or were aware that the Social Fund was no longer in existence but did not know what, if anything, had replaced it. One front-line advisor suggested that clients were a bit 'bamboozled' by all the current welfare changes.
- 2.3 In many cases, it was the third sector organisation who brought the scheme to the attention of potential beneficiaries, particularly for Community Care Grants. This applied to homeless applicants, tenants, older people or disabled people with changing needs. This 'pro-active' role for third sector organisations worked well where there is an on-going relationship with clients. However, it raised concerns that people not in contact with third sector organisations might have difficulties accessing the SWF.
- 2.4 In some organisations, front-line staff had the impression that their service users were confused about the source of the help they received, so might have thought that the third sector organisation itself or the food bank, rather than the SWF, had provided the goods/money/vouchers.
- 2.5 It was felt by many third sector representatives that increasing awareness among potential applicants needed more local media coverage, through posters, local press and radio. It was also noted by several respondents that the marketing of the scheme had increased towards autumn 2013 (when interviews with the third sector were conducted) and this was seen as a positive response which showed that the Scottish Government and the SWF teams locally are acting on received feedback. However, one policy manager felt that the communication had been 'cluttered' and so less effective than it might have been.
- 2.6 Other front-line workers said they had seen 'nothing' in the way of marketing. They also said they had not been provided any leaflets or materials to use with clients. However, the research team were able to access materials online using the search term 'Scottish Welfare Fund Leaflet'. These included the Scottish Government Leaflet, then local authority leaflets and one from the Citizens Advice Bureau.
- 2.7 Some organisations that had been engaging with the available materials and developing their own – factsheets, newsletters etc. tailored towards their own clients, based on the Scottish Government Guidance.

2.8 A number of third sector respondents felt that awareness among potential applicants was strongly determined by their contact with services and the awareness among front-line staff. For people not in on-going contact with services, accessing information can be difficult. Pension-age people for instance often have no interaction with the state/local authority.

### ***Applicants' own accounts of how they heard about the scheme***

2.9 As third sector interviewees suggested, Community Care Grant applicants themselves said that they largely relied on the services they were already in contact with to make them aware of the SWF. One in three Community Care Grant applicants were made aware of the SWF by their homeless support worker or social worker, while a similar proportion heard about the SWF from a third sector welfare rights or housing rights agency.

2.10 Job Centre Plus was mentioned by one in ten Community Care Grant respondents and slightly more relied on the local authority or their social landlord to signpost them to the SWF.

2.11 It was uncommon for applicants to have mentioned direct advertising – posters or adverts. Only two applicants interviewed had become aware of the scheme this way.

*I was in the council offices in Kilmarnock and I happened to notice the poster in the window. I just went up and took a note of the number. (Community Care Grant)*

2.12 Crisis Grant applicants were more likely to have heard of the scheme through Job Centre Plus. Over half the respondents who had applied for a Crisis Grant had initially approached the Job Centre and been sign-posted to the SWF from there. The signposting worked well and no-one had difficulties getting to the SWF.

*I phoned up [Job Centre Plus] for a Crisis Loan, I was given the number for the council Crisis Grant and it was all explained to me there and then and it was perfectly fine. It was brilliant. (Crisis Grant, multiple applications)*

*The first time I applied, I didn't actually know what it was. Somebody just said, phone this number and they'll give you money to get by on just now. So I did, and they did it. I didn't really know what it actually was until I'd spoken to the Job Centre about it. (Crisis Grant, multiple applications)*

2.13 About one in seven applicants said they had been told about the scheme from a family member or through word-of-mouth from someone else. In a couple of cases, their family member worked for the local authority or had specific knowledge while in other cases a friend or family member had applied.

*Mostly from my family members. They themselves have not personally applied, but they tried to give me the best advice of how to go through with it. (Crisis Grant)*

*I had a rough idea about it because my cousin had explained it to me. (Crisis Grant)*

- 2.14 For those applying for Crisis Grants, Job Centre Plus was the main source of initial information and awareness about the SWF. Over half of respondents in need of crisis assistance first approached them.

*I tried applying for a Crisis Loan through the Job Centre and they told me the council do it now. (Crisis Grant)*

*It was when I was claiming benefits. The Job Centre told me that the Budgeting Loans would be stopping after a while and it was going to be something through, like, my local council or the government that could help me with things. (Crisis Grant)*

### **Online information**

- 2.15 Some potential applicants might look to the internet for information and advice in the first instance, particularly if they are not in touch with services. Of course, applicants may not know to search online for 'Scottish Welfare Fund'. The search term 'I have no money Scotland' generates links to the Citizens Advice Bureau and Money Advice Scotland but not to the SWF. Trying the search term 'I have no money <local authority>' for a sample of local authorities generated a link to a local authority money advice page, which then links to the SWF pages.

- 2.16 A number of third sector support organisations highlighted the need for paper-based leaflets and other materials as well as on-line materials since many clients, particularly older people and people with relatively chaotic lifestyles, do not have internet access.

- 2.17 In fact, only one or two applicants interviewed had sourced information online. One applicant had investigated the scheme further after being sign-posted there by someone:

*It was a friend that had told me about it. I went on-line and I saw it there. (Crisis Grant)*

### **Information needs from the applicant perspective**

- 2.18 There was not much demand for more information from applicants, who largely felt able to access the SWF based on the information and advice they already had, from Job Centre Plus, third sector organisations or their support workers. However, a few respondents highlighted the need for more publicity when asked for recommendations:

*To have had more information about it. To know that it was there. I didn't know it was there unless I had got this person saying to me it was there, I would never have known. (Community Care Grant)*

*A poster at the Job Centre would be helpful. (Crisis Grant)*

- 2.19 There was also a demand for more/better information about what type of items are awarded/what people might expect to receive.

*It would be easier, especially when you made the application for Community Care Grants, if it did say on the application that it would be items awarded (...) It would've been easier if I'd know that at the time because I'd, obviously, started to try and collect some pieces of furniture. (Crisis Grant + Community Care Grant)*

### **Applicants' understanding of the scheme**

- 2.20 A number of third sector front-line advisors felt that Community Care Grant was very similar to the previous scheme, and so felt clients did not find it difficult to understand. However, there was a view that Crisis Grants differed more significantly to the previous scheme, and so required greater explanation.
- 2.21 Another front-line advisor felt that applicants did not necessarily need to understand the difference between the different schemes as they were confident that the SWF staff would be flexible enough to cover both Crisis Grant or Community Care Grant as appropriate.
- 2.22 One respondent in a policy role had the view that the system was not easy to use for applicants without an advocate. While this perception did not appear to be supported in the applicant interviews - in our sample only the minority seemed to have issues with navigating the SWF – it is possible that many of those who do not have an advocate do not apply at all, implying that the picture that emerged from our interviews in relation to the ease of using the system is incomplete.
- 2.23 The level of understanding of the scheme was mixed among applicants themselves. Generally speaking, Crisis Grant applicants tended to have more experience of Crisis Loans and were more comfortable with the application process because of this. People who had longer-term experience of the benefits system tended to be more knowledgeable/comfortable.

*I had known for years. I've applied for a few in my time. I'm one of them people that is not very good at looking after their money and budgeting well. I end up getting myself in bother sometimes. (Crisis Grant, multiple applications)*

- 2.24 By comparison, those newer to the benefits system were less confident and knowledgeable.

*After I'd spoken to the Job Centre the second time that I claimed, I understood it better. The first time I wasn't actually sure what it was. (...) I'd never claimed benefits or phoned for anything like that before, so I had no idea. (Crisis Grant)*

*Then I put in for the Community Care Grant. I get all confused because it's all new to me. (Community Care Grant)*

- 2.25 While most of those who had prior experience of the Social Fund migrated onto the new scheme happily enough, several respondents were confused about the transition, in the case of both Crisis Grants and Community Care Grants.

*The first time it was very confusing but I was able to get through to it okay. Then they changed it, I believe, yes, I think they changed the Crisis in April, right? (...) It got a lot more confusing during that... (...) It wasn't very clear. (Crisis Grant, multiple applications, pre and post SWF)*

2.26 One respondent was dissatisfied and confused because despite having successful Crisis Loan applications in the past, they had not received a Crisis Grant award. The 'first time' referred to in the quote below was the Social Fund and the second and third were SWF.

*Well, the first time, I'd say it was good; it was very good. However the second and third time it was very dissatisfying. It was very confusing. I don't think they offer enough help to people that was in my situation at the time, or to anyone else really. (Crisis Grant, applications pre and post SWF)*

2.27 A few people who had prior experience of Crisis Loans were also clearly confused about the SWF, thinking that it was still the Crisis Loan or that they needed to pay the money back.

[Discussing reviews] *At the end of the day it's a bit pointless challenging it because you still owe them the money back, no matter what. (Crisis Grant, multiple applications)*

*They explained it to me, how I didn't get it. It was because I had a previous one before and there was too much I had to pay it back so they just declined me for it. I understand it anyway... (Crisis Grant, multiple applications)*

2.28 While applicants interviewed for the study seemed to understand that SWF staff make judgements regarding which applicants are in higher need than others (and which needs of a given applicant are essential / non-essential), they did not seem to be aware that SWF Guidance allows staff to apply discretion by deviating from the standard criteria in exceptional circumstances.

**Local authorities should raise the profile of the SWF through information materials provided to their own departments, third sector agencies, Job Centre Plus and other services that members of the public might use, such as libraries and GP surgeries.**

**Local marketing might be needed to target those not in contact with these organisations, as on-line information use is not common at the moment.**

### ***An evolving process***

2.29 There was also a recognition that every new set of arrangements takes a while to 'bed in' and that what is being experienced at the moment is similar to what happened when the Social Fund emerged from the ashes of Supplementary Benefit. Front-line respondents noted that it would take time for applicants to become knowledgeable and comfortable with the new scheme.

- 2.30 As confirmed independently by applicant interviews, a few third sector respondents felt that 'word-of-mouth' is an important source of information for potential applicants. It was felt that applications had and would 'snow-ball' as successful applicants shared their experiences with family and friends. This might be more common in urban rather than rural areas, where poorer households may be more geographically dispersed.
- 2.31 Indeed, positive experiences of the scheme had already generated recommendations from applicants to their family, friends and neighbours, suggesting that word-of-mouth information will continue to have a role. This was more common among Crisis Grant applicants. About one in ten Crisis Grant recipients had told someone else about the scheme.

*If they were in need and they hadn't been in touch three times before, I definitely would put them onto it. Aye, I actually helped my cousin out because he never knew anything about it. (Crisis Grant)*

*I've given the number to other people. (Crisis Grant)*

### **Awareness and understanding among third sector staff**

- 2.32 Awareness was felt to be better among staff and volunteers in the third sector than among client groups but this was very variable. The most confident third sector respondents were those in specialist organisations offering welfare benefits information, advice and advocacy. However, even in these organisations staff faced considerable challenges in keeping abreast of all the current developments that are affecting their clients – conditionality and sanctions, the re-assessment of Employment and Support Allowance (ESA) applicants, Personal Independence Payments (PIP), preparing for Universal Credit as well as the SWF.
- 2.33 A number of third sector respondents were concerned with the ability of the sector to cope with the various pressures created by the different strands of welfare reform. A few respondents were perplexed to hear that their organisation had been named in DWP letters to clients informing them of the need to approach and use the organisation for help in evidencing their job-seeking activities. This has meant an increased workload due to sign-posting relating to conditionality, which then often converted into more complex cases if sanctions were applied and eventually helping their clients appeal sanction and access food and crisis funds.
- 2.34 The timing of the implementation of the interim arrangements, among this intense period of welfare reform activity, had meant that many organisations have not yet 'grasped the nettle' of the SWF. This meant that although some third sector respondents blamed their lack of awareness on a lack of marketing activity, others admitted that they 'just don't have the time' to research the SWF properly and understand the SWF in the way that they should.

- 2.35 Advisors' understanding of the system was generally good, although some seemed not to understand the rules on qualifying benefits. It was one organisation's view that a lot of people phoning SWF through an advisor just needed a short benefit advance from DWP but were not in crisis. A number of front-line staff felt that there needed to be greater clarity about when the approach should be to DWP and when they should apply for SWF. There were a number of cases from various organisations where clients without money were being passed back and forward between the two organisations.

**The Guidance underlying the permanent arrangements would benefit from more clarity on the roles and responsibilities of the DWP and the SWF.**

- 2.36 Another organisation was concerned that their advisors seemed to think that you had to be in receipt of benefits to be eligible, so have been essentially misinforming the clients. There was also still quite a lot of confusion among advisers regarding the interaction of various benefits and SWF and welfare reform in general. Again, this is related to SWF's introduction happening at the same time as other major changes in the benefit system.
- 2.37 Some non-welfare specialist advisors admitted to not having read the Guidance or to not being confident about the content of the Guidance. A few were not aware of critical elements of the changes, such as the change from Crisis Loans to Crisis Grants. There also seemed to be some confusion between Crisis Loans (which some people thought still existed) and Budgeting Loans. Sometimes it appeared to be a 'slip of the tongue' while in other cases there was a clear lack of understanding about the role of the SWF and that of the DWP (particularly when to approach which).
- 2.38 The revised Guidance (version 2, October 2013) was felt to be useful and clear by the most experienced welfare benefits advisors. However, those with a more partial understanding of the complexities of welfare rights said they would welcome a 'Layman's Guide' to the SWF to assist in staff training.

**The Scottish Government might consider producing a 'Layman's Guide' to the SWF to assist in staff training. This could be a short reference tool or an on-line resource.**

- 2.39 A number of front-line staff highlighted the need for training, suggesting that they were not aware of the training that had been provided in the past. This might also suggest a lack of training in some areas. Others recognised the quality of the training on offer but had not been able to use it:

*If I were better trained in SWF, I would train volunteers and be more proactive but it all comes back to [lack of] time. (front-line member of staff)*

- 2.40 Some larger organisations have done a lot more internal awareness raising, with training on offer that far exceeded that received in the rest of the third sector.

- 2.41 A few third sector respondents suggested using anonymous 'case studies' of successful applications to show potential applicants who had benefited from the scheme and how. This would also have the benefit of providing examples to staff and volunteers of the types of application that are successful.

**Anonymised case studies could be produced from the applicant interviews to provide examples of who has accessed the scheme and how it has helped them.**

### ***Third sector perspectives on lack of awareness among other agencies***

- 2.42 There were examples of instances where Job Centre Plus had been telling working age people that the Social Fund did not exist any longer but were not telling them that it was replaced by SWF. This might have been due to a lack of awareness among Job Centre Plus staff at the inception stage and may have improved as a result of communication between the Scottish Government and the DWP.
- 2.43 Third sector respondents also gave examples of cases where a client's Community Care Team or other support workers had not been aware of SWF. It was suggested that it would be helpful if carers, social workers, people conducting Community Care Assessments, hospital discharge, prisoner resettlement preparation etc. were aware of SWF. Ideally every service provider that a potential applicant might come into contact with would know about SWF.
- 2.44 Awareness raising sessions have taken place and are underway in local authorities and third sector organisations but reaching out to the smallest organisations with the most limited capacity will be challenging.
- 2.45 Training has been offered to the third sector by some local authorities and specialist advice agencies such as the Child Poverty Action Group (CPAG) 'Train the Trainer' sessions. CPAG were also about to embark on further awareness raising training for front-line staff in local authority areas with a lower than average take-up of SWF.

**Pro-actively marketing training - the message on training availability does not seem to have filtered fully through to service providers.**

- 2.46 Those who had attended training themselves were very complimentary about it, but they were in the minority. One respondent suggested producing a training DVD that staff and volunteers could access in sections, when time was available. That respondent also felt that a virtual 'community of practice' would be useful for smaller organisations to post and share experiences.
- 2.47 Advice and support to the third sector is offered through the CPAG advice line but was only mentioned a couple of times, suggesting to the research team that awareness of these support organisations could also be raised.

**Consider developing some on-line training resources and support, and linking/sign-posting to the existing advice available.**

## Summary

- 2.48 Overall, the applicants interviewed had been able to find out what they needed to access SWF without too much difficulty. There was also some evidence that applicants were encouraging family and friends to apply. Community Care Grant applicants' awareness of SWF relied on their existing networks - their support worker, their social landlord, another third sector organisation or their local authority.
- 2.49 For Crisis Grant applicants, signposting to the SWF came from the DWP in the majority of cases, though the third sector was also important. There were some examples of applicants being encouraged to go back to the DWP rather than apply to SWF, which is an area where improvements could be made.
- 2.50 Third sector respondents suggested that some support workers within local authorities, the NHS and the prison service were not aware of the SWF and that this hindered access among clients.
- 2.51 Applicants did not commonly refer to local advertising and had not typically used online information as a way of finding out about the SWF. A number of the third sector respondents felt that there was scope to improve marketing to ensure that there was not a knowledge gap among members of the public in need who were less involved with the third sector or public sector providers.
- 2.52 Although the majority of third sector organisations said that they understood the scheme, there was an appetite for on-line or DVD-based training that could fit alongside the constrained workloads that often prevented them from accessing training.

### 3 ACCESSING THE SCOTTISH WELFARE FUND

3.1 This chapter opens with a description of application routes used by applicants (applying independently versus applying with support), before moving onto the subject of application methods. Application methods are discussed firstly from the third sector perspective, and then from the applicants' perspective. The chapter subsequently moves onto two specific aspects of applying by phone: the costs of phoning the SWF, and call waiting times. Next, applicants and third sector's experiences of SWF staff are presented, including experiences of applicants belonging to equality groups. The chapter closes with a description of applicants' overall satisfaction with the application process.

#### Application routes

3.2 The vast majority of Crisis Grant applicants sampled from the dataset provided to the research team by the Scottish Government applied directly to SWF themselves. Only a minority used a third sector agency to access the SWF. They were generally confident about the approach, as they were commonly people who had used Crisis Loans from the DWP in the past.

3.3 About half of Community Care Grant applicants in the study sample received help from a support worker or third sector agency with applying to the SWF. Applicants viewed this support as important:

*I probably could have [applied myself], aye. But, I guess, she delivered it better for me. (...) The next time I will probably do it straight through the CAB, it should probably be a lot quicker. (...) [Would recommend CAB] because I think you get to know [the outcome] a lot quicker. They could follow things up for you. You haven't always got the money to phone on your phone because it's 0845 numbers, it's too expensive. (Community Care Grant, under review following rejection)*

*I've problems concentrating and different things for filling it in, so the lady at the [name] Housing Association helped me. (Community Care Grant)*

3.4 There were a number of cases where applicants had felt that their application had not been successful because they had applied themselves. In a few of cases, the applicant had undergone a review or were going to, with the help of an advisor.

*To be honest with you, I wish I'd asked somebody for a bit of help now because I feel it was asking for major answers for things. I spoke to [name of advisor] and she said she would help me fill it out because you need to elaborate quite a lot on the form. But I wasn't aware of that, it didn't make it clear that you had to do that. (Community Care Grant, refused, under review)*

*I tried applying myself and I got turned down. If I had help it would have made it easier. (Community Care Grant)*

### **Third sector perspectives on application methods**

- 3.5 The interviews with the third sector revealed a low level of awareness of the ability to use paper forms among even some of the most experienced staff. A few respondents felt that application forms should be more freely available, particularly for those not able to use the telephone.
- 3.6 There was an on-going reluctance among front-line staff to apply online, which on some occasions had proven frustrating and slow and had led to 'crashes' and lost data.
- 3.7 Those working with clients by appointment tend to do so on an 'out-reach' basis and so it was easier for the advice worker to call while in the client's home where there may be no or poor-quality internet access.

### **Application methods used by applicants interviewed for this study**

- 3.8 Community Care Grant applicants were fairly evenly split between those who had submitted applications by telephone and by postal forms, with fewer using online application and just a handful applying face-to-face. By contrast, the vast majority of those who had applied for a Crisis Grant had applied by telephone.
- 3.9 Most respondents were happy with the method that was available to them. There were, however, some exceptions. For instance, some people said they were embarrassed about talking on the phone.

*It was just to phone, I think. I think that's how they do everything now; everything seems to be phoned away. (...) I think the paper [application form] I would have preferred. I was more embarrassed than anything else. (Community Care Grant, older person)*

*I think you can only do it over the phone, I'm not sure if you can do it online or not. I'm not so sure about that. (...) If they could do something online, like an application which you could do online, I think it would be better than showing your feelings over the phone. (Crisis Grant, depression/anxiety)*

- 3.10 Another respondent preferred the telephone to face-to-face, for this reason.

*No, I think because it was on the phone, I didn't [feel embarrassed]. I would have felt more embarrassed if it was face to face. (Community Care Grant + Crisis Grant)*

- 3.11 Positive aspects of the telephone option were that it was faster, easier and you could be certain that your information had got to the intended place.

*I'd rather do things with phone because mobility is restricted. If I can't get out the house, doing by phone would be easiest for myself, anyway, personally. (Crisis Grant, mobility issues)*

*I'd rather do it over the phone because then I know that all my information that I gave is safe and it's going to go in my folder and all that or maybe into a computer. It's all safe and that. Just in case I did it by post and it gets lost in the post. (Crisis Grant)*

3.12 Few applicants had used the online application process, although there were some who preferred it.

*I was of the understanding I could phone up, but it was my housing officer that said you would probably be as well just doing it online, because they're supposed to have a quicker decision online or something like that. I wasn't really... I was just more focused on getting the application in to get my house started because I'd moved into it straightaway and I was sleeping like a wee hobo for a while. (Community Care Grant)*

3.13 However, online application was not a method that everyone was comfortable with:

*There was a choice. You could apply online or you could apply either by going down to the council, face to face or you could phone. But because I'm not very good with computers I was quite happy just to phone. (Crisis Grant)*

*Well, aye you can [apply online], but I'm not computer literate is the word they use. (Community Care Grant, used phone)*

3.14 Just one person had applied in person, at a local authority office, and no-one interviewed had received a home visit. Home visits were discussed by one respondent as the ideal but something that would not be possible.

*The phone is fine. But sometimes, obviously you can't get somebody to come to your house and help you out, you know what I mean, to show you. (Crisis Grant)*

3.15 Another applicant thought that in some circumstances it would be useful for SWF staff to come with a home visit to see the extent of the applicant's need with their own eyes.

3.16 Those who applied by post or completed a form generally found this straightforward, though some respondents did say they had difficulties with the form. In particular, a few respondents felt that they might not have answered the form in enough detail, or interpreted the questions correctly.

*...Its forms and some of the questions, I can't remember exactly but I remember thinking, "What do they mean by that?" (Community Care Grant)*

*Obviously, I didn't write down the proper things because if the welfare rights officer had been there, I probably would have got better help. (...) But just me, myself, just answering basic to the questions, I've obviously not answered enough to fit the criteria. (Community Care Grant, refused)*

**A choice of application methods is useful to applicants and it is important that applicants are aware of the options.**

**More guidance on the level of detail/type of information required in self-completion applications might be useful.**

### **Third sector perspectives on costs**

- 3.17 While some local authorities offered a call back service, where this option was not available the cost of calling the SWF may have posed a barrier to clients accessing the SWF service directly. Third sector respondents suggested that the telephone calls have generally taken 15-20 minutes and most clients were mobile-only households who might struggle to have enough telephone credit to call the SWF or their application may be 'cut off' if their credit runs out.
- 3.18 The cost of phoning the SWF tended to be cheaper than the DWP (a local area code rather than an 0845 number in most cases) but third sector staff felt that it was unlikely that clients facing a crisis would have the money for even a local telephone call.

### **Applicant views on costs**

- 3.19 Well over half of the applicants applied to the SWF by phone. There was a variation by local authority, with some local authorities providing a 'Freephone' number, others calling applicants back and others having to pay for the call themselves.
- 3.20 Views on costs also depended on the applicant's circumstances also, with some having a contract/tariff on the mobile phone that enabled free local calls, for instance. Overall, three out of five applicants for whom it was relevant said that the cost of the call was a concern to them, with the remainder having a cheaper/low cost mobile phone plan or using a local authority/other advocacy organisation's phone.

*I didn't realise at the time, it ended up costing about £14. (Crisis Grant + Community Care Grant)*

*Well, I must admit, I phoned up a few times. That was the reason why I went to the Citizen's Advice because I couldn't afford to use my mobile every time to phone then because they keep me waiting, holding, holding, holding. (...) Before there used to be a Freephone number. It's not a Freephone number now, its 0845 so it costs money. If you phone from a mobile, I don't know how much it is a minute. (Crisis Grant, multiple applications)*

*I had to pay for the telephone call myself. (...) it was okay because some local telephone numbers, my phone's free call. (Crisis Grant)*

- 3.21 There was little discussion of face-to-face applications. One respondent highlighted the cost of going into an office:

*It's a lot quicker [by phone], as I said, because before if you had to go into the office, and then you would need to wait for a decision. It might not be that day and then you would have to go back and forward. (...) If it's costing you bus fares, I might not have the money. I might not be able to afford it. (Crisis Grant)*

**Local authorities might consider offering a Freephone or local number or call-backs to applicants. Local authorities would need to consider the associated costs.**

### **Applicant experiences of call waiting times**

3.22 The majority of calls were answered quickly, with one in five telephone applicants having longer call waiting times (in excess of 20 minutes).

*It was quite easy, aye. I got through quite easily.* (Community Care Grant)

*It took a while. (...) It was about 45 minutes to get through.* (Crisis Grant)

3.23 A few respondents recognised that there were 'peak' times to avoid calling, if possible.

*It would sort of depend on what day it was. Like, if it was Monday or Thursday, those were probably the days where it's quicker to get through. Any other day it can take quite long to get through.* (Crisis Grant, multiple applications)

3.24 Front-line staff raised the possible future unintended consequence of any marketing/awareness raising campaign being to further stretch the already very busy call-handling staff.

**Local authorities might wish to monitor their call waiting times and consider where extra staff might be needed to cover peak times.**

**Analysis of efficiency might also be useful – e.g. looking at calls generated by missing information/other issues and whether interview protocols can be amended to improve efficiency.**

### **Experiences with SWF staff**

3.25 Most front-line third sector representatives found SWF staff to be pleasant, helpful, efficient and thorough. The call process seemed quite 'stream-lined' and applications by advocates by telephone have tended to go well.

3.26 Advocates were able to deal with the SWF application on behalf of a client once the client had completed a security check and given authority to advocate. Once this had been granted, the advisor dealt with any follow-up stage without the need for the applicant to be present. This meant that staff could call SWF to find out the outcome. This process was generally viewed to work well by advisors.

3.27 In one local authority, it was the decision-maker taking calls, which made decision-making more direct and presumably faster, but might have had an impact on call volumes, through relying on fewer staff.

- 3.28 Overall, applicants themselves were also very positive about the experiences they had talking to the staff administering the SWF scheme. Two-thirds of Community Care Grant applicants and almost three-quarters of Crisis Grant applicants were positive about the staff they spoke to. Staff were generally described as helpful, pleasant, understanding, professional, well-mannered and 'genuine'. Even those whose outcome was refused were generally positive about the staff.

*They're brilliant and they explain everything to you. Even if they don't grant you it then they give you advice where to go. (Community Care Grant, refused)*

*Some of the questions are hard to answer to, because your feelings, the situation you're in. I've always had the same woman when I phone, and she always says, how are you? They're nice. She knows my circumstances. I can't help it, I'm an emotional guy. I'm the worst out of the whole family. The situation I'm in at the moment, it's hard to answer some of the questions. (Crisis Grant, depression/anxiety)*

*They were very helpful and very friendly. I do really understand the pressures they were under with the amount of applications that they do get through. But, when you were telephoning them or whatever for information, they were totally forthcoming with it. (Community Care Grant)*

- 3.29 The applicants to the Community Care Grant scheme were more negative than Crisis Grant applicants. The negative comments were more commonly from those in receipt of partial awards. The small number of people who were left with a more negative impression felt that staff were 'rude', 'cheeky', 'mechanical', dismissive and not sensitive to their needs, or felt they were made to feel uncomfortable.

*As if I was lying. I'm not a drug addict, I'm not an alcoholic. I felt as if I was getting discriminated a wee bit because I was phoning up for a grant. (Community Care Grant)*

*But again, I found it very, very dismissive. (...) when I had to go in and ask, I found it very judgemental. (Community Care Grant)*

## **Equalities**

- 3.30 There were a few examples provided by third sector respondents of people having trouble accessing the service due to having language or communication difficulties. A call handler cut off one disabled client a couple of times. He had a pronounced speech defect after experiencing a stroke. Afterwards, the respondent arranged a speakerphone call and advocated on the client's behalf.
- 3.31 There were two similar cases where advisors had been unable to complete the security details and advocate on the client's behalf, relating to profound deafness in one case and speech difficulties in another case. In both these instances, no solution (e.g. an office/home visit) was offered and the application did not go ahead. In neither of these cases did the advocate make

a formal complaint but it may be that they could have sought a review of the decision not to allow advocacy by telephone because of the inability to complete the security checks.

- 3.32 Third sector advocates identified older people and disabled people as key groups where the option of home visits was relevant. This was particularly when someone cannot manage a phone call or a paper form – e.g. due to dementia. However, it was acknowledged by respondents that most people in these circumstances would be supported by a carer.
- 3.33 The example was given by one third sector agency of an applicant who didn't speak English who received good language support to enable her to access the service but this broke down at the delivery stage, when an English speaking delivery driver called to arrange delivery. This meant she missed the delivery time of the goods. An advocate for minority ethnic people had no knowledge of the availability of materials in community languages.
- 3.34 Applicants themselves were asked whether they felt that their needs were taken into account during the application process. Most of those in equality groups applied through the Community Care Grant route and most felt their needs were taken into account. The majority of Crisis Grant applicants also said this.
- 3.35 The cases where the respondent felt that their needs were not taken into account related to health issues. One woman with bowel incontinence was refused a Community Care Grant for bedding and night-wear.

*I thought, I don't think this is right. I know things change and different criteria, if you don't fall into it you don't get things. I just thought, you know, I was so ill and I just thought, I'm not even going to say anything or fight it. I didn't have any fight left in me for anything, to be honest with you. (Community Care Grant, refused)*

One respondent stated that SWF staff were not aware of their mental health issues because they did not come up in the application process:

*I'm not sure we went that deep actually. I was just asking them for the money, just because I needed money pay the bills and to get food and toothpaste and little things like that, deodorant, soap and things. (Crisis Grant, mental health issues)*

Another respondent who was bi-polar felt that SWF staff were unhelpful and showed a lack of understanding of mental health issues in their questioning:

*It's quite easy to talk down to someone on the phone (...) More or less saying that if I was going to rip the system off or something, they say that I could get taken to court and everything. (Community Care Grant)*

- 3.36 One pregnant woman also felt that her male interviewee lacked empathy with her situation, as a woman.

*I was quite embarrassed because they're asking you what you're going to spend it on and everything. You think, maybe I want to buy things that I don't want to tell you,*

*do you know what I mean? Especially when you're pregnant and things aren't very attractive. There's a guy down the phone demanding to know what you want to buy.* (Crisis Grant)

3.37 A few older applicants felt that age should be taken into consideration more in decision-making.

*When the houses went back up, I applied and anyway I got the two bedroomed house. I had nothing at all, no flooring or anything for the windows, no curtains or anything like that because nothing fitted. (...) I really think they should consider your age. I'm only getting the pension, they should try to help people, I think, anyway.* (Community Care Grant, refused, older person)

3.38 One respondent was satisfied with the treatment that he had received from the SWF but had been advised by his social worker to ensure that he appealed for any negative decision as it was felt that his communication difficulties put him at a disadvantage.

*I don't know we just don't have very good English as well, that's why they [Social Work] said every time to go and appeal and everything.* (Community Care Grant, minority ethnic)

**Local authorities should use on-going monitoring data to explore equality of access to the SWF.**

**Scottish Government could provide case-study examples from local authorities of effective engagement protocols from within SWF or from organisations representing disabled people and minority ethnic groups.**

### **Overall satisfaction with the application process**

3.39 Satisfaction levels with the application process were high overall across both Community Care Grant and Crisis Grant applicants, with the vast majority of both groups satisfied with the process.

*I was completely satisfied. I was pleasantly surprised. I had no idea it would have been so soon. It made it so much easier because right away we were able to put things into action.* (Community Care Grant, full award)

*I think it's very useful I never really thought I would get anything because I know it's a lot of people who need help and I never thought I would qualified for that.* (Community Care Grant, partial award)

3.40 A few respondents had more mixed feelings about the application process.

*I was sort of a bit of both [satisfied and dissatisfied]. I was satisfied with the way how they were treating the situation and I liked that they have all my information put down so they know what my situation is like. But I'm kind of disappointed on how long it takes to get through and also how long it takes to go into effect.* (Crisis Grant, refused and partial)

*Satisfied, aye. Apart from the 2 day thing [Crisis Grant target waiting time], you know what I mean? I know, obviously, they've got applications; they need to go through so many and all that. But 2 days, it is a long time if you're sitting with no heating, electric, food or whatever, you know what I mean? I've obviously heard of people getting caught shoplifting and that for food just for something to eat and that because they couldn't get... You know what I mean? The application side of it seems pretty much straightforward and that. (Crisis Grant)*

3.41 There were also a number of people dissatisfied by the outcome, which coloured their overall satisfaction. Some more negative views stemmed from a perceived lack of fairness or consistency:

*When she actually said no to me, I felt I was a bit disappointed because I've heard of people getting things before. And they were in receipt of a lot more money than I was getting at the time, you know what I mean? (Community Care Grant, refused)*

*The thing that annoyed me most is that my [relative] applied for one the other day there. (...) So, he applied for it and got what he applied for, which is well more than me, because he gets £70 for two weeks and I get £40 for 10 days. (...) I'm not sure how they figure out what your entitlement is. (Crisis Grant, partial award)*

## Summary

3.42 Applicants and third sector organisations had typically applied for Community Care Grant and Crisis Grant by telephone, though paper-based Community Care Grant applications were more common in some local authorities and in prison. The application process itself was widely viewed as straightforward although some respondents raised issues about –

- Waiting times to speak to staff by telephone
- The cost of telephone calls
- Not being able to understand paper-based questions or needing more guidance on what information to include
- There only being one way to apply (although this was not often the case, in fact).

3.43 The vast majority of those who had applied by telephone said that the process had been explained well to them by SWF staff who were generally helpful, friendly and supportive. Those supported by advocacy organisations appreciated the specialist support they received.

3.44 Overall levels of satisfaction were high, with respondents particularly positive about the helpfulness of SWF staff, in general. A few applicants with mental or physical health issues felt these were not fully taken into account in their application.

## 4 ELIGIBILITY

- 4.1 This chapter begins with a presentation of third sector perspectives on eligibility rules with a particular reference to SWF being a discretionary scheme. The following sections explore applicants' familiarity with eligibility rules as well as applicants' views on the equity of current eligibility criteria.

### Third sector perspectives on eligibility criteria

- 4.2 Front-line and policy respondents from third sector support organisations were divided in their assessment of the current (revised) eligibility criteria: some thought that the criteria are 'about right' while others expressed an opinion that the criteria are too strict or narrow. The relaxation of eligibility criteria in October 2013 was unanimously seen as a move in a positive direction.
- 4.3 There were some concerns among the third sector representatives that local authorities are not exercising discretion in applying the eligibility criteria (mostly on the grounds of the lack of a qualifying benefit), leaving applicants in hardship.
- 4.4 However, front-line staff from one support organisation thought that applying discretion sparsely is positive since it leaves less room for clients manipulating the system, and therefore helps targeting funds at those who really need help.
- 4.5 Some front-line respondents thought that they would benefit from there being more 'case-law' (case studies of discretion decided at the review stage). While it has been recognised that such case law is necessarily small in the early days of any new policy, it has been pointed out that support organisations lacked feedback from SWF officers as decision letters were not sent to them.
- 4.6 A number of policy respondents emphasised that potential applicants should be encouraged to make an application. One such respondent felt that potential applicants should be encouraged "if there is any chance of success" (policy manager). Some front-line respondents spoke of incidents where people phoning the SWF number have been initially 'screened out' by call centre workers rather than SWF officers. This practice has been criticised on the grounds that decisions regarding eligibility should only be made by staff qualified to make such decisions. One policy manager strongly believed that attempts at applying which do not result in an application being made should be monitored.
- 4.7 Those third sector respondents who thought the criteria are too narrow were concerned that the criteria gave too much weight to the applicant being in receipt of a qualifying benefit. This group of respondents felt that because of the emphasis on qualifying benefits, a large number of people who are the very poorest and sometimes the most vulnerable - but for some reason not in receipt of a qualifying benefit - are effectively excluded from the SWF. In these cases, clients would frequently be discouraged from applying, which

meant that there was no record of the attempt and the client would not be able to file for a review.

**Every attempt at applying should be logged onto the system even if the decision-maker does not take the application to Stage 2 of the process. The decision letter should be sent and (where relevant) the applicant's advocate should be notified. The volume of such attempts should be monitored by SWF management.**

- 4.8 Front-line respondents pointed out that there are various reasons for which clients may not be in receipt of benefits. Examples given to researchers included a woman who has fled domestic abuse and who was too traumatised to tell benefits officers about her situation. Similarly, administrative errors made by the DWP may result in a client being refused a benefit. Respondents felt that although such people were not ineligible for the SWF, the emphasis on qualifying benefits means that they were effectively in a weak position to be successful.
- 4.9 It has also been pointed out by a policy manager that the Guidance is worded in such a way that people who are in need but not in receipt of a qualifying benefit may be discouraged from applying. Specific examples provided were people with 'zero hour' employment contracts who had no income or people who were working but paid in arrears facing a gap in income.
- 4.10 Nearly all third sector respondents were concerned that there is a gap in support for people who are destitute and ineligible for the SWF. It was thought that JSA claimants who have been sanctioned constitute the biggest category of such people.
- 4.11 While a sanctioned client may be able to receive a discretionary Hardship Payment from the DWP or a Section 12<sup>5</sup> payment from the Social Work department, front-line respondents felt that these are 'difficult to get'. The charitable sector is then the only source of support for such an individual.
- 4.12 Both front-line and policy respondents were of an opinion that this gap in state support for people who have been sanctioned is not acceptable. Two solutions have been suggested: those who felt that the current eligibility criteria are too narrow suggested relaxing the criteria further to effectively include all destitute people. Those who felt that the current eligibility criteria are 'about right' suggested that the Scottish Government should provide another safety net for destitute people ineligible for the SWF.
- 4.13 As for what an alternative safety net might look like, one policy manager suggested that the SWF could be complemented by a loan system with

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<sup>5</sup> Sections 12B and C of the 1968 Social Work Act place a duty on local authorities to make direct payments available to eligible adults and children who wish to receive them. This might include people (adults or children) with any kind of disability for example, those with physical, including sensory disabilities, learning disabilities and people who are disabled by illness (for example those affected by mental illness, arthritis, cancer or by HIV/AIDS).

eligibility set lower than for a grant (e.g. a family in need would get a grant while a single person with a similar need would get a loan). This would help such applicants overcome difficulties while ensuring that the funding is recycled.

- 4.14 By and large, third sector respondents thought that basing eligibility on broadly defined needs/vulnerability works better than specifying eligibility groups. However, one policy officer pointed out that there was a danger that some vulnerabilities were underappreciated by SWF staff (resulting in applications being rejected or discouraged), which highlights the importance of staff having a thorough understanding of vulnerabilities and client groups.
- 4.15 Several front-line respondents have been concerned over cases where clients were being asked by SWF staff to apply for a Budgeting Loan from the DWP before making a SWF application. It is unclear to the research team whether this was a 'teething' problem that has gradually been resolved or it is a generic problem resulting from the Guidance on eligibility not being understood on this point by SWF staff.

**The Guidance underlying the permanent arrangements would benefit from more clarity of the roles and responsibilities of the DWP and the SWF.**

- 4.16 A few front-line respondents spoke of cases where applicants were asked by SWF staff if they could make their way out of the crisis (or buy necessary goods in the case of Community Care Grant) by using a credit card. Respondents judged it as unacceptable and pointed out that it frustrates their efforts of taking clients out of debt.

### **Applicants' understanding of eligibility rules**

- 4.17 Overall, the majority of respondents said that they understood the eligibility criteria. For most, this was through receiving information directly from the SWF when they applied. Again, even where the decision was a negative one, most applicants were satisfied that the decision on their eligibility was sound. In fact, the Crisis Grant applicants who had experience of applying for the Social Fund in the past had a 'you win some, you lose some' philosophy.

*I get a phone number and I speak with someone and the lady was very, very helpful. She explained to me everything, how this works. (Community Care Grant)*

*I asked her and she explained why I couldn't get it and stuff. It was more understandable then. (...) She said to me on the phone, it's just because the Community Care Grant, it's more for people that have been in abusive relationships and stuff. Whereas my scenario was totally different, even though I had nothing. I was still on Income Support and stuff. (Community Care Grant, refused)*

- 4.18 The applicants who had used Crisis Loans and Community Care Grants in the past were familiar with the rationing of awards. Others who had not accessed help before understood the principle.

*Yes, she [SWF call handler] said it was like three times a year and stuff like, you could apply for it. But as I say...(...) I would, hopefully, never have to use it again. (Crisis Grant, partial award)*

*There's no point [in applying again], basically. That's what the guy said, you've had it for a year. (Crisis Grant, multiple applications)*

4.19 There were, however, a small number of applicants who did not agree with the eligibility criteria and felt that their case merited an award.

*I don't understand the scheme whatsoever. (...) When I applied I got told I was a low category and all this, whatever that meant, you know what I mean? (Crisis Grant, refused)*

4.20 There were also applicants who provided examples of what they felt were injustices or inconsistencies in how Community Care Grants in particular had been awarded. However, it seems likely that some of these cases may refer back to the Social Fund rather than current SWF practices.

*When I lived in my other house, a man got a house up there, the one bedroom and he was just out of jail. It was for beating up his wife. They gave him £1000 to carpet his house... (Community Care Grant, refused)*

*(...) give me something, offer me something, some sort of help, that's what I think they could improve it. And explaining the reason why I didn't fit the criteria, that's the two problems. (...) I've actually just got a couple of friends there, they're single guys just got a houses. They've been awarded their grant, got all the stuff; their carpets all done and everything. I've got a kid so I don't know where's the justice in that. (Community Care Grant, refused)*

4.21 Some respondents were frustrated by the 'maximum three Crisis Grants in a year' rule.

*I don't think you should actually have a cap on how many [grants] you're allowed in a year. I think you should be investigated and if it comes to the fact that you are in a crisis, you should be helped. (Crisis Grant)*

*Well, it was when I'd phoned again to chase up the benefits, I had said to them, "Look, I can't keep going like this, I've got a baby to buy things for." (...) Last time that I phoned and I was just told, basically, beat it because you've had it already. Up until then it was fine. (Crisis Grant, multiple applications)*

### **Applicants' views on qualifying benefits, sanctions and entitlement**

4.22 Some of the applicants who were unhappy with how eligibility was decided had concerns about how their benefits impacted on the award. In one case, the applicant said that he had not been judged to be in receipt of the correct qualifying benefit for a long enough period. This does not reflect the Guidance, so may indicate an error in the assessment of this case or a misinterpretation or lack of understanding.

*[I was refused] because I had only been claiming for my daughter less than six months.(...) and I'm actually changing all my benefits when I started claiming for her. (...) [It's not fair] Because I've had my daughter for a lot longer than that. Because her mum wouldn't hand the money over, I had to wait and wait and wait. (Community Care Grant, refused)*

4.23 Several applicants who had a benefit sanction felt that the SWF rules should not take this into account.

*It was not a problem to apply. But only thing that was because I got a sanction, they'll not give me anything. That's the only thing that is needing changed, I think, with the crisis grant. Because, people who are sanctioned get nothing. I think, because honestly people, there's nothing that they can do, there's nowhere they can turn to. If you know what I mean. Because sometimes I've not got the bus fare to get to an appointment and that. (Crisis Grant, refused)*

4.24 A significant majority of Crisis Grant applicants in our sample had experienced a crisis due to delays or mishaps relating to benefits, rather than sanctions or a lack of entitlement.

**Guidance or case study examples of where discretion has been applied would be useful to third sector organisations, particularly in cases where people were not currently in receipt of qualifying benefits. It would be good to 'showcase' exceptional circumstances, where discretion is being used well.**

## Summary

4.25 Third sector staff were glad to see eligibility clarified in recent months, with an acknowledgement that there had been a loosening in the application of the eligibility criteria.

4.26 Most applicants said that they understood the eligibility criteria, especially those with previous experience of the Social Fund.

## 5 DECISIONS

- 5.1 This chapter opens with a presentation of third sector views on and experiences with the decision-making process. Applicants' experiences of the process are presented next, with separate sections on how long they waited for the decision and their views on how decisions were justified.

### **SWF staff skills/culture: perspectives of third sector organisations**

- 5.2 All third sector respondents stated that in their localities SWF staff were members of the Revenues & Benefits team. Where opinions on this subject have been expressed, respondents believed that local authorities have made this arrangement because they thought that processing SWF applications require a similar skillset to processing benefit applications.
- 5.3 However, several third sector respondents emphasised that processing SWF applications actually requires a different set of skills. Specifically, applications for Housing Benefit and Council Tax Benefit do not require applying discretion or understanding vulnerability:

*You need a different training to apply discretion, a different set of skills... discretion is hard.* (policy manager).

- 5.4 Closely linked to that, some front-line and policy respondents also complained about there being a 'culture' of focussing on the criteria rather than on the individual:

*Do we have a person in front of us who is in real need?' – this has to be what the Fund is about. The criteria must come second.* (policy manager).

- 5.5 A number of front-line respondents felt that while SWF staff were pleasant and helpful, some lacked understanding of need, poverty and vulnerabilities, and that this was reflected in decisions.
- 5.5.1 For example, organisations supporting women fleeing domestic abuse complained that their local SWF staff did not understand the scale of crisis such women face or the consequences of refusing an award, or giving a partial award. In this case, without sufficient material means the woman may return to the perpetrator, or may be advised by Social Work staff that her children may be taken into care.
- 5.6 Similarly, some front-line and policy respondents also thought that SWF staff have a 'culture of not giving full Community Care Grants', which in the respondents' opinion was a consequence of the staff's lack of understanding of vulnerabilities and the realities of living in poverty. When partial awards were given, they were justified by the applicant being in 'low need' rather than the lack of funds.
- 5.7 Because processing SWF applications properly requires from Revenues & Benefits staff the acquisition of new skills (how to apply discretion) and learning about the realities of poverty and complex vulnerabilities,

respondents thought that Revenues & Benefits staff face the challenge of a 'cultural shift' when they become involved in processing SWF applications.

- 5.8 It has also been pointed out by a policy respondent that processing SWF applications requires good interviewing skills:

*[As an interviewer] You need to ask "how does that affect that?", you shouldn't take "I'm fine" at face value. (...) The interviewer must know how to deal with people embarrassed by their situation. Some [older] applicants may be afraid of being put in a care home if they said they do not have a cooker. They may be hesitant to explain how vulnerable they actually are. (policy manager)*

- 5.9 Asked for suggestions as to how this issue of a 'cultural shift' faced by SWF staff may be addressed, respondents' opinions were divided. Some said that Revenues & Benefits staff who process SWF applications should be given training (by Social Work colleagues as well as third sector support organisations) in understanding vulnerabilities. Others thought that SWF applications should be processed by Social Work staff. Yet others suggested that there should be more joined up work between the two teams.

**In each local authority SWF management should reflect on the extent of a 'cultural shift' faced by Revenues & Benefits staff who process SWF applications and, where the issue appears to be significant, explore the most appropriate ways of addressing it. Options might involve secondments or mentoring from Social Work or welfare rights staff.**

- 5.10 Some support organisations spoke of refusal decisions that resulted in the local authority or the NHS "picking up the bill anyway, perhaps a ten times higher bill" (policy manager). It has been suggested that SWF officers should flag up applications where rejection could affect other budgets, particularly the Social Work department's budget. Such applications should then be seen by a senior employee with a more comprehensive understanding of the local authority, before a decision is made.

### **How decisions are communicated to applicants**

- 5.11 All Crisis Grant applicants received a phone call and the majority also received a letter. One in six Crisis Grant applicants did not receive a decision letter. In one Crisis Grant case the decision-maker sent a text, presumably because he or she was not able to leave a voicemail.
- 5.12 Most Community Care Grant applicants received both phone calls and letters. One in five Community Care Grant applicants did not receive a decision letter.
- 5.13 Third sector organisations pointed out that decisions were sometimes communicated by phone only, with no decision letter being sent to the applicant. This practice was deemed unacceptable.
- 5.14 A specific criticism has been made by third sector respondents that without a decision letter, applicants may not be aware of the right to a review, may not

know how much time they have to ask for a review, or how to go about filing for a review.

**It should be obligatory to send the applicant a decision letter.**

- 5.15 Third sector respondents were critical of the fact that they were not sent copies of decision letters. Respondents said that this had consequences for reviews; it is difficult to ask for a review where the advisor has not got a decision letter. Additionally, decision letters are a vital source of feedback for support organisations as to what local authority preferences are.

**Under the permanent arrangements it should be obligatory to send a copy of the decision to applicant's advocate, by email at least.**

- 5.16 Where support organisations have seen decision letters, they felt that the clarity of the letters varied.

**Waiting times for the decision**

- 5.17 Typically, Community Care Grant applicants had to wait between two and four weeks for a decision. A few received their decision within one week and one applicant had to wait 12 weeks. A few Community Care Grant applicants emphasised that they experienced hardship while waiting for the decision:

*I've got twin boys that were, at the time, they were two, so still wee babies. I had no flooring or nothing. (...) I had absolutely nothing. Right down to silly things like pots and pans because the boy's dad taken everything totally, he cleared my house. I didn't have a sofa or anything like that. I had to have something that my children can actually sit and eat their dinners on. (...) It took a while to come through, that was a big issue. It [the four weeks of waiting] probably felt a lot longer for the boys.*

(Community Care Grant, depression and anxiety, lone parent, victim of domestic violence)

*So, it did take a good few weeks to get a response off them, which... To let you understand, I'd actually moved into my property by this point. So it was an airbed on floorboards. So it was quite hard in the interim waiting. That was quite stressful. That really was quite stressful. (...) The worst thing was waiting the amount of time that I actually had to wait. (Community Care Grant, previously homeless)*

- 5.18 Some third sector respondents also stated that when delays did occur, they might have created 'a lot of hardship'. One front-line respondent brought an example of a previously homeless person living in an empty flat for 12 weeks waiting for a Community Care Grant decision. For this reason one policy officer suggested that there should be a fast-tracking system for selected Community Care Grant applications.
- 5.19 One area where information gaps were identified by applicants was information about the progress of their Community Care Grant application. This was highlighted by one respondent where decision waiting times were longer and where they had to chase information rather than receive it more pro-actively.

*So I mean, aye, it was, it was not a nice period. But the fact that I had to constantly wait and constantly repeat myself to somebody to try and get something which I found it really ridiculous, to be fair. (Community Care Grant)*

- 5.20 A significant majority of Crisis Grant applicants received the decision on the same day, typically within two hours. A few applicants had to wait two or three working days. However, in one case the applicant had to wait three days just to be phoned back by SWF staff to complete the application process. The decision was subsequently made within ten minutes.
- 5.21 In another case the applicant applied for Crisis Grant and had to wait two weeks for his grant due to DWP's fault. (SWF staff contacted DWP a number of times during those two weeks and on each occasion were told that the DWP were going to pay the applicant imminently).
- 5.22 Both Crisis Grant applicants and third sector respondents were of an opinion that the 'two working days' target for Crisis Grants is not fast enough to respond to a crisis situation. Several third sector respondents suggested that the target processing time should be by the end of the day. Some felt that it should preferably be within one hour.

**The maximum target processing time for Crisis Grants should be 'by the end of the working day'.**

- 5.23 When their clients were awaiting a Crisis Grant decision, support organisations signposted clients to food banks, Section 12 payments might have been applied for (as a last resort) and churches also provided help.
- 5.24 A common concern expressed by third sector organisations was that Crisis Grant applications were not processed over the weekend. This concern has been validated by the following account from a Crisis Grant applicant:

*I phoned them on a Friday about 12 o'clock, they didn't get back to me, I had to phone them back on Monday. So it was a weekend with nothing. I was quite astonished they could leave somebody for the weekend in crisis. (...) I did all weekend without gas and food and then starved for the weekend. (Crisis Grant, learning difficulties)*

**Each local authority should be encouraged to consider ways of making it possible to apply for a Crisis Grant outwith office hours or on public holidays. One possibility would be to delegate this task to Social Work colleagues who already provide an emergency service.**

### **Justification of decisions**

- 5.25 Around one in four SWF applicants who were unsuccessful or partially successful reported that the reason behind the decision has not been communicated to them. This included cases where applications were rejected due to applicants not meeting the criteria: it was not communicated which criteria were not met.

- 5.26 Some applicants thought that decisions in their cases were unfair. As mentioned earlier, in some cases applicants thought that SWF eligibility rules are unfair, for example being allowed not more than three Crisis Grants per year or the exclusion of people who have been sanctioned<sup>6</sup>.
- 5.27 In a few cases applicants thought that the decision was unfair because it was harsh:

*I was sleeping on a futon that was broken (...) they refused a bed for me.*  
(Community Care Grant)

- 5.28 Some decisions suggested that SWF staff might have held pre-conceived views that some essential items (such as clothes) can easily be sourced by applicants on their own, justifying a negative decision:

*I applied for the clothes and for the bed. But they said they can't give me the money for the clothes, so I received just the bed. I was disappointed.* (Community Care Grant)

- 5.29 Similarly, the fact that a few respondents applied for a fridge freezer but were awarded a fridge would suggest that SWF decision-makers regard a freezer as a non-essential item. However, applicants perceived a freezer as a vital way to save money on food, and did not see it as a luxury.
- 5.30 On the other hand, some others felt that decisions in their cases were justified, for example a rejection to award a hall carpet due to it being a 'non-essential' item.
- 5.31 Applicants' accounts of decisions suggest that some local authorities have chosen not to apply discretion at all (even if the Guidance allowed it and the applicant was in particularly difficult circumstances). For example, all respondents who already had three Crisis Grants in one year were rejected regardless of how difficult their situation was.

*I've had three Crisis Grants last year. I had to apply again because I still wasn't getting this money [benefits]. They said, no, you've had it three times, that's it. Too bad. I thought, well that's fine, and I get that there has to be a limit, but surely depending on your circumstances, that could be changed slightly. I needed baby milk. They left me with a baby that was only weeks old with nothing.* (Crisis Grant, multiple applications)

## Summary

- 5.32 The majority of applicants did not need to wait for the decision longer than the 'target processing time'. In some cases waiting times added to the hardship experienced by Crisis Grant and Community Care Grant applicants. Crisis Grant applicants and third sector respondents felt that the '2 working days'

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<sup>6</sup> The latest version of the Guidance (April 2014) has removed this exclusion: individuals subject to a sanction from the DWP can apply for the SWF in the same way as any other applicant

target processing time for Crisis Grant is too long to respond to a crisis situation.

- 5.33 The majority of applicants received decisions formally by letter. The scope for asking for a review was restricted for those who did not receive a decision letter. Third sector advocates felt that they should be sent copies of decision letters.
- 5.34 Applicants expressed varied opinions on the fairness of decisions. Among respondents who were unhappy with the decision, some felt that the decisions in their cases were harsh, while others felt that their decisions were unfair as a result of unfair eligibility rules. The perception of decisions being fair was associated with SWF staff making a sound judgement on which items are 'essential' or 'non-essential'.
- 5.35 A number of third sector respondents felt that some SWF staff did not understand the nature of the poverty and vulnerability of applicants and that there was an emphasis on strict adherence to rules and criteria rather than discretion in decision-making. There were also some concerns that some applicants were discouraged from applying so did not have access to the review process.

## 6 LOCAL DELIVERY

6.1 As local delivery has been seen by the scheme's designers as a major opportunity to improve on the weaknesses of the predecessor scheme, the study has probed deeply into this aspect of the scheme's operation. This chapter begins with a presentation of findings regarding applicants' experiences of being sign-posted by SWF staff to alternative sources of support. The sections that follow present third sector perspectives on how the joined up approach works in practice.

### **Applicant experiences of sign-posting**

6.2 Less than a third of Community Care Grant applicants were signposted to support organisations when the decision was communicated to them. Only one in seven Crisis Grant applicants was signposted at this stage.

6.3 While in most cases the signposting was genuinely tailored to the applicant's needs, in some cases it was limited to a standard mention of Citizens Advice. Similarly, even in areas where charitable organisations are well present, usually only one alternative source of support was mentioned.

6.4 It appeared from applicants' accounts that signposting is more effective when it is done in the decision letter: names, telephone numbers, addresses of support organisations are then clearly and readily available to the applicant. When signposting is done over the phone, those contact details may be easily forgotten.

**Decision letters should signpost applicants to other sources of support in the locality.**

6.5 However, in crisis situations signposting should be also done when the decision is communicated over the phone as it gives the applicant a chance to seek additional support straight away.

**Crisis Grant applicants should be signposted to other sources of support not only in decision letters but also when the decision is first communicated by phone.**

6.6 Interviews with applicants indicated that applicants who received full awards were signposted less frequently than others. However, as the household may still be in need, the study team suggest that signposting is done even if the award is in full. It is also important that signposting is done even if the applicant is supported by another organisation. Staff cannot assume that applicants are fully supported by the organisations they are in touch with, as this might not be the case.

**Signposting should be done even if a full grant is awarded.**

## **Joined-up approach: third sector perspectives**

- 6.7 Third sector respondents' comments covered various kinds of joint working: joint working within the local authority; joint working between the SWF team and third sector advocates; partnerships between the local authority and third sector organisations as providers of goods and services; and joint working between the SWF team and other public agencies (e.g. DWP, NHS).

### ***Joint working within the local authority***

- 6.8 As mentioned in the chapter on 'Decisions', front-line third sector respondents did not think that in their localities there was enough joined up working between the SWF team and the Social Work team. This meant that the expertise of social workers in understanding vulnerabilities was not used.
- 6.8.1 An example showing a lack of communication between the SWF and Social Work included the case where the SWF team were routinely pointing people to Section 12 payments while the local Social Work team made such payments only exceptionally.
- 6.9 A number of front-line and policy respondents felt that various parts of their local authorities were not aware of the SWF and therefore were not informing potential applicants about the scheme. Examples given included Community Care teams, those responsible for hospital discharge, Housing Officers and social workers.
- 6.9.1 It was felt that local authority employees should be pro-actively telling people about the SWF. For example, when a Community Care assessment is being done and the worker notices that the cooker is old, he or she should be telling the person about the Community Care Grant.

**In each local authority the SWF management should liaise with the Social Work management to identify which local authority employees should be aware of the SWF and be pro-actively telling potential clients about the Fund. An appropriate awareness-raising action should be undertaken.**

### ***Joint working between the local authority and the third sector***

- 6.10 Some third sector respondents believed that the SWF relies heavily on third sector support organisations and Registered Social Landlords (RSLs) mediating between the SWF team and the client: "the process of accessing money is multi-layered" (policy manager).
- 6.11 While in many cases support organisations made an application on behalf of the client, in other cases the client received advice but applied on his or her own. It has been emphasised that the application process should allow for highlighting the fact that the applicant is being supported and for including the advocate's contact details. One front-line respondent stated that in his opinion the local SWF team were "nine out of ten times not aware that the client is supported".

- 6.12 Some front-line respondents praised local delivery as advocates were able to build a relationship with a SWF officer in the local office and discuss individual cases in more detail. Other benefits included it being easier to follow up the application with a locally-based team than with the DWP; having a much quicker access to the decision-maker than under the Social Fund; and the local SWF team understanding the advocate's accent better.
- 6.13 A positive example of joint working included SWF team coming with a visit to give support workers training.
- 6.14 One policy manager felt there may be an inclination to 'over-ownership' of the SWF at the local authority level, possibly due to the cultural aversion to overspending. That respondent felt that more effective local delivery could be achieved through agreeing priorities and needs, since other third sector organisations might often have far better intelligence about client needs and closer relationships to clients. This might help in particular in the delivery of faster, more effective crisis responses.

**Showcasing emerging examples of how third sector partners and clients have been/might be involved in shaping SWF delivery might offer some innovative implementation models.**

- 6.15 Third sector respondents expressed mixed opinions about whether SWF officers signpost applicants to other sources of support (both third sector and statutory). Some were happy with the level of signposting while others complained that in their localities SWF officers seemed to have limited knowledge of the support landscape. A few respondents also complained that in their localities SWF officers signposted only to food banks.

#### ***Joint working between the local authority and other public agencies***

- 6.16 Some front-line and policy respondents felt that there was not enough joined-up working between their local SWF teams and other public agencies, resulting in the latter being unaware of the scheme. Examples included Job Centres and GPs not being aware of the SWF.

#### **Unintended consequences of local delivery**

- 6.17 One policy officer was concerned that local delivery may work against the applicant if they are 'known' to the local authority. This might be if they owe rent or Council Tax arrears or if they have been in touch with Social Work in the past due to child protection issues/concern. These people may not want to approach the local authority if they are struggling.
- 6.18 There may also be examples of disabled people wanting to stay 'beneath the radar', as a re-assessment of needs/care packages might be triggered through contact with the local authority. This re-assessment can sometimes lead to care package being reduced.

## Summary

6.19 The study has found that signposting of applicants was patchy. With regards to a joined up approach to supporting people in need, third sector respondents held a view that in their localities there was not enough joined up working between the SWF teams and other departments of the local authority or other public agencies. Third sector respondents expressed more positive views about the level of joint working between the SWF and non-statutory support organisations. In particular, it has been highlighted that the SWF allows for building a relationship between third sector advocates and SWF teams. However, respondents from non-statutory support organisations also highlighted that in some cases SWF staff are not aware that the applicant is supported by a third sector advocate.

## 7 PAYMENTS

- 7.1 This chapter presents applicants' experiences with and views on different methods of receiving the award. Where relevant, third sector perspectives are intertwined with those of the applicants. The chapter ends with sections specifically dedicated to applicants' experiences with the delivery of goods and their views on goods they received.
- 7.2 Most third sector respondents stated that in their local authorities clients did not have a choice of how to receive the payment. This has been viewed as constraining and it has been suggested that local authorities should give clients at least two options for processing the payment.
- 7.3 Consistent with the views of third sector organisations, only a small proportion of Crisis Grant applicants in our sample were given choice of ways in which to receive the grant. The lack of choice did not seem to concern Crisis Grant applicants, however, as long as the method of payment was convenient and matched the nature of the need (e.g. SWF staff directly topping up the applicant's energy account). The vast majority reported feeling satisfied with the method of payment in their cases.
- 7.4 Bank transfer appeared to be the most convenient and therefore the most preferred method (it eliminates the need to go to the Post Office or local authority offices).
- 7.5 A few applicants provided their views on the 'fast cash voucher' method, where a code is sent to applicant's mobile phone. The applicant shows the code to the shop assistant at a PayPoint shop and receives the money. While some individuals liked this method for its convenience ("that was easy enough"), two respondents held a critical view:

*Some of the shop owners are a bit wary in giving you it over... Because that text could be from anyone. So I don't actually recommend that fast cash. (Crisis Grant)*

*To be honest, it's quite embarrassing to go into the shop and show them your phone. (Crisis Grant)*

- 7.6 Third sector respondents expressed mixed views on the 'fast cash voucher' method. One policy manager praised it for being an efficient method of payment. Front-line staff from another organisation found it problematic, highlighting that the applicant may not have a mobile phone or electricity to charge the phone. It has also been thought that the recipient may be stigmatised if he or she lives in a small place where PayPoint staff know everyone – a concern confirmed in one applicant interview.
- 7.7 One third sector organisation found it unsafe that in its locality Crisis Grant awards were only paid out via vouchers which need to be cashed at PayPoints. It was felt that thieves were aware of it and may have targeted applicants. One support worker acted as a guard by accompanying a female applicant when she collected the cash.

- 7.8 One Crisis Grant applicant and one Community Care Grant applicant stated that cash represents a better value than vouchers or goods as it allows the beneficiary to economise:

*Don't get me wrong, cash, sometimes you can make it string out a bit more, you know what I mean, than having a voucher. (Crisis Grant)*

*I just did my best. I had the help of friends looking about for cheaper stuff. (...) I managed to get as much as I can. [With £860] I got my fridge, my cooker, my washing machine, my carpets, my couch, my bed. (Community Care Grant)*

- 7.9 Similarly, some third sector respondents pointed out that vouchers cannot be spent in charity shops and therefore in comparison with cash may represent poor value for clients.

- 7.10 One front-line third sector respondent criticised her local authority for paying Crisis Grant by cheque. Cheques take up to five days to clear, which hinders an effective response to a crisis. In practice clients had little choice but to sell their cheques to specialist shops, losing 10% of the value on commission.

- 7.11 As in the case of Crisis Grants, only a small proportion of Community Care Grant applicants in our sample were given choice of ways in which to receive the grant. It appeared that some individuals were not concerned about the method of payment because they were under a pressing need:

*Well, it didn't really bother me because, obviously, I was just starting from scratch again. So it was just, basically, getting the necessities for my children. (Community Care Grant, previously homeless)*

- 7.12 While some Community Care Grant applicants said they would have been okay with either goods or cash, some others expressed a view that they (would have) preferred goods over cash as it (would have) saved them the inconvenience of sourcing the goods. As in the case of Crisis Grants applicants, this suggests that convenience is key from the clients' perspective.

*That was excellent. It saved me having any bother of trying to get the mattress. (Community Care Grant)*

*I'm actually quite happy with the goods, to be totally honest with you. (...) As a starter pack, when you're moving into an empty property, it's an ideal starter pack to that sense. So, yes, the goods were, aye, a lot more advantageous, I would say. (Community Care Grant, previously homeless)*

- 7.13 One third sector policy officer criticised her local authority for not taking accessibility into account when processing payments. In this case awards were only paid via a bank transfer or cash at local authority offices. The organisation supported a severely disabled client who did not have a bank account and had to pick up cash in person from local authority offices.

- 7.14 Likewise, a few applicants had no choice but to collect the grant from local authority offices. Some accounts suggested this was difficult for applicants with health or mobility impairments:

*I've walked nearly six miles, I walked there and back to get the money. I saved myself £3.00 [return bus fare]. I've got sore feet and my feet are killing me now.* (Crisis Grant)

- 7.15 Similarly, three Community Care Grant applicants preferred goods over cash due to their mobility problem:

*They didn't send the cash, which was not a problem. They did it through a catalogue, which was ideal because I was having problems getting out and walking about anyway.* (Community Care Grant)

*I'd be quite happy with that [receiving goods]. It would've saved me going out to [name of furniture scheme] and picking things. Yes, for somebody in my position where mobility is a problem, yes, it would've been much better just to have been sent the items.* (Community Care Grant)

- 7.16 Unlike applicants with mobility impairment, applicants with mental health impairment who were awarded goods expressed more mixed views. While some would have preferred a different way of receiving the award, others liked the convenience of grants in kind.

- 7.17 Some applicants did not like receiving the award in kind as it removed the element of choice:

*But I found that, for me personally, it didn't suit me and where I was in that place. And the fact that I didn't have any say on what it was I get, what the goods were specifically. Just the kind of overall... I need this, what they could get me, "Here you are, there you go." Like it or lump it.* (Community Care Grant)

*I think if I had cash I would have got a different bed, aye.* (Community Care Grant)

- 7.18 Similarly, a number of third sector respondents felt that awards in kind have a disadvantage as they take away the choice. Linked to this, some front-line and policy respondents felt that awards in kind and vouchers are demeaning.

- 7.19 One third sector organisation criticised its local authority for allowing clients to spend vouchers in only one furniture scheme while the town has at least a few other furniture schemes. This was seen as a choice-limiting arrangement.

- 7.20 However, several policy and front-line respondents recognised that making an award in kind has a benefit of bulk purchasing and cutting admin costs and therefore making the Fund go a longer way. It has also been judged more suitable for people with chaotic lifestyles and/or history of substance abuse.

- 7.21 One third sector organisation also felt that offering awards in kind has a benefit of deterring applicants intending to abuse the system. An observation was made by a front-line respondent that in the past there used to be 'a lot' of

Community Care Grant applications for beds just before Christmas, with cash awards apparently being spent on something else.

### ***The delivery of goods***

- 7.22 Most applicants who received awards in kind were satisfied with the delivery process. Six Community Care Grant applicants reported problems with the delivery.
- 7.23 One applicant had not received the goods and so had to chase it up with the SWF team. When the goods arrived, the bed was missing. She needed the bed quickly and decided to buy it with the money borrowed off her family.
- 7.24 Another applicant who lives on the fourth floor had to help the delivery man to carry the goods upstairs – including a cooker, a washing machine and a fridge.
- 7.25 One applicant was awarded a fridge freezer but received a fridge. Another one was awarded a bed but received a bed frame. He borrowed the money to buy the mattress.
- 7.26 Two applicants complained about the incompetence of contractors who came to fit the goods. However, as both were grateful for the award they did not want to file a complaint with the SWF team.

### ***Applicants' views about the condition and the 'look' of goods***

- 7.27 Applicants clearly appreciated it when the items they received were in a brand-new condition, and most were satisfied with the 'look' of the items. However, a few stated that they would have chosen a different 'look' or better quality had the choice been theirs.

*Fridge and freezer, they're all new so these things are fabulous.* (Community Care Grant)

*They [goods] were brand new, so I can't really moan. But I would never have picked that cooker in a million years. (...) I'd rather had some say in it.* (Community Care Grant)

*If they had given me the money I would have got a better quality carpet because they were quite thin.* (Community Care Grant)

- 7.28 A few applicants highlighted issues around the vulnerability of second-hand items to mechanical failures:

*The washing machine didn't work after a week, so they came and took it away and brought me a replacement. And then a month later they took the replacement away and brought me a new one.* (Community Care Grant)

- 7.29 A number of third sector respondents were of an opinion that "goods are OK if they are right" (front-line respondent). Some felt that only new goods should

be awarded as they are less prone to fail and are under warranty: clients may not be able to afford repairs if second-hand items break down. New items are also more energy efficient which translates into lower energy bills.

### **Other views**

- 7.30 One applicant complained that the amount of money she was given to spend in a particular second-hand furniture shop was not enough to purchase the items she was awarded:

*When she [SWF staff] phoned me she said to me, "Right, you're entitled to a cooker, washing machine and fridge/freezer" I said, "Right, okay." "So how much are those things?" And I'm like, "I don't know. I haven't got a clue how much these things are." So what she did, "Have you got an Argos? Have a look in an Argos". So I opened up the Argos, had a look in the Argos. Cheapest washing machine and I told her the price, £200. But at that shop they don't have the cheapest possible washing machine you can find. "Well, listen the cheapest washing machine we have is like £250. They've only allowed you £200 so you have to add £50 to it". And that happened with all three things.(...) they [SWF staff] possibly could do with being a wee bit more updated on how much. If the council are giving me money to spend in this place, they need to know how much the stuff is. Not just asking me how much is it? (Community Care Grant)*

### **Waiting times for the payment to go through**

- 7.31 In the case of cash payments (including 'fast cash vouchers'), all but one applicants received their cash awards on the same day as the decision. In the case of the award in kind, the typical time to receive the goods was one to two weeks from the decision.

### **Summary**

- 7.32 The majority of applicants were satisfied with the method in which they received the grant.
- 7.33 The interviews revealed that only a small proportion of applicants were given choice of ways in which to receive the grant. While third sector organisations were concerned about applicants not being given choice, the majority of interviewed applicants were not concerned by the lack of choice as long as the method of payment was convenient to them and matched the nature of the need.
- 7.34 Several respondents representing third sector support organisations appreciated the advantages of giving awards in kind (such as financial efficiencies resulting from bulk purchasing).
- 7.35 Most applicants were satisfied with the condition and 'look' of goods they received, but a few stated that they would have chosen a different 'look' or better quality had the choice been theirs. Consistent with this, third sector respondents believed that awards in kind are appropriate providing that goods are in a good condition, preferably new.

## 8 REVIEWS

8.1 The study has sought perspectives on the review process both from third sector support organisations and applicants themselves. It presents applicants' experiences with being informed about the right to a review and their reasons for seeking (or not seeking) a review. The final section of the chapter presents the experiences of 11 applicants who have asked for a review.

### Third sector perspectives on reviews

- 8.2 Most organisations have seen very few reviews so far, with some not having experience of any. With regards to what may be driving low numbers of reviews on the applicants' side, front-line respondents from one organisation felt that clients seemed to be accepting decisions, taking them 'as gospel'. Another organisation felt that clients who were in a dire situation might have been happy even with the smallest award and therefore not willing to seek a review. This has been confirmed in applicant interviews (see below).
- 8.3 A policy manager from an organisation supporting older people felt that their clients may not have a drive/energy to go through a review. Also, some older people do not like asking for help in the first place, and have an aversion to disagreeing with a 'no' answer even more.
- 8.4 Respondents spoke of a number of factors that contribute to the low number of reviews from their perspective. Some advisors said that it is their priority to "get the client's income stream going again" (front-line respondent), which means that appealing sanctions is a better use of their time than appealing SWF. Even if the review is successful, an SWF grant would only provide short-term relief from hardship.
- 8.5 A major concern for support organisations was that they did not receive copies of decision letters. This made it more difficult to initiate the review process. Similarly, if the decision was communicated to the client by telephone only, it was difficult to request a review. It was commonly felt that decisions have to be in writing.
- 8.6 The lack of information about the grounds for refusal means that there was a lack of information on which to make the grounds for the review of the decision. Similarly, it was difficult to request a review in situations where a partial grant was awarded but the decision did not specify what has *not* been granted.
- 8.7 Both front-line and policy respondents expressed a major concern over cases where the client tried to apply by phone but was discouraged or told that he or she was ineligible. In such cases there was no decision letter and therefore no possibility to file for a review.
- 8.8 Several front-line respondents emphasised that reviews are useful to them because they provide case law.

- 8.9 A number of front-line and policy respondents felt that first tier reviews are not independent enough. Specifically, it was said that some clients are 'known' to different departments of the local authority, which may put them in a disadvantage.
- 8.10 It has been suggested by a policy manager that two local authorities could 'swap' first tier review cases to make the process more independent. One front-line respondent said that second-tier reviews can take up to six weeks, "creating a lot of hardship".

### **How the right to seek a review is communicated to applicants**

- 8.11 One in five letters notifying the applicant of a negative or partial decision did not mention the right to seek a review. Where the right to seek a review was communicated, applicants thought that it was conveyed in a clear way.

**Decision letters should mention the applicant's right to seek a review. The Scottish Government could suggest a suitable template.**

- 8.12 Prior to receiving the letter, some applicants were also told about their right to seek a review when they were notified about the decision by phone. It appears to the study team that notifying applicants about this right when the decision is first communicated by phone seems to be particularly relevant for Crisis Grants applicants, who may be in a position where starting the review process immediately is crucial. Waiting a few working days for the decision letter to arrive may jeopardise the point of reviewing the case and may cause severe hardship that could have been avoided.

**Crisis Grant applicants who receive a negative or 'partially successful' decision should be notified about their right to seek a review not only in the decision letter but also when the decision is first communicated by phone.**

**The notification should be conveyed in a clear way, stating the reason for rejecting a full award and steps that the applicant needs to take to put the review in motion. The notification should also mention advocacy services and support groups if they exist in the locality.**

### **Reasons for not seeking a review**

- 8.13 As mentioned above, those who did not receive decision letters or whose decision letters did not mention the right to a review tended to lack the awareness of the possibility of asking for a review.
- 8.14 Where decision letters informed applicants of a rejected application because they 'did not meet the criteria' or 'did not qualify', applicants did not seek a review because they were left in the dark as to what criteria they had not met. It seems clear to the research team that decision letters should provide enough detail about the justification for the decision to allow the applicant to seek a review, and know what decisions they are seeking to challenge. For example, decision letters could state: 'you did not qualify because you have been sanctioned'; 'your application has been rejected because in our view you

are not in severe need'; 'your application has been rejected because the Fund has been exhausted for this month'. Furthermore, decision letters should make it clear to the applicant whether the criterion in question is a non-negotiable one or one over which the decision-maker had a discretion.

**Decision letters should provide enough detail about the justification for the decision to practically allow the applicant to seek a review.**

8.15 Several of those who received a partial award – particularly those in high need - did not consider asking for a review as they felt relieved that they received anything:

*Just the situation, it's me and the four kids and I was grateful for anything that helps me fill the house. (Community Care Grant, depression, lone parent)*

*When you're in dire straits and scraping the bottom of the barrel so to speak... I did, I was thankful for everything I got, to be fair. It sounds as if I'm moaning a wee bit now, but at the time I was, I was really thankful for what I got. (...) I suppose it's better than nothing, isn't it? (Community Care Grant, domestic violence, depression/anxiety, lone parent)*

8.16 Of importance in this context is the fact that a number of partial grant beneficiaries in our study thought that if they asked for a review and lost it, they could lose the award altogether. Asking for a review was therefore considered to be a risky move:

*Looking back now, aye, I probably should have [asked for a review]. But as it stood at that point in time, I thought, "What was the point, because I need this stuff right now. If I challenge it then I'll maybe get nothing". (...) I didn't want to be left again with two wee ones with absolutely heehaw, so to speak. (Community Care Grant, partial award)*

**In cases where the award is partial, the decision letter should clearly state that the applicant cannot lose the original award if his or her review is unsuccessful.**

8.17 Another common reason behind not asking for a review was that the decision was justified via a reference to a fixed rule adopted by the local authority, for example the 'maximum three Crisis Grants per year' rule or the 'maximum amount of money per day' rule.

*Well what they said was it was... The government says the minimum amount for anybody, any person other than where there is a child, the living costs is £6.70 per day. So I understood that. I understood that was the reason why. So no, I would say, you've got to work with what they say. It's not like it's going to be any different if you fight with them or argue with them. (Crisis Grant)*

*Well, they're just going by government legislation. They're just sticking to their rules. If they were to make up their own rules... (Crisis Grant)*

- 8.18 While some justifications referred to rules which are not flexible (e.g. the maximum amount that a person can be awarded for living expenses, see point 8.4 of the current Guidance), others referred to rules on which SWF staff are allowed to exercise discretion (e.g. maximum three Crisis Grants per year, see point 6.11 of the Guidance). Importantly, the interviews revealed that in such situations applicants were not aware of the discretionary powers in the hands of SWF decision-makers.

**In situations where a discretionary criterion has been applied by the decision-maker, the decision letter should clearly state that the decision-maker did not consider the applicant to be in circumstances exceptional enough to justify applying discretion. It should then state that the applicant can seek a review if he or she believes that the circumstances were exceptional.**

- 8.19 A few Crisis Grant respondents stated that they did not seek a review because they anticipated it to be a stressful or emotionally-draining process:

*I would have challenged the decision but I was just not, at the time though, it was a very, very stressful time. (...) I just wasn't up to the hassle of going through with it. (Crisis Grant)*

*I have to say at the time, I was in no fit state. My frame of mind, it was ridiculous, it was totally just gone. You know what I mean? I had just been through a bit of a rough deal. I just didn't want any more drama. (Community Care Grant)*

- 8.20 As for other reasons for not seeking a review, a few respondents wrongly believed that they had to repay the Crisis Grant, which discouraged them from seeking a review.

- 8.21 Likewise, a few respondents did not seek a review because they had their benefit delays resolved soon after receiving the negative Crisis Grant decision:

*I didn't [challenge the decision], no; because it was just after that that I found out I was going to get my benefits, so there was no point. (Crisis Grant)*

- 8.22 In some cases it was obvious that applicants had anticipated the decision to be negative, and therefore were less inclined to ask for the decision to be reviewed:

*I did not appeal... I never really thought I would get anything because I know it's a lot of people who need help and I never thought I would qualify for that. (Community Care Grant)*

*I didn't [ask for a review]. I just thought, no, it's not worth it, I'll not get it. (Community Care Grant)*

- 8.23 One foreign applicant's English seemed to be a barrier in him understanding the review process.

## **Reasons for seeking a review and experiences of the review process**

- 8.24 11 respondents in our sample have gone through the review process. Where applicants were supported by an advocate and filed for a review, it was the advocate's idea to do so.
- 8.25 In one case where the original application was missing some relevant information, the applicant was instructed in detail by the SWF decision-maker what to write in the review letter.
- 8.26 There were also two cases of applicants challenging the decision by phoning up the decision-makers. They were not aware that those attempts did not actually count as reviews.

*He [decision-maker] phoned me back and offered me X amount of money. I said, "No way, that won't even give me a couple of days in my house." He was very nice and asked how much I would need. I said to him, "I would need £50 for the gas and I'd need £20 for the electricity, to keep me going for a week anyway". He said, "Okay then, I'll see what I can do. " And he did, he phoned me back and said, "Okay, you can have that". (Crisis Grant)*

*I phoned them but the girls said that no, they had made the decision and that was it. (Community Care Grant)*

## **Summary**

- 8.27 While 11 applicants participated in a review process, the majority of unsuccessful or partially successful respondents did not ask for a review, mainly because they were not aware of that right; did not know the precise grounds on which their application was rejected; felt grateful for a partial award or were worried about jeopardising it; felt the review would not be successful; or had resolved their need.
- 8.28 In all review cases where the applicants were supported by an advocate, it was the advocates who suggested seeking a review.
- 8.29 The third sector representatives felt that they should receive notification of the decision to enable them to support clients in seeking a review. Some also felt that first tier reviews are not independent enough.

## 9 IMPACT OF DECISION

- 9.1 This chapter is structured by the level of received award: starting from the impact on the applicant of a full award being received, then a partial award and finally the impact of a rejected application. Within each section applicant experiences and perspectives of third sector organisations are included.
- 9.2 As a key focus of the research was the coping strategies and experiences of applicants whose applications were rejected or partially rejected, considerable space in this chapter has been given to these themes. This is not intended to imply that applications to the SWF tend to be rejected or that successful applicants benefit little from the awards. In fact, monitoring data for the first six months of the Fund's operation shows that 61% of Community Care Grant applications and 68% of Crisis Grant applications were accepted<sup>7</sup>.
- 9.3 Equally, it would not be appropriate to see the refusal of SWF award as a 'cause' of hardship. Instead, such refusal could be seen as a missed opportunity at preventing or alleviating hardship. It also needs to be borne in mind that Crisis Grants are intended to remedy short-term problems only and as such cannot address long-term poverty or hardship.

### Impact of full award

- 9.4 Both Crisis Grant and Community Care Grant applicants spoke of a very positive impact of receiving a full award:

*Immeasurable. I don't think I could put it into words. (...) It's made the quality of life for me and two of my children, without it ... The standard of living before was horrendously sad and desperate. Now there's light at the end of the tunnel and there's a future. (...) I can't tell you the stress and I can't tell you how happy it made me. (Community Care Grant)*

*Very useful. I could get my clothes off the floor. (Community Care Grant)*

*Well it meant we could actually eat. (Crisis Grant)*

*It will help a big bit because I've got no gas at the moment. (Crisis Grant applicant who has just received a grant)*

- 9.5 Third sector representatives of a Registered Social Landlord felt that full Community Care Grant awards boosted tenancy sustainment.

### Impact of partial award

- 9.6 Community Care Grant applicants appreciated the positive impact of the award they received:

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<sup>7</sup> <http://www.scotland.gov.uk/Topics/Statistics/Browse/Social-Welfare/swf/AprilSept2013>

*So it helped a great deal, actually, because we had no money. (Community Care Grant)*

*I was pretty satisfied with it. I got the majority of the stuff that I needed for my house. I actually felt comfortable in the house once it was all done. (Community Care Grant)*

*It was the first time I'd slept in a proper bed for ages, to be honest. It was strange. I woke up in the morning thinking I was going to fall off the couch. (Community Care Grant, previously homeless)*

*So, very, very, helpful, useful; it was a Godsend to be honest because I did not have the money to go out and buy a cooker and a fridge and washing machine and you need these things. (Community Care Grant)*

9.7 Some applicants said that the award had a positive impact not only on their material situation but also on their mental well-being:

*It gives you just a wee bit of hope that there is something in the future for you. It gives you something just to build on. (Community Care Grant)*

9.8 On the other hand, some Community Care Grant applicants spoke of negative consequences of not receiving a full award:

*I'm still struggling without a freezer. (Community Care Grant)*

9.9 The theme of being pushed into debt has been relatively common in Community Care Grant applicants' accounts:

*I got dramatically less, actually. I had to borrow from my mum. I had to go back and pretty much beg my mother. (Community Care Grant)*

9.10 Strategies employed to address the remaining need included saving money little by little:

*I just left money by as the weeks went by and just went out and got myself a bed. (Community Care Grant)*

9.11 The picture emerging from interviews with Crisis Grant applicants suggests that partial grants allow beneficiaries to get by for short periods of time, with evidence of some hardship experienced along the way:

*It wasn't really much to live on. (...) They gave me £40 for shopping to last me 10 days. (...) You are on the bare minimum stuff that tastes rotten. (Crisis Grant)*

9.12 Some Crisis Grant applicants felt that the maximum award for living expenses (30% of Income Support personal allowance rate in the case of non-householders, as per point 8.4 of the Guidance) is not enough to buy food and pay for energy:

*You could do with getting more. They ask you how much, roughly, you would spend a day. Roughly I would spend about £10 on food a day, which is my breakfast, my lunch and something for my supper. They're like; well we can only offer you £6 a day. To me, that's hard. (...) It's hard to try and just spend £6 a day. Your gas and electric, you've got to put in £5 anyway to get the equivalent. You can't go less than £5. (Crisis Grant)*

**The Scottish Government should consider whether under the permanent arrangements SWF decision-makers should have discretion over the maximum award for living expenses, to take account of the fact that the current maximum rate may result in hardship for Crisis Grant applicants who are exceptionally vulnerable.**

- 9.13 Third sector respondents were divided in their assessment of partial awards. Some thought that even small awards were helpful; others felt that partial awards did not prevent hardship and were of small benefit to clients. One front-line respondent spoke of a case where the award was too low to make any difference to the client's situation.
- 9.14 Organisations supporting women fleeing domestic abuse highlighted the potentially negative consequences of partial awards. Without sufficient material resources the victim may go back to the perpetrator. They also spoke of a case where a client had hardly any cooking equipment for which reason social workers warned the client that her children may be taken into care.

### **Impact of no award – third sector perspectives**

- 9.15 Third sector front-line and policy respondents unanimously felt that the consequences of failed applications were very serious: "Often the impact is huge", "Absolute poverty", "Needs are not met".
- 9.16 With regards to two specific clients groups, it has been said that people with poor mental health experienced a further deterioration in mental health. Front-line respondents representing an organisation supporting ex-offenders said that small or refused awards resulted in a client feeling demotivated, frustrating plans for a successful re-settlement.
- 9.17 Between them, third sector respondents mentioned a number of sources where unsuccessful applicants sought help. The role of foodbanks has been emphasised by several respondents: "Foodbanks have become part of the infrastructure for dealing with people in crisis" (policy manager).
- 9.18 Other sources of support frequently mentioned by respondents included: relying on friends; help from churches, Salvation Army, St Vincent de Paul, etc; and clothes banks.
- 9.19 Section 12 has been mentioned by a few respondents but all of them stressed that it was 'very difficult to get'. One respondent mentioned the Hardship Fund from the DWP, with a note that this was not always accessible for sanctioned clients.

9.20 Some front-line respondents stated that their clients resorted to Payday loan providers, 'loan sharks' and the Cash Generator (pawnbrokers).

9.21 Two organisations highlighted the fact that there is less charitable support in remote and/or rural areas.

### **Impact of no award – applicant perspectives**

9.22 Community Care Grant applicants who received a negative decision spoke of experiencing hardship. Some respondents pointed at the fact that the negative decision impacted on their relationships:

*My house isn't suitable for me to get access for my daughter, for her to come down and stay here. (Community Care Grant)*

9.23 Some accounts highlighted that negative consequences of not getting the grant were borne by children:

*My daughter, the reason why I asked for a bed was that she is sleeping in a cot. She's 5 now so the cot is too small for her, she needs a proper single bed. (Community Care Grant)*

9.24 Negative impacts on physical and mental health were also mentioned:

*Basically, my bed is still broken so I'm sleeping on the floor at the moment. My back's not happy with it. (Community Care Grant)*

*And I was really in need for that at that time. I really needed that money at that time. To tell you the truth it put me mentally depressed. Because I was wondering where the money was coming from. (Community Care Grant)*

9.25 Going into debt has been mentioned as one of the consequences of not receiving the grant:

*I had to go into debt and all that. It causes me hardship because I'm paying the bedroom tax here as well. (Community Care Grant)*

9.26 The two main findings from interviews with Community Care Grant applicants are that people seek support from friends and family in the first instance; and that few use support from charitable organisations (either because they are not present in the locality or because applicants are not aware of them):

*I had to ask my Dad to give me a bit of spare cash to help me. He had £50 or so left and I managed to get a single bed with it. (Community Care Grant)*

*No, there's no charities or that round about here. They're all a fair distance away. (Community Care Grant)*

9.27 Not all Community Care Grant applicants were able to draw on support from friends and family:

*I've not really got many family members in [name of local authority]. The family members that I see I don't get on with. (Community Care Grant)*

9.28 While some respondents managed to get help from family and friends, it did not necessarily fully meet the need:

*My son and my brother kind of helped me with my one bedroom and the living room and the bathroom bits. I've still got the hall and my one bedroom to do. (...) I'm still in need, yes. (Community Care Grant)*

9.29 Crisis Grant respondents whose applications have been rejected spoke of hardship which in some cases included going without food:

*I got about three days' worth of food from a food bank in that whole four weeks [of JSA sanction]. I'm diabetic Type 1 so you can't take insulin unless you're eating something. So that was a hard time. (Crisis Grant, sanctioned JSA claimant)*

*I had... honestly, I had to put all my money into electric so I had no food for two days. (Crisis Grant)*

9.30 Similarly to Community Care Grant applicants, seeking help from family and friends was the most common strategy for survival employed by Crisis Grant respondents.

*My family managed to give me a wee hand anyway. (Crisis Grant)*

9.31 However, some accounts highlighted the fact that family and friends may not have enough resources to be able to help:

*I had asked the family and they couldn't help. (Crisis Grant)*

9.32 Some respondents spoke of not being able to draw on support from family and friends:

*My mum lives out of town and I'm estranged from my dad so... (Crisis Grant)*

9.33 Using foodbanks was the second most common strategy among refused Crisis Grant applicants. However, it has been emphasised that some foodbanks only provide up to three consecutive food parcels (equivalent of nine days of food). One Crisis Grant applicant received a food parcel but could not afford to pay her energy bills and therefore found herself unable to cook the food.

9.34 As in the case of Community Care Grant applicants, there was little evidence of Crisis Grant applicants drawing on other sources of support, either because the charitable sector is not present in the locality or because applicants were not aware of it. (There seems to be a link here to the finding that signposting to support organisations was typically patchy).

*I was told that there is a charitable support however no one told me the location of it. (...) there is one foodbank here, I'm pretty sure. However it was just hard finding it and in the end I still haven't found it. (Crisis Grant)*

9.35 Resorting to crime was mentioned by one Crisis Grant applicant and alluded to by two others:

*I had no food for two days. This is quite bad to say but I actually shoplifted from a garage. Not proud of it but I had to. (Crisis Grant)*

9.36 Few Community Care Grant and Crisis Grant applicants were aware of the possibility of seeking help from other state sources such as the DWP Hardship Fund or Budgeting Loans:

*I wasn't aware of it. (Crisis Grant)*

*I thought it all came out of the same pot. (Community Care Grant)*

9.37 One applicant who was in receipt of a DWP Hardship Fund payment at the time of the interview suggested that it was not substantial enough to stop him having to make a choice between eating and heating.

9.38 Comments from a few applicants suggested that those who come into contact with the welfare system for the first time tend to lack the knowledge of the system:

*I don't know about any of these things [Budgeting Loans, Hardship Fund payments] because I've never ever claimed before. I've worked since I was 14 and nobody has ever told me how to do any of these things. So I've honestly no idea. (Crisis Grant)*

### **Long vs short-term impact**

9.39 Virtually all successful Community Care Grant applicants thought the impact of the award to be long-term. Crisis Grant applicants thought the impact of the award was short-term but crucial as the award allowed them to get through the most difficult period.

### **Summary**

9.40 The study found that the impact on applicants who received a full award was very positive. A more mixed picture emerged from interviews with those who received a partial award: while many appreciated the help it offered, for some the lack of full award meant that (unless they managed to secure sufficient support from family and friends) they continued to be in need, with some becoming indebted and others experiencing hardship.

9.41 The study has found that some of those who were unsuccessful experienced hardship including hunger.

9.42 The first-choice coping strategy was asking family and friends for help. However, this option was not available to some applicants. With the

exception of unsuccessful Crisis Grant applicants who often used foodbanks, few unsuccessful applicants sought help from charitable organisations, either because they were not present in the locality or because applicants were not aware of them.

## 10 OVERALL SATISFACTION

### Community Care Grant applicants

- 10.1 Around two-thirds of Community Care Grant applicants expressed an overall satisfaction with the scheme. 'Straightforward' and 'helpful' were the two most commonly used descriptors.
- 10.2 The majority of Community Care Grant respondents stated that they would be happy to apply for the scheme again if they fell into difficulties. However, many emphasised that they are hoping not to be in a position where they need to apply again:

*I'm hoping to get myself back on track and get out working. (Community Care Grant)*

- 10.3 Reasons for feeling dissatisfied with the scheme included: prolonged waiting times for the decision; being rejected items that were genuinely acutely needed; and being treated by SWF staff with suspicion 'like someone who is at it [the welfare system]'.

### Crisis Grant applicants

- 10.4 The majority of Crisis Grant applicants were satisfied with the scheme. Respondents frequently spoke of the scheme providing 'quick' and 'good' help. SWF staff's professionalism has also been praised by some, including that "they don't make you feel embarrassed".
- 10.5 Dissatisfied applicants pointed at the two-day waiting period and grants being not substantial enough to properly meet the need:

*But to me, personally, you don't get a lot. It doesn't really keep you going. It's still hard to keep going. (Crisis Grant)*

### Third sector support organisations' view

- 10.6 While respondents from support organisations tended to focus on what in their opinion needed to be improved in the scheme (and one organisation held a strongly negative view of the SWF), a few expressed an unprompted opinion that the interim scheme is generally working well. Interviews with the third sector and applicants suggested that the quality of delivery varies between local authorities (in terms of processing times, staff skills, approach to discretion and signposting/joint working). A policy manager from one of the largest support organisations in Scotland observed that in some local authorities its front-line workers reported problems with the SWF, while in others they were "surprised how well the new scheme is working".

## **Summary**

- 10.7 The majority of interviewed applicants expressed overall satisfaction with the operation of the interim scheme. Third sector support organisations tended to focus on areas for improvement. There appeared to be a link between their overall satisfaction with the scheme and the perceived quality of delivery in their particular local authorities.

## 11 CONCLUSIONS

- 11.1 The study's aim was to explore in a qualitative manner how well the interim arrangements are working, and to identify recommendations for change. In so doing, the study sought to add depth to SWF administrative data collected by local authorities and ultimately to support the Scottish Government in the task of formulating the permanent arrangements.
- 11.2 The study collected views from a wide range of third sector support organisations and applicants themselves. The number of applicant respondents (77) has helped to achieve rich and 'saturated' findings. The applicant sample was varied and included successful, partially successful and unsuccessful applicants, representing varying levels of vulnerability, and capturing a good coverage of client types and equality groups.
- 11.3 While the majority of interviewed applicants were overall satisfied with the operation of the interim scheme, a number of recommendations for improvements have been formulated. These should inform the permanent arrangements.
- 11.4 As the study collected information about experiences of people with disabilities, older people, women and people from a minority ethnic backgrounds, it should inform Scottish Government action to ensure that the permanent arrangements meet the requirements of the Equality Act 2010.

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