

# Review of the Scottish Welfare Fund: Data Analysis Appendix



**EQUALITY AND WELFARE**

# **Review of the Scottish Welfare Fund: data analysis appendix**

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# Summary

This report covers the data analysis as part of the review of the Scottish Welfare Fund (SWF), or 'the Fund', drawing on:

- Analysis of **routine quantitative monitoring data**, collected by local authorities and collated by the Scottish Government
- **Contextual data analysis of official sources** including data from the DWP, data from food banks, survey data and population data
- Data provided by the Scottish Prison Service and the Scottish Public Service Ombudsman.

This is an appendix to the [main report](#) of the review, which draws together the findings of the secondary data analysis with the findings of the evidence review, survey of local authorities and qualitative research with applicants, local authority staff and other key stakeholders. It should be read and interpreted alongside that report.

## Increased need and demand for the Fund

Providing a definitive measure of underlying need for the SWF is challenging – there are various indicators of extreme financial hardship, but none of these neatly align with the eligibility criteria for the SWF. Analysis of food bank, destitution and Scottish Household Survey data indicates that far more households access food banks than access the SWF but the proportion accessing Crisis Grants is considerably higher than estimates of destitution and of being in 'deep financial trouble'. Meanwhile, the National Institute of Economic and Social Research (NIESR) have estimated that destitution could increase by 30% in the next financial year. While the evidence reviewed identifies the changes to the welfare system as the root cause of increased food poverty and destitution, the Scottish Welfare Fund is identified as providing a desperately needed and vital safety net.

The data analysis shows increased demand for the SWF. The number of applications for Crisis Grants increased by 134% from 2013/14 to 2021/22, while applications for Community Care Grants also increased by 51% over the same period.

## Purpose under pressure

The increased volume of applications to the SWF, and in particular the increased volume of repeat applications puts the original purpose of the Fund under pressure. The Fund is intended to address one-off need. However, repeat applications for Crisis Grants have increased from 56% of applications in 2014/15 to 80% by 2021/22, while repeat awards have also increased, from 49% in 2014/15 to 68% in 2021/22.

## **Challenges of delivering a discretionary fund in a consistent manner**

The guidance on delivery allows for “extensive discretion” over how the scheme is delivered across areas. Data from local authorities highlights that different areas do take varying approaches to the operation of the Fund.

Assessing whether differences in the data for different local authorities reflect appropriate local discretion or whether they may have implications for fairness of process and outcome for applicants is challenging. There are certainly examples that appear to fall into the former category – for example, analysis of monitoring data showed wide variation in the level of referrals recorded by different areas, but as those making fewer referrals includes some locations with higher levels of successful awards, lower referrals may be associated with a lower perceived need for alternative assistance. It is also unclear the extent to which these differences in reported referrals reflect differences in recording practices rather than actual variations in referral levels.

However, a key finding from the analysis of monitoring data is that local authority is an important predictor of whether or not applicants are granted either Crisis Grants or Community Care Grants even after other factors (such as their reasons for applying, their personal characteristics, mode of application, etc.) are taken into account.

Assessing whether these differences reflect appropriate local discretion or whether they may have implications for fairness of process and outcome for applicants is challenging. However, there was some evidence of differences between areas in assessment and/or recording practices which seem unlikely to reflect different priority levels or local needs, including variations in the level of applications rejected as ‘incomplete’.

## **Future funding**

Expenditure on the SWF in 2019/20 (pre-pandemic) was 108% of the allocated budget. There is some evidence that those areas that have historically tended to over-spend their budget (pre-Covid) are also those local authorities with a higher than expected rate of applications to the Fund (based on population size, number of people on Universal Credit, and number of low income families. However, this pattern was not universal – a number of low or average demand areas also over-spent their 2019/20 budgets. Over a longer period of time, consistent overspending has tended to be more common in more urban and mixed local authorities, while consistent underspending of allocated budget has been more common in rural local authorities.

The latest data for 2021/22 showed an overall overspend – 115% of the budget was spent. There were also some extremely high overspends – 198% of the budget was spent in West Lothian, 182% in South Lanarkshire, 169% in Perth and Kinross, 167% in Edinburgh and 162% in Dumfries and Galloway. Yet some local authorities had still underspent. The relationship between overspending and underspending

and outcomes is nuanced, so it is very difficult to predict the impact of increasing funding, in local authorities where outcomes are poorer but where there is currently underspending, for instance. The impact may depend on whether poorer outcomes relate to understaffing, or other organisational issues. If extra funding allows staff to take more time collecting evidence of need, outcomes may improve and may encourage less rationing in decisions.

It is also important to note that, from the qualitative interviews (discussed in the main report from the review) many previously under-spending local authorities expect to overspend in the current year.

## **Understanding outcomes**

Considering outcomes for applicants, Crisis Grant applications have always been more likely than Community Care Grant applications to result in an award. However, award success rates for both grant types fell in the years prior to the pandemic (and remained lower in 2021/22). These falling success rates are likely to reflect multiple factors, including budget pressures, and the changing profile of applicants, with applicants with specific vulnerabilities (who are more likely to be successful) accounting for a smaller proportion of applications in recent years.

Pre-pandemic, there were significant differences in SWF application success rates between local authorities, even after controlling for other factors that might impact success. In other words, all other things being equal (household type, reason for applying, disability etc.), the local authority people apply for a grant in had a significant impact on their likelihood of success.

As discussed above, the relationship between success rates and budget is complicated. While budget is clearly one important factor, there are likely to be other elements, beyond budgets, impacting on differences in success rates between areas.

Analysis of other factors that impact on chances of a successful grant generally suggest that level of vulnerability is key, and that grants do appear to be targeted towards those with more recorded vulnerabilities.

The average award level for Community Care Grants has reduced over time, while the average Crisis Grant has increased. Pre-pandemic, there were large variations between local authorities in the size of the average Community Care Grant award. These appear to reflect, at least in part, differences between areas in the reasons for applying for grants. However, budget also appears likely to be a factor, with historically under-spending areas making larger average awards.

Crisis Grant award levels varied less between local authorities and there was no strong relationship with budget overspends.

Only a minority of applicants to either grant were reported as having been referred to another service provider for help – around a third in each case. There is variation in recorded levels and stated approaches to referrals and signposting between local authorities.

# 1. Introduction

## About this report

This report provides detailed analysis of the secondary data (i.e. data already collected by local authorities and submitted to and collated by the Scottish Government) to inform the overall [Scottish Welfare Fund Review](#). The analysis below is grouped under each research topic. The analysis is based on published tables and also management data – the underlying dataset (anonymised data on individual applicants to the fund) as well as other official data from DWP, analysis undertaken by the SPSO and the Scottish Prison Service, data from foodbanks and survey data.

The data analysis was completed in Spring 2022, using 2019/20 and 2020/21 data. Key tables were then updated with the 2021/22 data when the latest annual update tables became available. Where large scale, bespoke data analysis was conducted early in the project, on 2020/21 data, this was not practical to replicate again later in the project once 2021/22 data was available.

Inevitably, data analysis in a project spanning a long period is challenging, with the need to refresh some key analyses so the results are current. However, the Covid pandemic posed a significant challenge for local authorities and so it was judged only fair that we would primarily use the pre-Covid data (2019/20) in comparing local authorities. It might be argued that some local authorities have changed practice during Covid and after Covid which means that their pre-Covid approaches are now no longer in place. However, on balance, it was agreed that the increased demand on the Fund, staffing challenges during various lockdowns and subsequent impact on practice that the pandemic contributed to would make comparison of 2020/21 local authority data invalid in many ways. The analysis refers to ‘pre-pandemic’ data where local authority comparisons are made.

## A note on data issues

The SWF Scotland level figures are affected by specific issues described for Edinburgh and Glasgow below<sup>1</sup>. There may be additional issues with data quality related to Covid-19. For example, comparison of management information (Tables 73 and 74 in the Annual Update) and figures derived from quarterly data extracts indicates discrepancies in numbers of applications, awards and expenditure for several local authorities.

This needs to be borne in mind when interpreting findings. For example, the most recent figures may be subject to some adjustments in the Scottish Government's own SWF publications, as the Scottish Government receives further updates from local authorities, etc. In addition, there are specific issues around the accuracy of

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<sup>1</sup> [Scottish Welfare Fund Annual Update 2020/21](#)

figures in specific periods for particular local authorities that it is important to be aware of when considering findings for those authorities.

In many cases, the quarterly extract included fewer Community Care Grants and/or Crisis Grants than the monthly figures. This could be due to delays in applications being processed, or awards being kept as 'pending' or 'in principle' on local authority systems until they can be delivered/installed etc. However, overall, at Scotland level, the monthly management information and quarterly data extracts have similar figures for Community Care Grant applications (-3% in the quarterly extract compared to the monthly management information) and expenditure (-1%) but there is a slightly larger discrepancy in Community Care Grant awards (-5%).

At Scotland level, the monthly management information and quarterly data extracts have similar figures for Crisis Grant awards (-2% in the quarterly extract compared to the monthly management information) and expenditure (-1%) but there is a slightly larger discrepancy in crisis grant applications (-5%).

City of Edinburgh experienced a software issue in March 2020 that has caused some crisis grant awards and expenditure from March 2020 to be recorded in April 2020 in the quarterly data extract supplied to Scottish Government. Comparison of the quarterly data to monthly management information (Table 74 in the Annual Update) indicates that around 1,335 crisis awards and £141,000 of associated expenditure made in March 2020 has been shifted into April 2020 in the quarterly data extract. This means that in Edinburgh in Jan-Mar 2020 around 33% of crisis awards and 38% of expenditure are missing, and in Apr-Jun 2020 around 17% of crisis awards and expenditure should have been recorded in the previous quarter. Scotland totals will also be affected. It is not currently possible to amend case details so that they appear against the correct month, quarter or financial year.

In March 2020, some Covid-19 related Crisis Grant applications received by Glasgow City were recorded as Community Care Grant applications in the quarterly data extract supplied to Scottish Government. Comparison to the monthly management information (Tables 73 and 74 of the Annual Update) supplied separately by the local authority indicates that in March 2020, around 1,000 applications, 400 awards and £60,000 associated expenditure had been recorded as Community Care Grants rather than Crisis Grants. However, this is difficult to quantify exactly due to ongoing and pre-existing discrepancies between the monthly management information and quarterly extract. These issues will also affect Scotland totals. From April 2020 onwards the issue of Covid related crisis grants being recorded as Community Care Grants appears to have been resolved.

Midlothian were unable to supply information on returns in February and March 2022<sup>2</sup>. This has meant that their data for this period has been estimated, where possible, based on their January 2022 data, and on Scotland-level changes. This information will be updated in subsequent releases.

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<sup>2</sup> [Scottish Welfare Fund Annual Update 2021/22](#)



The data issues above mean that some caution is needed in interpreting figures for particular local authorities. More generally, the purpose of the review is to look at what can be learned about the SWF in the round, for Scotland as a whole, and not to carry out a detailed analysis of issues at a local authority level. Comparisons between local authorities can help shed light on whether the operation, funding and experiences of the Fund are consistent across Scotland or vary between areas. However, caution should be applied in picking out findings on individual local authorities and drawing conclusions from these, since there may be local contextual factors, data issues or other reasons for specific local variations that are not covered by the review.

## 2. Evidence of underlying need

### Key points

- Establishing a precise estimate of underlying need for the Fund is difficult, as there is no alternative measure that perfectly reflects the eligibility criteria for the SWF.
- However, analysis of foodbank use and measures of household destitution, both point to increasing financial pressures on households.
- The analysis of food bank, destitution and Scottish Household Survey data indicates that far more households access food banks than access the SWF but the proportion accessing Crisis Grants is considerably higher than estimates of destitution and being in 'deep financial trouble'.
- A major shortcoming of the needs analysis for planning future funding is not knowing what proportion of those in need would meet eligibility criteria and would realistically come forward.

### What is the level and nature of underlying need for the SWF?

This chapter examines the main research questions relating to underlying need –

- What proxy measures are available and what do they tell us about patterns and trends in the 'underlying need' for welfare assistance?
- Specifically, what patterns and trends are evident in relation to the level of and reasons for applications to the Fund – and what might these tell us about underlying need?
- Is there evidence of significant need or demand among groups who are currently ineligible to apply - such as those with 'No Recourse to Public Funds' – or who are eligible but do not apply for whatever reason?

The first thing to highlight is the challenge of examining the underlying need for welfare assistance. This section puts forward a number of indicators that provide insights into more extreme financial hardship, but we need to acknowledge that this does not align to the level of need that would necessarily be eligible for the SWF.

The rationale for looking at unmet need is to explore the extent to which the number of people applying for (1) Crisis Grants and (2) Community Care Grants reflect the level of need. Underpinning this hypothesis is a number of questions, namely:

- Is there evidence of unmet need for SWF, with people going elsewhere for help?
- Is there evidence of unmet need for SWF, with some people not accessing any help?

- Or does the current use of SWF reflect existing need?

### Proxies of 'Underlying need'

Based on the data available for Scotland, the three main proxy measures of underlying need examined were foodbank use, destitution (as measured by the Joseph Rowntree Foundation Destitution in the UK study), and the Scottish Household Survey measure of households in 'deep financial trouble'.

One proxy of underlying need is the use of food banks. Although an important measure of food poverty, a key difficulty in considering food bank use as a proxy for the need for the SWF is the extent to which food bank users would be eligible to apply to the Scottish Welfare Fund. Many people accessing food banks would not be eligible for Crisis Grants, mainly due to their need being ongoing and so not a one-off need.

Trussell Trust Scotland data indicated that 197,037 emergency food parcels were distributed in 2021/22)<sup>3</sup>. This, as in the case of UK-wide figures, was a reduction compared with the previous year, but this is still far higher than pre-pandemic. There is not yet comprehensive data for IFAN food banks in 2021/22, but the latest IFAN data for April and May 2022 covered 24 organisations (which is estimated to be around 17% of all independent food banks in Scotland if the total is still 142). That survey found that a total of 17,803 people had been helped by food banks in April and May 2022. In 2021/22 the number of Crisis Grants administered was 176,880, considerably lower than the combined number of food bank parcels would be for the year.

During 2020/21 local authorities made 188,120 Crisis Grant awards (34% more than the 2019/20). However, the number of Crisis Grant awards was far lower than food bank use over the same period. The Trussell Trust provided 221,554 food parcels in Scotland in 2020/21<sup>4</sup> and in the six months between February and July 2020 the Independent Foodbank Network (IFAN) estimated that at least 182,863 emergency food parcels were distributed by 70 independent food banks across 20 local authorities in Scotland.<sup>5</sup>

Around two-thirds of respondents to a recent (unpublished) IFAN survey of independent food banks, said that they thought that food bank users were aware of the Scottish Welfare Fund but over half said that they felt that people struggled to access the SWF due to digital exclusion. Other insights from the IFAN survey were that more than half of the food banks surveyed said their users had difficulty accessing the SWF in the previous two months due to digital exclusion, while half identified other barriers, including the lack of face-to-face provision (SWF and CAB/welfare rights advice services), the lack of a freephone number, long call waiting times, lack of credit in mobile phones or no phone at all. Challenges to access are discussed more fully in the main report.

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<sup>3</sup> [Trussell Trust Latest Year End Statistics](#)

<sup>4</sup> [Trussell Trust End of Year Stats](#)

<sup>5</sup> [IFAN Scotland Independent Food Bank Food Parcel Distribution Report](#)

Other proxy indicators that can help with contextualising need for the SWF are measures around destitution. The Destitution in the UK<sup>6</sup> research conducted in 2019 found that Scotland was estimated to have between 0.7% and 0.8% households in destitution, around 18,800 households (in 2019). Less than 10% of destitute households across the whole of the UK had used the local welfare fund in the previous month while over 20% had used a food bank. Although UK-based data, this provides insights into significant potential unmet need for local welfare provision – as we would expect many more than 10% of destitute households would meet local welfare fund eligibility criteria.

Results from the recent IFAN survey suggests that awareness among service users in Scotland is relatively high – two-thirds of food banks said they felt their service users knew about the SWF but over half said there were barriers to accessing the SWF. The UK-wide estimate of 10% of destitute households accessing welfare provision may seem too low in Scotland, where awareness of the SWF is felt to be reasonably good. However, awareness does not necessarily translate to use, as IFAN note in their discussion of the various barriers that persist.

Trussell Trust analysis of Scottish food bank survey data<sup>7</sup> found that for many, financial hardship had been a persistent part of their lives with almost one in three (28%) saying they had been struggling for a while, whilst similar levels (27%) reported that they had recently been pulled into financial hardship. At the sharp end of the spectrum, one in five (21%) have been in financial hardship for a very long time or all their lives. 94% of people referred to food banks in Scotland in 2018 or early 2020 were destitute, meaning they cannot afford the essentials like heating and food.

This experience of ongoing hardship may go some way to explaining why the level of food bank use is so much higher than the number of SWF Crisis Grant awards. The purpose of Crisis Grants is for the occasional alleviation of need in exceptional circumstances. It may be that the 27% of those using food banks that have been more recently pulled into hardship due to a change in circumstances are more likely to be those who would meet the eligibility criteria for the Crisis Grants. However, analysis of repeat applications later will explore the extent to which SWF applicants are experiencing ongoing hardship.

Another source of proxy data on need is the Scottish Household Survey (SHS). In 2019 an estimated 1% of households across Scotland were in 'deep financial trouble'. That would be an estimated 25,100 households (based on 2021 mid-year estimates<sup>8</sup>). This is very similar to the proportion estimated to be destitute in 2019 (between 0.7% and 0.8% of households).

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<sup>6</sup> [Destitution in the UK 2020, JRF](#)

<sup>7</sup> [State of Hunger food bank use poverty and destitution in Scotland, 2022.pdf](#)

<sup>8</sup> [NRS Scotland Household Estimates 2021](#)

Between 2013 and 2021 (8 years) the SWF assisted 428,255 unique households – an average of 53,530 households each year. That is around 2% of all households (based on the 2021 household estimate of 2.53 million).

The analysis of food bank, destitution and Scottish Household Survey data indicates that far more households access food banks than access the SWF but the proportion accessing Crisis Grants is considerably higher than estimates of destitution and being in ‘deep financial trouble’.

A major shortcoming of the needs analysis for planning future funding is not knowing what proportion of those in need would meet eligibility criteria and would realistically come forward.

Moreover, the analysis above also does not take account of what might happen in future due to the cost of living crisis. The National Institute of Economic and Social Research (NIESR) urged ministers to reconsider the tax increase after it said destitution could increase by 30% in the next financial year if households are faced with a combination of rising inflation, higher bills and a greater tax burden<sup>9</sup>.

The Trussell Trust has reported a significant increase in recent food bank use compared to the period before the pandemic - in Jul-Sep 2021, 7% more emergency food parcels were distributed compared with the same period in 2019 while in Oct-Dec 2021, 13% more emergency food parcels were distributed compared with the same period in 2019<sup>10</sup>. IFAN also reported in a letter to the Prime Minister and Chancellor in April 2022 that members are struggling to find the resources to provide adequate food parcels as the scale of demand and food and energy price increases impacted on the services they run<sup>11</sup>. Citizens Advice has seen a record number of people in crisis in recent months. In March, the charity referred almost 25,000 people to food banks or other kinds of emergency support – up by 44 per cent on the same time the previous year<sup>12</sup>.

If there is a 30% increase in destitution and a 44% increase in food bank use, what will this mean for applications to the SWF? It certainly suggests that that we might expect an increase in use, in line with continued increases in applications in 2021/22, examined further later.

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<sup>9</sup> [The Guardian 9th Feb 2022: National Insurance rise could mean 1m destitute households in UK says thinktank](#)

<sup>10</sup> [Trussell Trust The true cost of living \(2022\).pdf](#)

<sup>11</sup> [Food Aid Network Letter April 22](#)

<sup>12</sup> [The Independent 10 April 2022 - Britain's food banks 'close to breaking point' amid rapid rise in poverty, Rishi Sunak warned](#)

## 3. Factors shaping demand on the Fund

### Key points

- Applications for Crisis Grants were already increasing pre-pandemic. As of June 2022, applications remained at a historically high level – they had not fallen back to pre-Covid levels of demand.
- Demand for Community Care Grants fell during the early stages of the pandemic (reflecting restrictions on house moves). However, demand subsequently rebounded and as of mid-2022 continued to exceed pre-pandemic levels.
- There are also seasonal factors in demand – with peaks either side of Christmas, and around school holiday periods
- Analysis indicates that levels of applications vary between local authorities, even after expected differences based on population size, children in low-income households, and benefit claimants are accounted for.

### What are the key factors impacting on levels of demand for the SWF?

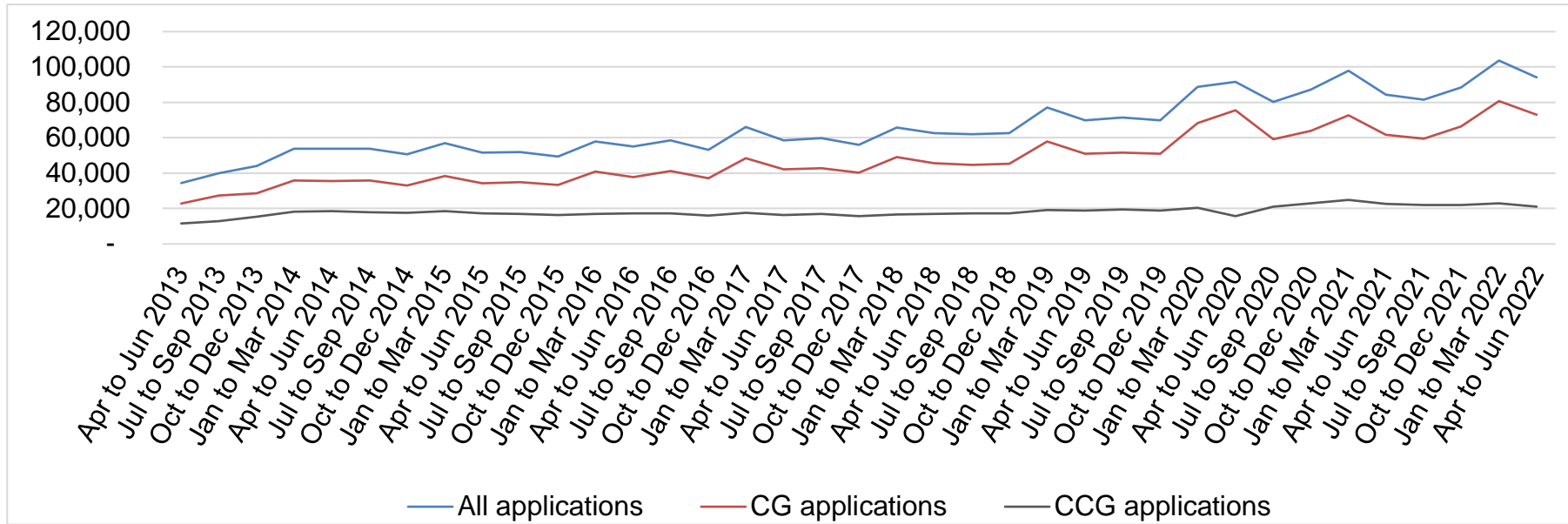
This section of the report considers the factors shaping the overall demand on the Fund. It considers overall application rates, before examining the local authority context, and how application rates compare with what we might expect, given the population size and socio-economic profile of areas. This section then looks at when demand/need is greater and applicants' main reasons for applying to the fund to help us understand the key drivers of demand and need.

#### Overall application rates

SWF data clearly shows that demand for Crisis Grants has increased and is continuing to increase. Applications for Crisis Grants had already increased substantially prior to the Covid-19 pandemic – there were 51,065 Crisis Grant applications April-June 2019, compared with 37,920 in the same period of 2016. Applications increased during the pandemic, particularly during the first lockdown period – there were 75,690 applications April-June 2020. However, as of June 2022, applications had not fallen back to their pre-Covid level – the Fund received 72,945 Crisis Grant applications April-June 2022.

Demand for Community Care Grants has also risen, albeit less sharply. Again, applications had started to increase pre-pandemic – there were 18,930 applications April-June 2019, up from 17,240 in the same period of 2016. In contrast with Crisis Grants, demand for Community Care Grants fell in the early months of lockdown in 2020, reflecting restrictions on house moves – April-June 2020 saw 15,795 applications. However, demand subsequently rebounded, and as of mid-2022 it continued to exceed pre-pandemic levels – there were 21,050 applications April-June 2022.

**Figure 1: SWF applications over time, quarterly figures 2013-2022**



Source: [SWF data to 30 June 2022](#) (Chart 1) Applications – 1 April 2013 to 31 June 2022

## Application rates by local authority

The analysis below (Figure 2) compares application rates by local authority. In order to allow for the different size and levels of expected financial hardship in different areas, the number of applications is compared with the population, the total number of children in low-income households and the total number of Universal Credit claimants. This is compared with analysis of the SIMD 2020 income domain used in the allocation of SWF funding<sup>13</sup>.

These indicators are chosen to allow the 'standardisation' of results to remove the impact of larger, urban authorities. Comparing the number of applicants provides a basic 'per capita' standard rate, while rates per low income household and per Universal Credit Claimant allows us to standardise to take account of levels of income poverty. This allows us to compare local authorities with lower and higher levels of poverty, to assess whether some local authorities have higher or lower than expected rates of applications to the Fund, given the overall level of need in their area. The number of children in low income household and the number of Universal Credit Claimants is chosen as these are indicators that are updated regularly and are reasonable proxies for the level of poverty and benefit dependency in an area.

First, the application rate is compared to the population<sup>14</sup> in each local authority. That is the rate of application per 1,000 people.

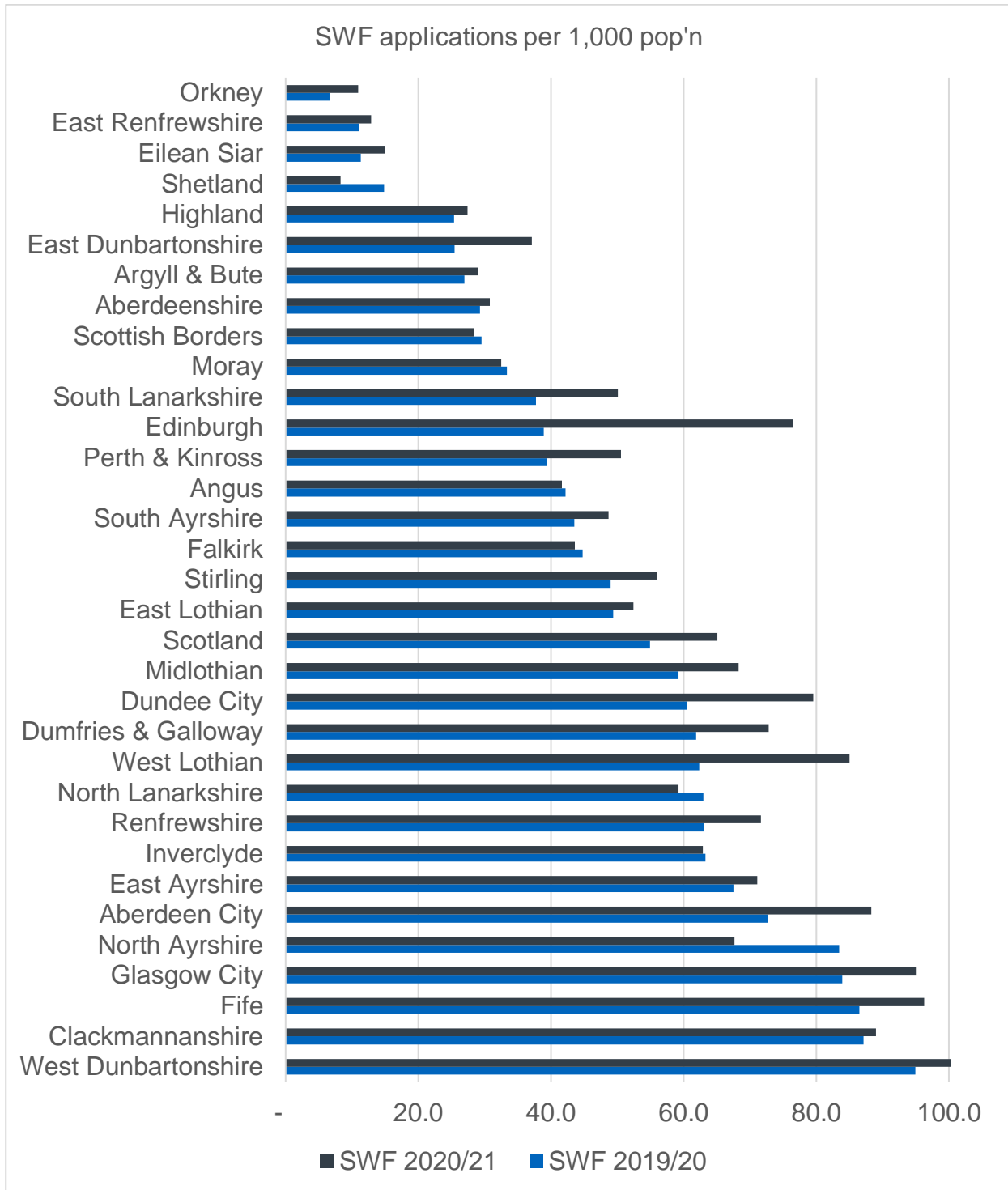
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<sup>13</sup> [Scottish Government: Social Security - Scottish Welfare Fund](#)

<sup>14</sup> [NRS Scotland Estimates of Households and Dwellings in Scotland, 2020](#)



**Figure 2: SWF application rates (population)**



Source: SWF Annual Report 2020/21; NRS Population mid-year estimates 2020

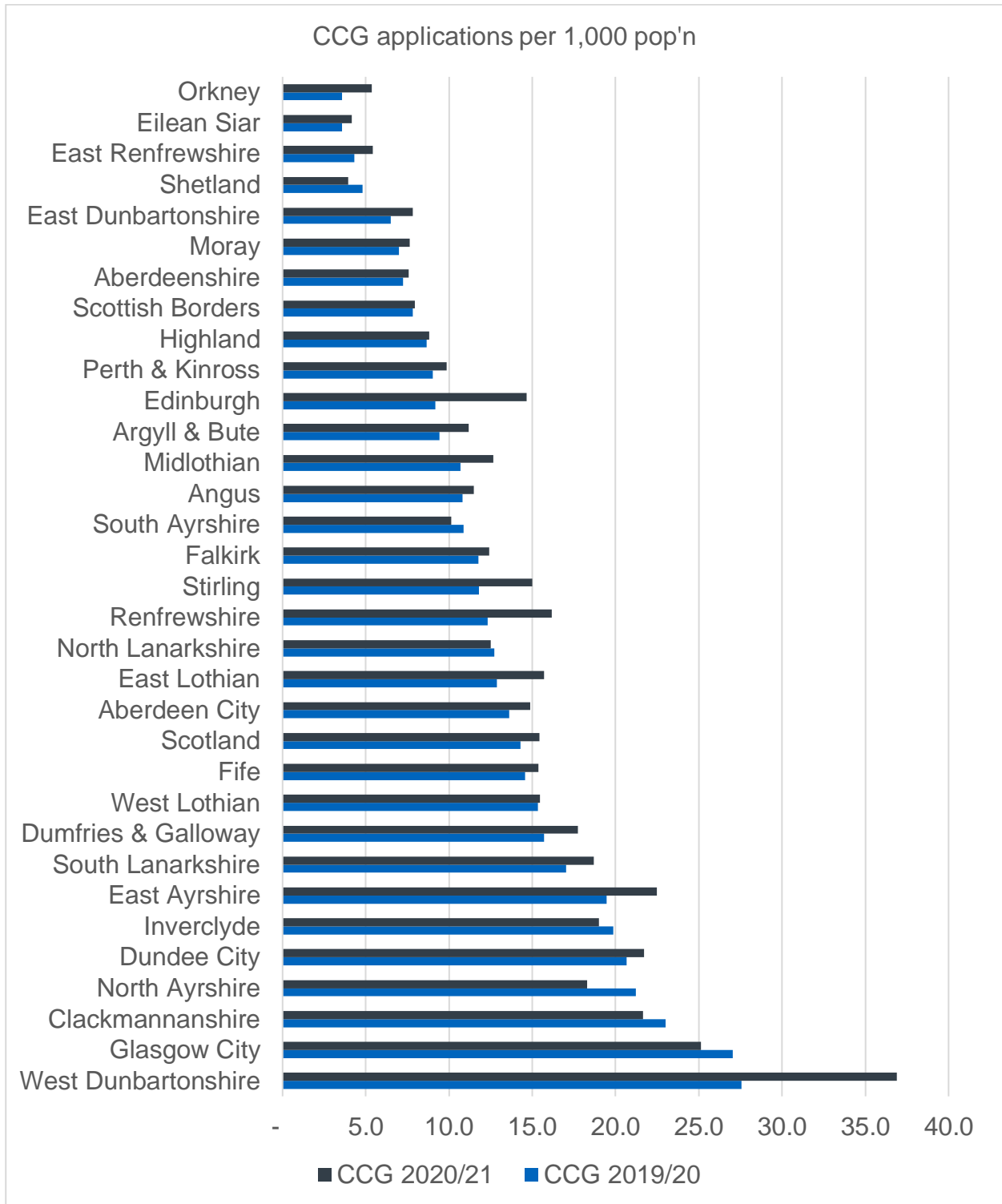
Across Scotland, the average application rate in 2019/2020 was 54.9 applications per 1,000 people. There were significantly higher application rates (at least 1 standard deviation above the mean) in West Dunbartonshire (94.9) Clackmannanshire (87.2) Fife (86.5) Glasgow City (83.9) and North Ayrshire (83.5). Significantly lower than average application rates were found in the Orkney Islands (6.7), East Renfrewshire (11.0), Eilean Siar (11.3), the Shetland Islands, Highland (25.4) and East Dunbartonshire (25.5).

A similar pattern was observed in 2020/21 (average up to 65.1), except that Aberdeen replaced North Ayrshire as among the areas with the highest application rates per 1,000 and East Dunbartonshire became within one standard deviation of the mean (average) rate.

For Community Care Grant applications, the average application rate was 14.3 applicants per 1,000 in 2019/20 and rose to 15.4 per 1,000 in 2020/21. Significantly higher than average application rates were seen in West Dunbartonshire (27.6) Glasgow (27.0) Clackmannanshire (23.0) North Ayrshire (21.2) Dundee (20.7), Inverclyde (19.9) and East Ayrshire (19.4). At the other end of the scale, below average rates of application for Community Care Grants (between 3.6 and 6.5 per 1,000) were found in the Orkney Islands, Eilean Siar, East Renfrewshire, the Shetland Islands and East Dunbartonshire.

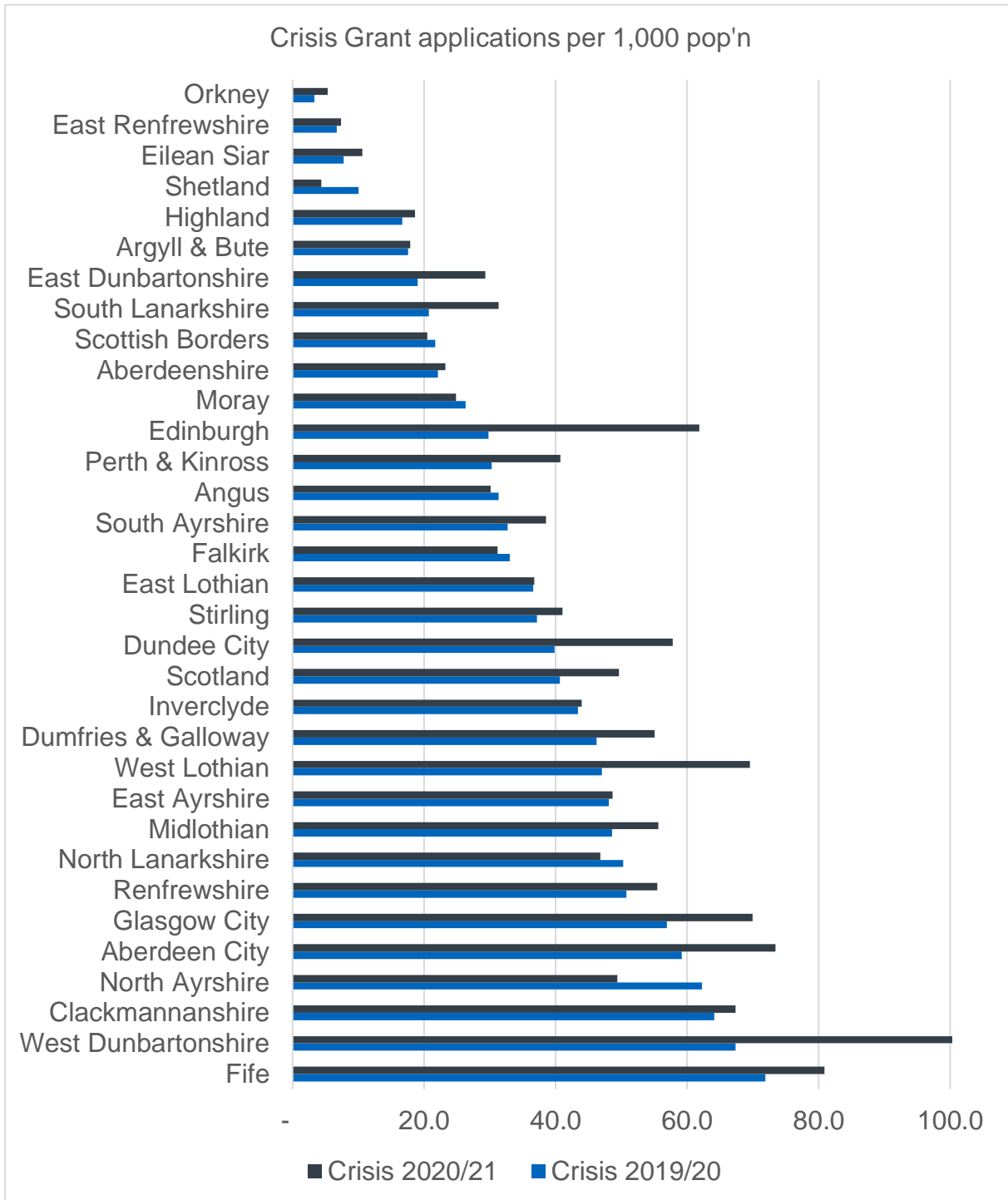
There was a similar pattern in which areas had higher and lower application rates for Crisis Grants, though Inverclyde was closer to average rather than above average as for CCGs and Argyll and Bute was among the local authorities with lower than average applications.

**Figure 3: Community Care Grant application rates (population)**



Source: SWF Annual Report 2020/21; NRS Population mid-year estimates 2020

**Figure 4: Crisis Grant application rates (population)**



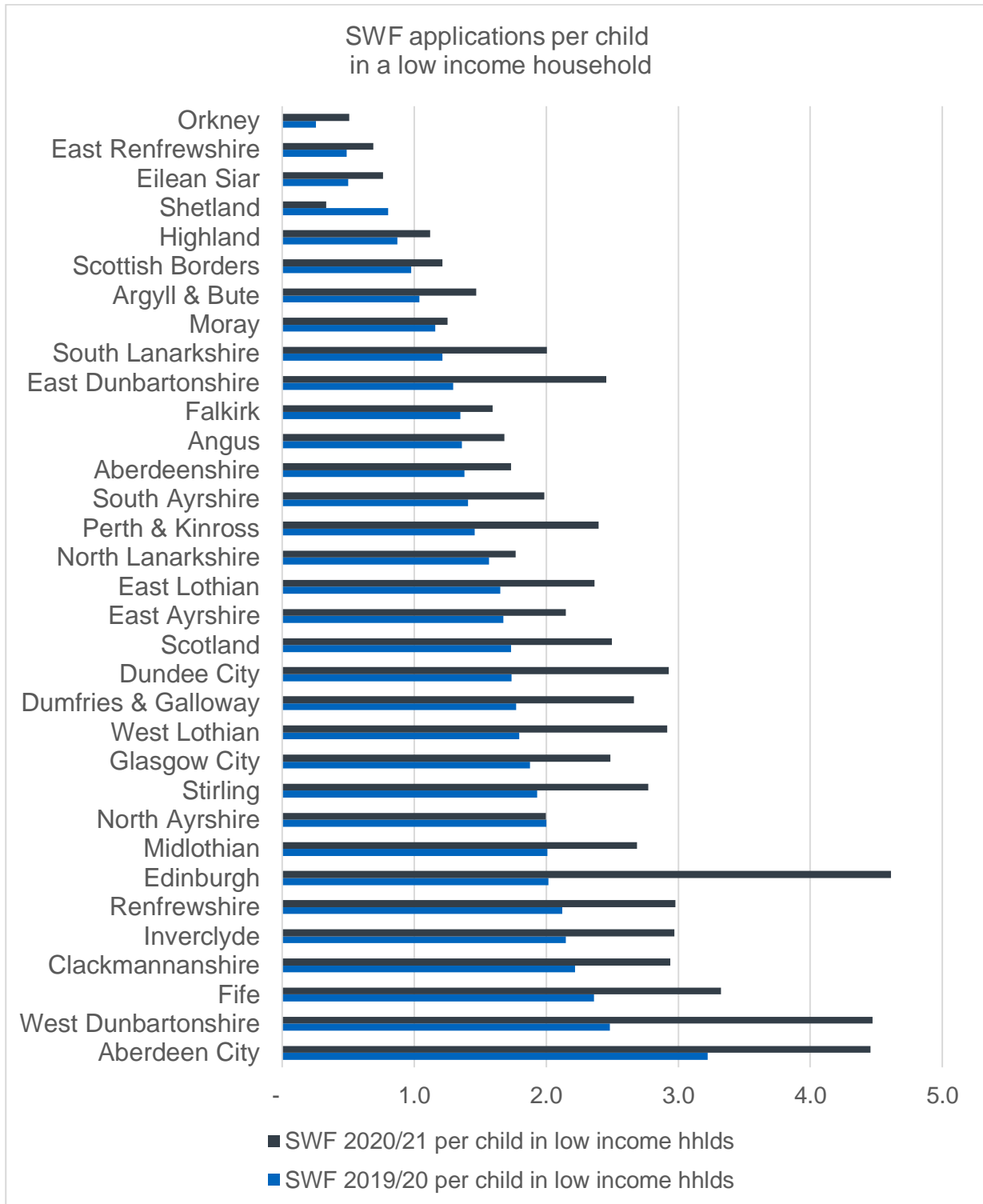
Source: SWF Annual Report 2020/21; NRS Population mid-year estimates 2020

To explore how these higher and lower than average applicant rates relate to underlying levels of need, the rate of applications was compared with two proxy measures – the number of applications as a proportion of the number of children in low-income households and as a proportion of Universal Credit claimants. These are used as widely accepted reasonable proxies of child poverty and overall benefit dependency.

The number of children in low-income households and the number of UC claimants are two measures of financial vulnerability. So, if we divide the total number of applicants by the number of children in low-income households or by the UC claimant count, we are controlling for the overall level of need to some extent. Where applicant rates differ despite controlling for need, there may be other factors at work.

Across Scotland, the average number of SWF applications per child in a low-income household was 1.8 in 2019/20 and 2.9 in 2020/21. The local authorities with a higher than average rate of SWF applications per child in a low income household in 2019/20 were – Aberdeen (3.2) West Dunbartonshire (2.5) Fife (2.4) and Clackmannanshire (2.2). Lower than average application rates compared with numbers of children in low-income households were found in the Orkney Islands, East Renfrewshire, Eilean Siar, the Shetland Islands and Highland. A similar pattern is observed for 2020/21 although Edinburgh replaced Clackmannanshire in the higher than average applicant group (although this may be related to data issues relating to Edinburgh highlighted earlier).

**Figure 5: SWF application rates (low income)**



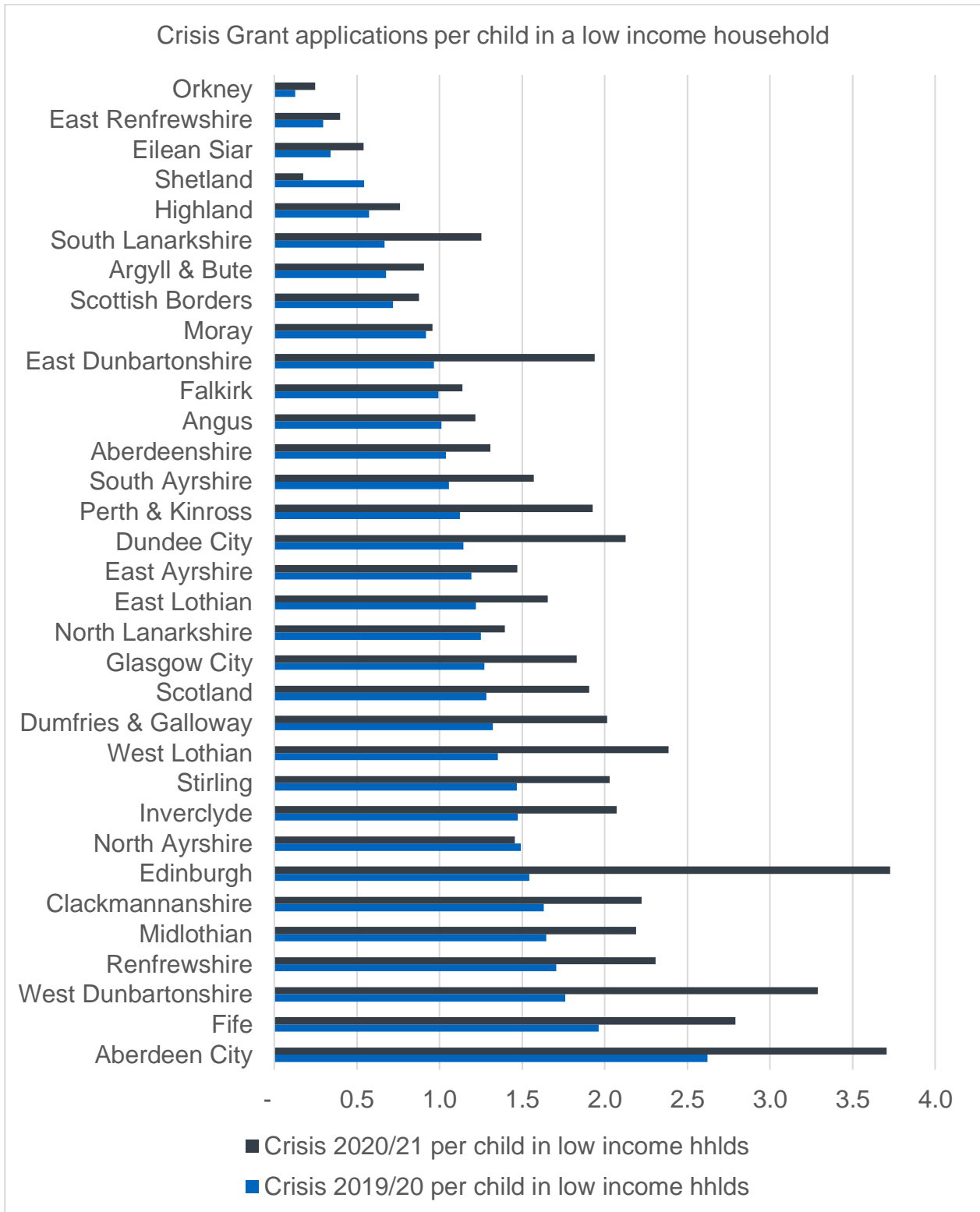
StatXplore: DWP data 2019/20 and 2020/21. [UK statistics on children in low income households](#); SWF Annual Report 2020/21

**Note to Figure:** Figures 'per child in low-income households' show the number of applications divided by the total number of children defined as in a household with an absolute low income. Absolute low-income is defined as a family whose equivalised income is below 60 per cent of the 2010/11 median income adjusted for inflation. Localised estimates are based on administrative data such as the number of children in out-of-work benefit households (DWP) and children in low-income families derived primarily from Tax Credits income data (HMRC). Estimates are aligned to Household Below Average Income regional estimates. NB - data collection for FYE 2021 was affected by the coronavirus (Covid-19) pandemic. Figures for FYE 2021 are subject to additional uncertainty and may not be strictly comparable with previous years.

This means that, even controlling for the level of need (as proxied by the number of children in low-income households) some local authorities have higher than average and lower than average levels of SWF applications.

For Crisis Grants, the average application rate per low-income child was 1.4 in 2019/20 and 2.4 in 2020/21. Higher than average applications per low-income child were found in 2019/20 in Aberdeen, Fife, West Dunbartonshire and Renfrewshire. The lowest rates were in the Orkney Islands, East Renfrewshire, Eilean Siar, the Shetland Islands and Highland. The same pattern was observed in 2020/21, except that Edinburgh replaced Renfrewshire in the higher than average applications group. Again, this may relate to Edinburgh's noted data issues.

**Figure 6: Crisis Grant application rates (low income)**



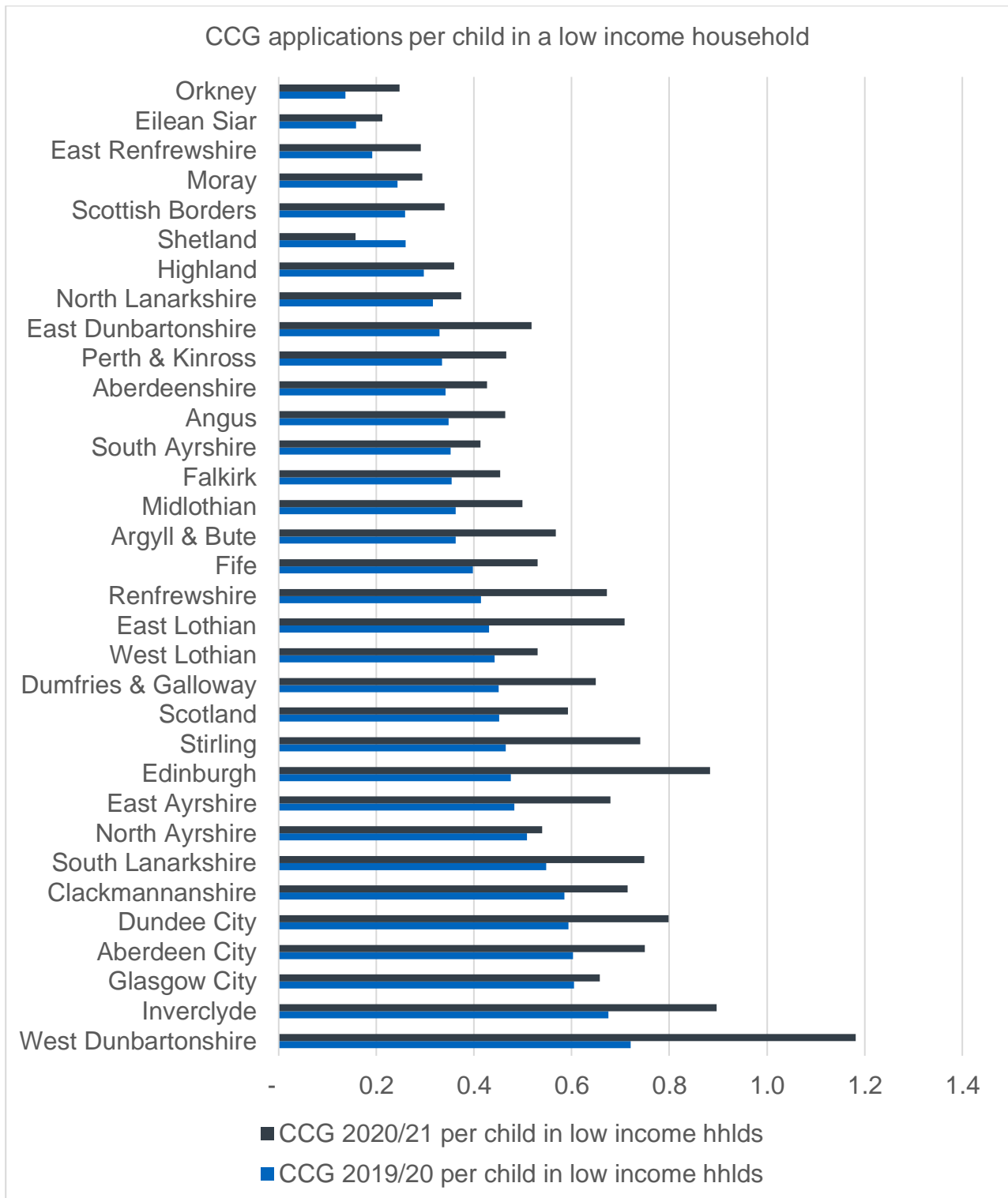
StatXplore: DWP data 2019/20 and 2020/21. [UK statistics on children in low income households](#); SWF Annual Report 2020/21

Looking at Community Care Grants shows similar results, with some changes at the top and bottom. Application rates are an average of 0.4 per child in a low-income household in 2019/20 (0.5 in 2020/21) with higher than average rates in West Dunbartonshire, Inverclyde, Glasgow City, Aberdeen, Dundee and



Clackmannanshire. Lower than average Community Care Grant application rates per low-income child were found in the Orkney Islands, Eilean Siar, East Renfrewshire, Moray, the Scottish Borders and the Shetland Islands. A similar pattern is observed in 2020/21, although Glasgow and Clackmannanshire were replaced by Edinburgh in the group with higher than average applications.

**Figure 7: Community Care Grant application rates (low income)**



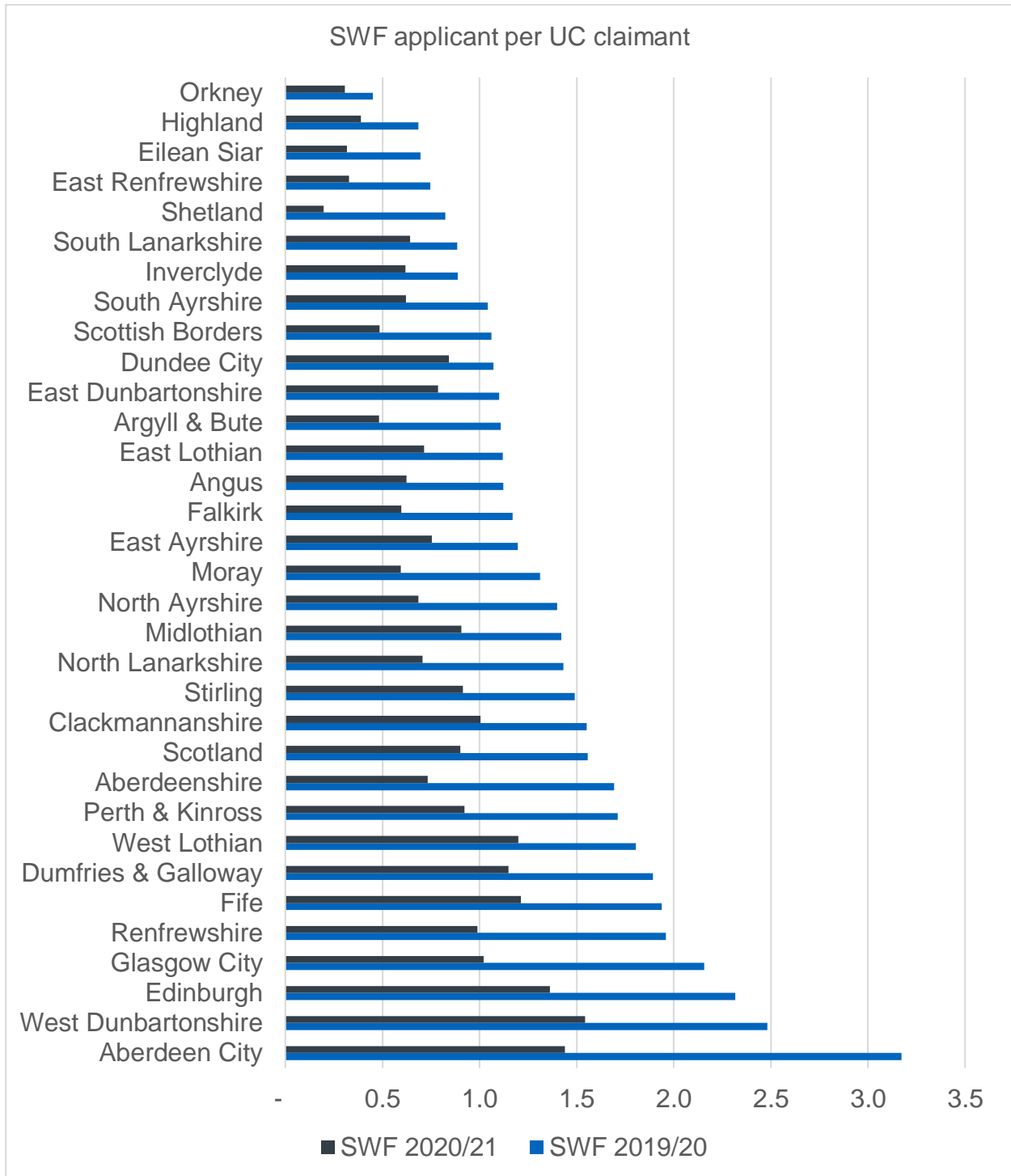
StatXplore: DWP data 2019/20 and 2020/21; [UK statistics on children in low income households](#); SWF Annual Report 2020/21

Another needs-based indicator used to compare the application rates was the claimant count for Universal Credit (UC). Like children in low-income households, we would expect that we would find greater risk of financial hardship in areas with higher numbers of UC claimants so creating an applicant rate per UC claimant controls for this to some extent. The average number of SWF applications per UC

claimant was 1.6 in 2019/20 and 0.9 in 2020/21 (with the drop largely driven by the significant increase in the claimant count).

Using Universal Credit, we see a similar pattern of higher and lower than average applications, with significantly higher than average applications per UC claimant in Aberdeen, West Dunbartonshire, Edinburgh and Glasgow and significantly lower than average applications per UC claimant in the Orkney Islands, Highland, Eilean Siar, East Renfrewshire and the Shetland Islands. A similar pattern is observed in 2020/21 but Dumfries and Galloway, Fife and West Lothian are higher than average and Glasgow is closer to the average.

**Figure 8: SWF application rates (claimants)**

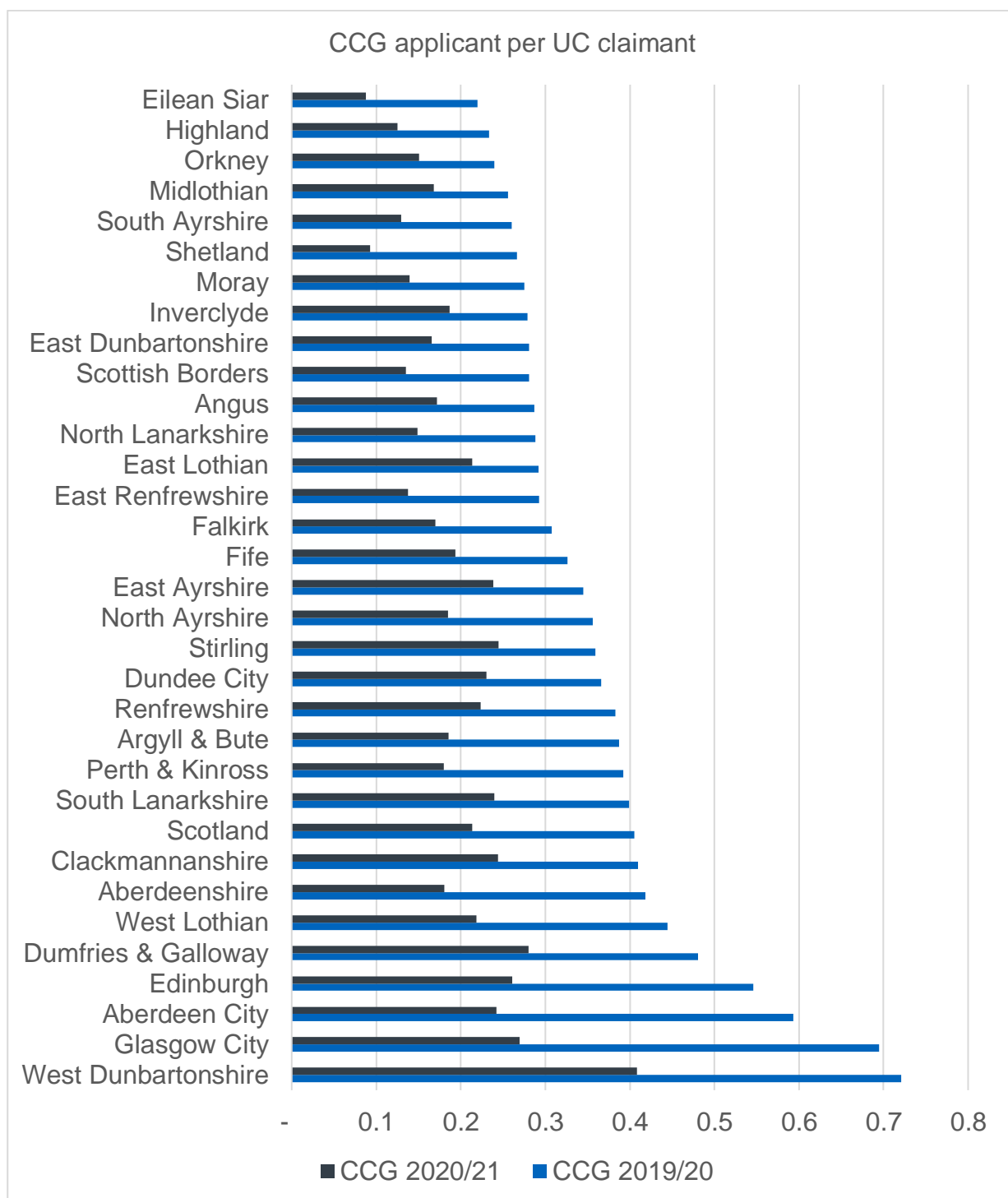


Source: StatXplore August 2020 and August 2021 UC Claimant Count; SWF Annual Report 2020/21

Community Care Grant applications per UC claimant were 0.4 in 2019/20 and 0.2 in 2020/21 (again, down due to the increased claimant count). Significantly higher than average applications per claimant were found in West Dunbartonshire, Glasgow, Aberdeen and Edinburgh and significantly lower than average applications per UC claimant were found in Eilean Siar, Highland and the Orkney Islands. A similar pattern was found in 2020/21 although Dumfries and Galloway

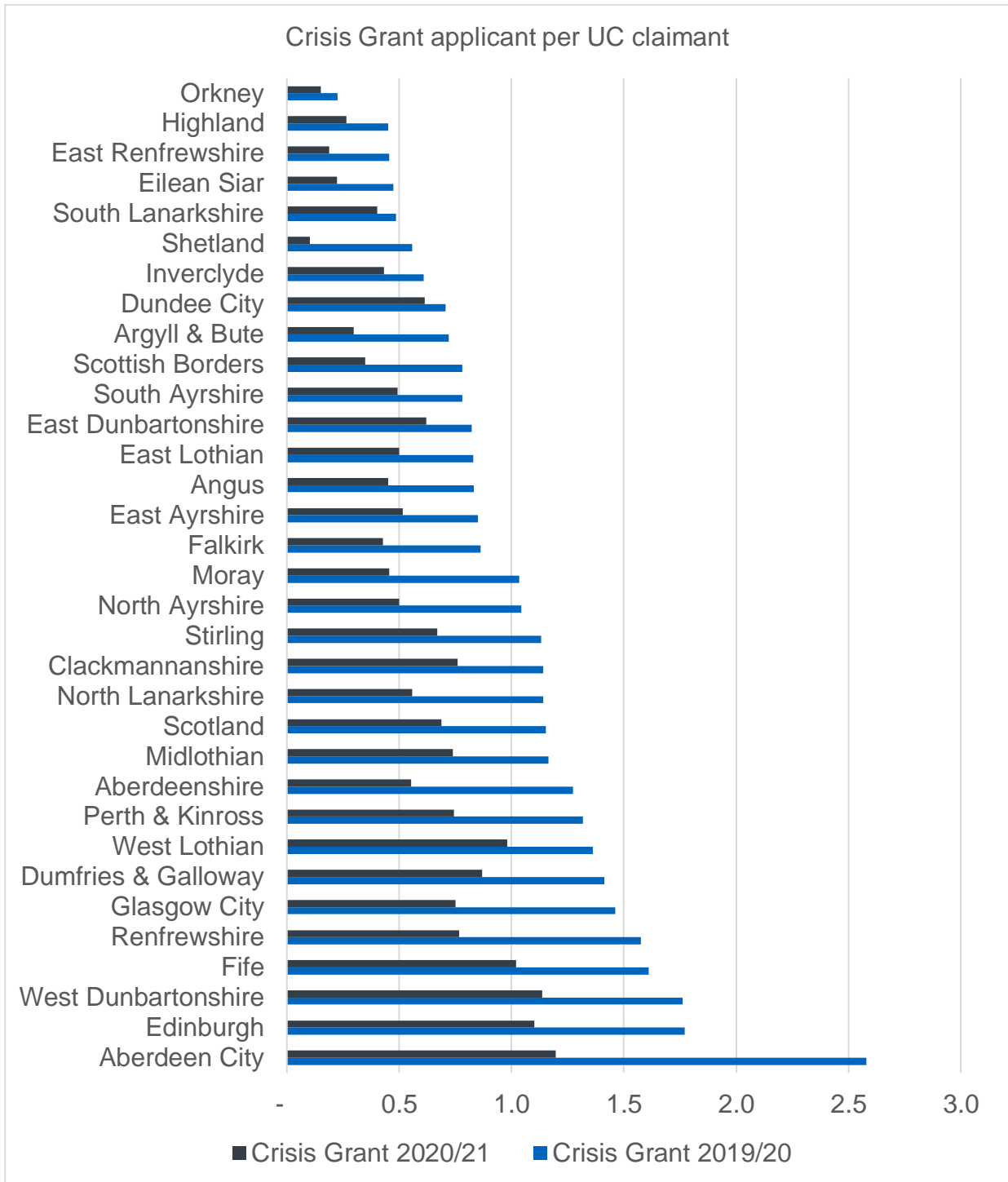
replaced Aberdeen in the higher than average applications group and the Shetland Islands and South Ayrshire replaced the Orkney Islands as among the lowest applications per UC claimant.

**Figure 9: Community Care Grant application rates (claimants)**



Source: StatXplore August 2020 and August 2021 UC Claimant Count; SWF Annual Report 2020/21

**Figure 10: Crisis Grant application rates (claimants)**



Source: StatXplore August 2020 and August 2021 UC Claimant Count; SWF Annual Report 2020/21

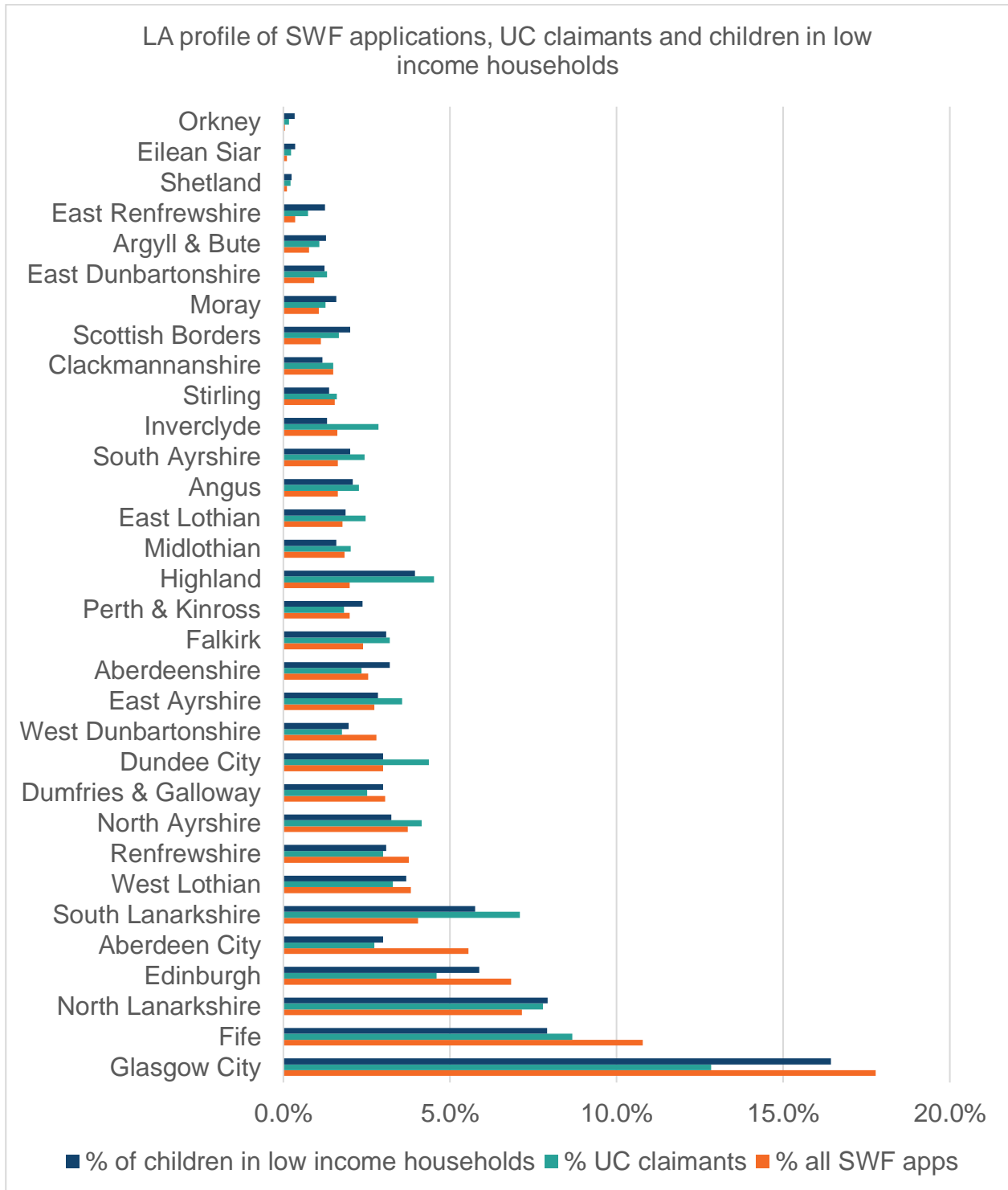
Across Scotland, the average rate of Crisis Grant application was 1.2 applications per UC claimant in 2019/20 and 0.7 in 2020/21. Significantly higher application rates were found in Aberdeen, Edinburgh, West Dunbartonshire, Fife and Renfrewshire. The same pattern was observed in 2020/21 except West Lothian replaced Renfrewshire. Much lower Crisis Grant application rates per UC claimant

were found in the Shetland Islands, South Lanarkshire, Eilean Siar, East Renfrewshire, Highland and the Orkney Islands.

This analysis shows that there are areas that get a higher than expected number of applications even controlling for proxies of need. Higher than expected rates of application are evidenced in – Aberdeen, West Dunbartonshire, Fife, Clackmannanshire, Edinburgh, Glasgow and Renfrewshire, as well as Inverclyde and Dundee. Lower than expected rates of application were seen in the Orkney Islands, East Renfrewshire, Eilean Siar, the Shetland Islands and Highland, Moray and the Scottish Borders. In other words, rural areas commonly see lower than expected application rates while the large urban centres see higher than expected application rates.

Drawing together findings on the proportion of SWF applicants by local authority, compared with the proportion of UC claimants and children in low-income households, we can more easily see where locations have a lower or higher than average proportion of applications.

**Figure 11: Local authority profile of applicants/those in need**



Source: StatXplore August 2020 UC Claimant Count; SWF Annual Report 2019/20 and [UK statistics on children in low income householders](#)

The local authorities that stand out as having a higher than might be expected share of all the SWF applications are Glasgow – with 17.8% of all SWF applications (2019/20) compared with 16.4% of children in low-income households (2019/20) and 12.8% of UC claimants (August 2020). Fife also had 10.8% of SWF applications compared with 8.7% of UC claimants and 7.9% of children in low-income households. Edinburgh, Aberdeen and West Dunbartonshire also have a



higher than might be expected proportion of SWF applicants compared with their share of UC claimants and children in low-income households.

The most notable local authorities with a lower than might be expected proportion of applications included South Lanarkshire with 4% of applicants but 7.1% of UC claimants and 5.8% of children in low-income households and Highland with 2% of SWF applications compared with 4.5% of UC claimants and 4% of children in low-income households. This pattern is observed for other rural authorities – the Scottish Borders, Moray, East Dunbartonshire, Argyll and Bute, East Renfrewshire and the Island authorities. Although these may seem small proportional differences, the variations amount to a significant potential increase in applications if these were more in proportion to the number of UC claimants. Across the 8 local authorities with the lowest application rates, if these increased to the rate of UC claimants, they would collectively receive 6.7% of applications rather than 4.5% - up from 13,515 applications to 19,979 applications.

### **SIMD and applications**

The original funding assumptions for the SWF budgets were based on analysis of SIMD, with around £50 allocated per income deprived person<sup>15</sup>, based on the income domain of the SIMD 2020 (see Table 1 below). This was not the expected rate of award but a means of allocating the overall budget to areas according to the level of need.

Analysis of applications per income deprived person from SIMD 2020 show whether or not areas have a higher or lower than expected rate of applications given their poverty profile (in other words, whether their applications per income deprived person are above or below the overall Scottish average number of applications per income deprived person). This highlights similar findings to that above on Universal Credit claimant count and children in low income households –

- Aberdeen had a higher than might be expected overall rate of applications for Community Care Grant and Crisis Grants in 2019/20 and 2020/21, given the number of income deprived households recorded on SIMD, so is higher than the Scottish average rate.
- Clackmannanshire had a higher than average/might be expected overall rate of applications and for Community Care Grant and Crisis Grants in 2019/20 but not in 2020/21.
- Fife had a higher than expected overall rate of applications for Crisis Grants in 2019/20 and 2020/21.
- Edinburgh had a higher than expected overall rate of applications and for Community Care Grant and Crisis Grants in 2020/21 but not in 2019/20. In the case of Crisis Grants, this may be partly due to data issues as highlighted above, though.

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<sup>15</sup> [Scottish Welfare Fund Policy Paper](#)

- West Dunbartonshire and West Lothian also had higher than expected application rates in 2020/21 overall and for Crisis Grants. West Dunbartonshire also had higher than expected applications for Community Care Grants in both years.
- Glasgow had a higher than expected rate of applications for Community Care Grants in 2019/20, and Stirling and East Lothian did in 2020/21. Even allowing for data issues in Glasgow in March 2020 this is still higher than would be expected.
- East Renfrewshire, Eilean Siar, the Orkney Islands and Shetland Islands had a lower than expected rate of applications compared with the number of income deprived households. Highland had a lower than expected rate of applications overall and Crisis Grant applications in 2019/20 and Argyll and Bute had a lower than expected rate of Crisis Grant applications in 2020/21.

So, overall, large urban centres have higher than expected application rates, and rural areas lower than expected, given the area profile in terms of poverty, based on all the measures looked at, but there are exceptions to this and other types of areas that have high/low application rates, so demand is not only shaped by the urban-rural experience.

Expenditure differs, also, with average spending in Clackmannanshire and Glasgow of over £70 per income deprived person in 2019/20, and £68 in Fife (against the budget of around £50 per income deprived person) but just £47 per income deprived person in Aberdeen. This is based on the actual spending compared with the SIMD allocation assumptions underpinning funding. So higher application rates do not always lead to higher expenditure (more on this later, alongside more on actual expenditure/average awards per recipient).

**Table 1: Allocation and spend per income deprived person (SIMD 2020) and applications rates (2019/20 and 2020/21)**

<b>LA</b>	<b>Allocation per income deprived person (2019/20)</b>	<b>Spent 2019/20 per income deprived person</b>	<b>SWF apps 2019/20 per income deprived person</b>	<b>SWF apps 2020/21 per income deprived person</b>	<b>CCG apps 2019/20 per income deprived person</b>	<b>CCG apps 2020/21 per income deprived person</b>	<b>CG apps 2019/20 per income deprived person</b>	<b>CG apps 2020/21 per income deprived person</b>
Scotland	£50	£57	0.46	0.54	0.12	0.13	0.34	0.41
Aberdeen City	£46	£47	0.85	1.03	0.16	0.17	0.69	0.86
Aberdeenshire	£45	£47	0.46	0.49	0.11	0.12	0.35	0.37
Angus	£49	£49	0.42	0.41	0.11	0.11	0.31	0.30
Argyll and Bute	£52	£51	0.27	0.29	0.10	0.11	0.18	0.18
Clackmannanshire	£50	£70	0.61	0.62	0.16	0.15	0.45	0.47
Dumfries and Galloway	£51	£63	0.54	0.63	0.14	0.15	0.40	0.48
Dundee City	£50	£57	0.37	0.49	0.13	0.13	0.24	0.35
East Ayrshire	£51	£51	0.44	0.47	0.13	0.15	0.32	0.32
East Dunbartonshire	£49	£49	0.36	0.52	0.09	0.11	0.27	0.41
East Lothian	£47	£48	0.50	0.53	0.13	0.16	0.37	0.37
East Renfrewshire	£52	£52	0.17	0.19	0.06	0.08	0.10	0.11
City of Edinburgh	£52	£58	0.46	0.91	0.11	0.17	0.35	0.73
Eilean Siar	£54	£35	0.11	0.15	0.04	0.04	0.08	0.11
Falkirk	£51	£40	0.40	0.39	0.10	0.11	0.29	0.28
Fife	£51	£68	0.73	0.81	0.12	0.13	0.61	0.68
Glasgow City	£51	£71	0.45	0.50	0.14	0.13	0.30	0.37
Highland	£48	£41	0.26	0.28	0.09	0.09	0.17	0.19
Inverclyde	£48	£52	0.35	0.35	0.11	0.11	0.24	0.24
Midlothian	£50	£50	0.57	0.65	0.10	0.12	0.46	0.53
Moray	£48	£49	0.39	0.38	0.08	0.09	0.31	0.29
North Ayrshire	£51	£54	0.49	0.39	0.12	0.11	0.36	0.29

<b>LA</b>	<b>Allocation per income deprived person (2019/20)</b>	<b>Spent 2019/20 per income deprived person</b>	<b>SWF apps 2019/20 per income deprived person</b>	<b>SWF apps 2020/21 per income deprived person</b>	<b>CCG apps 2019/20 per income deprived person</b>	<b>CCG apps 2020/21 per income deprived person</b>	<b>CG apps 2019/20 per income deprived person</b>	<b>CG apps 2020/21 per income deprived person</b>
North Lanarkshire	£51	£52	0.42	0.40	0.09	0.08	0.34	0.31
Orkney Islands	£49	£42	0.10	0.16	0.05	0.08	0.05	0.08
Perth and Kinross	£51	£60	0.50	0.64	0.11	0.12	0.38	0.51
Renfrewshire	£51	£55	0.49	0.56	0.10	0.13	0.39	0.43
Scottish Borders	£51	£52	0.31	0.30	0.08	0.08	0.23	0.22
Shetland Islands	£51	£66	0.26	0.15	0.09	0.07	0.18	0.08
South Ayrshire	£52	£51	0.35	0.40	0.09	0.08	0.27	0.31
South Lanarkshire	£51	£63	0.30	0.39	0.13	0.15	0.16	0.25
Stirling	£51	£58	0.57	0.65	0.14	0.17	0.43	0.47
West								
Dunbartonshire	£51	£53	0.53	0.78	0.15	0.21	0.38	0.58
West Lothian	£51	£58	0.55	0.75	0.13	0.14	0.41	0.61

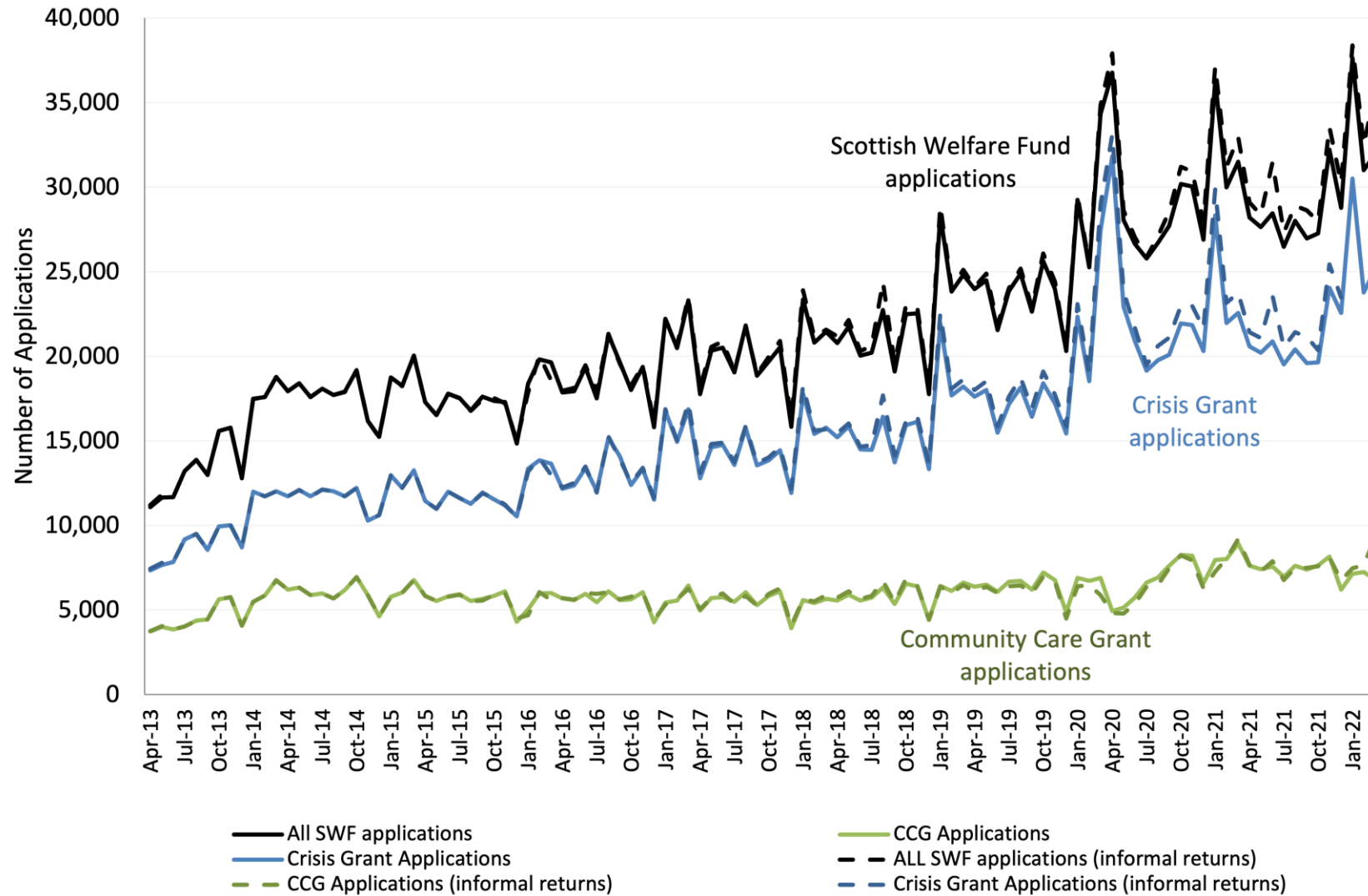
## **When do people apply to the SWF?**

### **Applications by month**

In April 2013 there were just over 11,000 applications to the Scottish Welfare Fund, increasing to almost 32,000 by March 2022 (an increase of 185%). Over this period, Community Care Grant applications increased from around 3,750 per month to around 6,800 (an 81% increase) while Crisis Grants applications increased from 7,350 to around 25,200 (a 238% increase).

In the first few years of the Fund, there seemed to be peaks in Spring and Autumn each year while in later years there appear to be more peaks – at around January and August, with a smaller peak in October and November, though applications have been consistently lower in December each year.

**Figure 12: Applications to the Scottish Welfare Fund Monthly (1 April 2013 to 31 March 2022)**



Source: Chart 1: Applications to the Scottish Welfare Fund - Scotland – Monthly (1 April 2013 to 31 March 2022)

This pattern suggests that the fund is responding to periods of greater need – such as the winter months either side of Christmas, when debts might be higher alongside higher heating costs, as well as around school holiday periods when expenditure may be suddenly higher.

### **Variation by local authority**

Looking across all the years of data from 2013/14 to 2020/21 (to allow analysis by month in the smaller local authorities), we see common periods with higher than average applications.

For Community Care Grants -

- October and November, alongside February and March are the months where there are most commonly a higher than average number of Community Care Grant applications, with below average numbers of applications in December in the majority of local authorities.
- 3 local authorities see a higher than average number of applications in January, 6 in February, 19 in March, 14 in October and 15 in November. This may be associated with the winter and additional fuel costs impacting on the ability to afford other items.
- Other peaks include August in Argyll and Bute, Orkney and West Dunbartonshire and September in Clackmannanshire, Highland and the Scottish Borders.

For Crisis Grants –

- All 32 local authorities had a higher than average number of applications in January, while 20 of 32 had lower than average applications in December. Only the Shetland Islands had a higher than average number of applications in December. The post-Christmas period is clearly a period of financial pressure.
- 30 of 32 local authorities had higher than average applications during March (with the exception of East Renfrewshire and the Orkney Islands). 15 of 32 also had lower than average applications in April. This may indicate that applicants are encouraged to apply or perceive the end of the financial year as a period when local authorities may be more generous in spending.
- Other periods of higher than average applications include August in South Lanarkshire and November in the Orkney Islands and East Renfrewshire and February in Stirling and the Scottish Borders.

### **Why do people apply to the SWF?**

#### **Main reasons for applying**

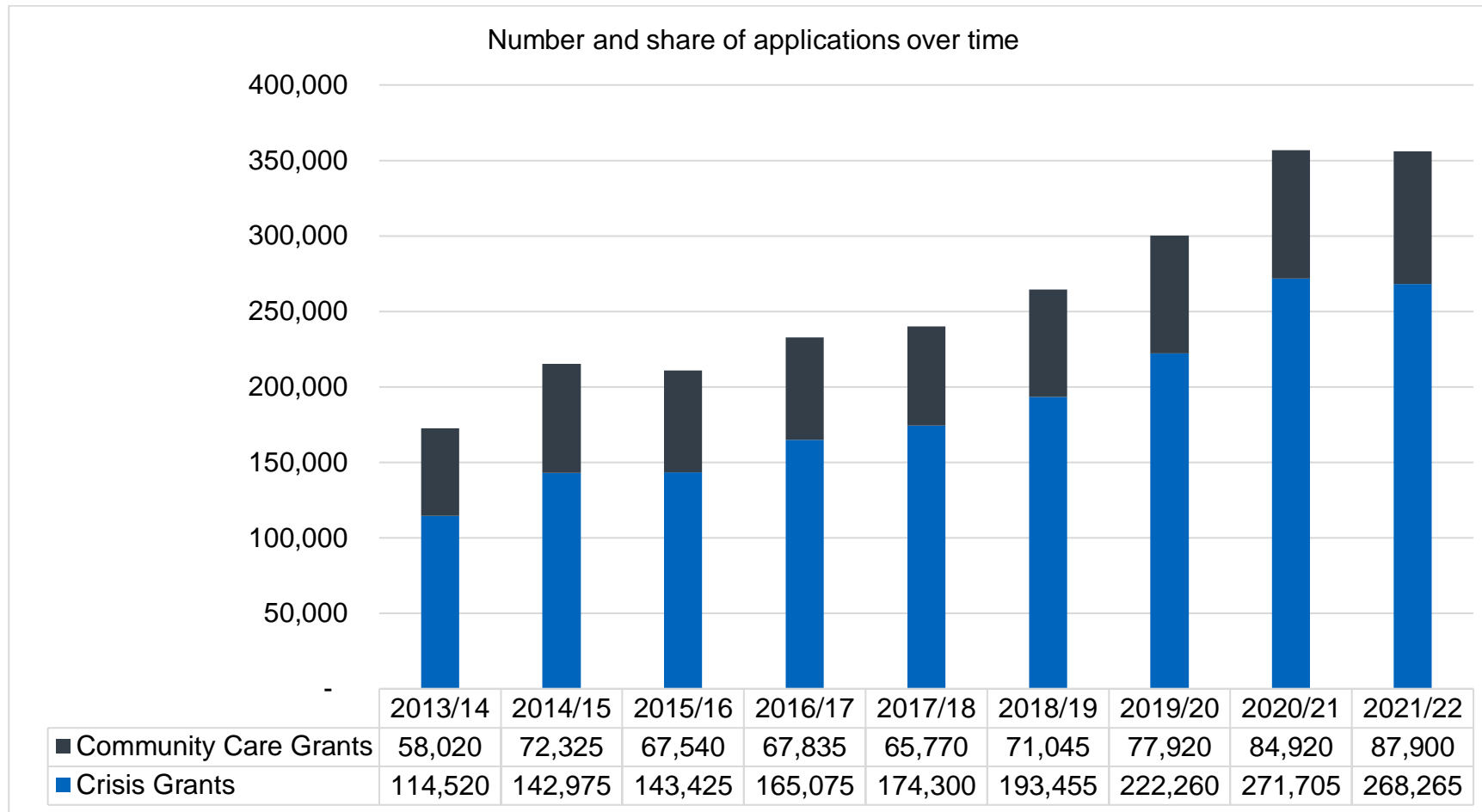
The data analysis has been used to examine what patterns and trends are evident in relation to the level of and reasons for applications to the Fund – and what these might tell us about both demand and, potentially, underlying need. This considers trends both pre- and post the severe phases of the Covid-19 pandemic and restrictions.

## **Number and share of applications**

The number of applications to the Fund has increased significantly since 2013/14, from 58,020 to 87,900 Community Care Grants (a 51% increase) and from 114,520 to 268,265 Crisis Grants (a 134% increase). At the same time, Crisis Grant applications have also increased as a share of total applications – Crisis Grants were 66% of all SWF applications in 2013/14 and increased to 75% of the total by 2021/22.



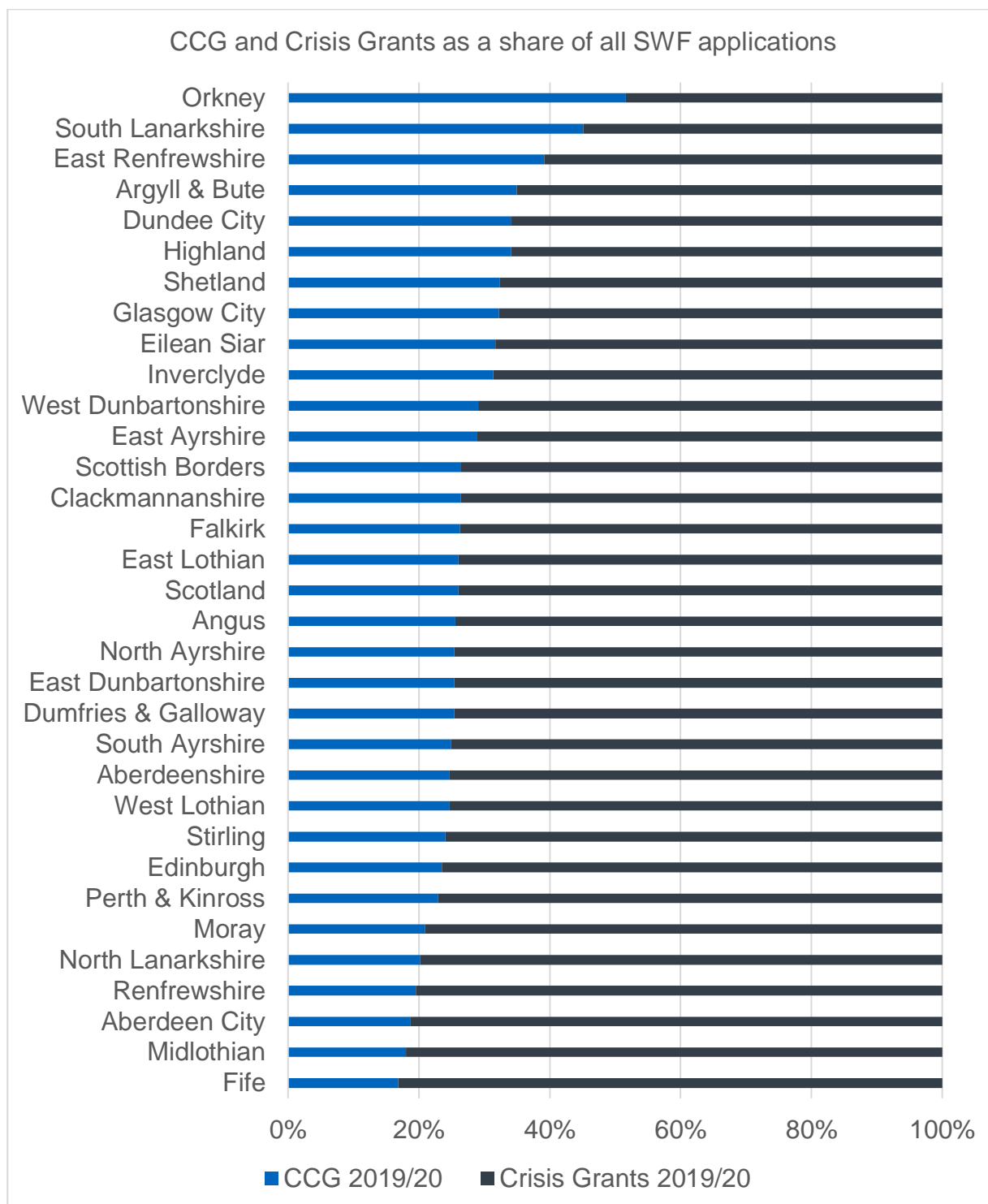
**Figure 13: Application type over time**



Source: SWF Annual Report 2021/22, Tables 4 and 6

Looking at variation by local authority, we have used 2019/20 data as the latest pre-pandemic data. This is intended to compare the 'non-pandemic-related crisis' or 'pre-pandemic-related crisis' experiences by local authority as noted in Chapter 1.

**Figure 14: Application type by local authority**



Source: SWF Annual Report 2020/21, Tables 4 and 6

Across Scotland in 2019/20, 74% of applications to the SWF were for Crisis Grants and 26% were for Community Care Grants. The proportion of Crisis Grants was significantly higher than average (at least 1 standard deviation above the mean or

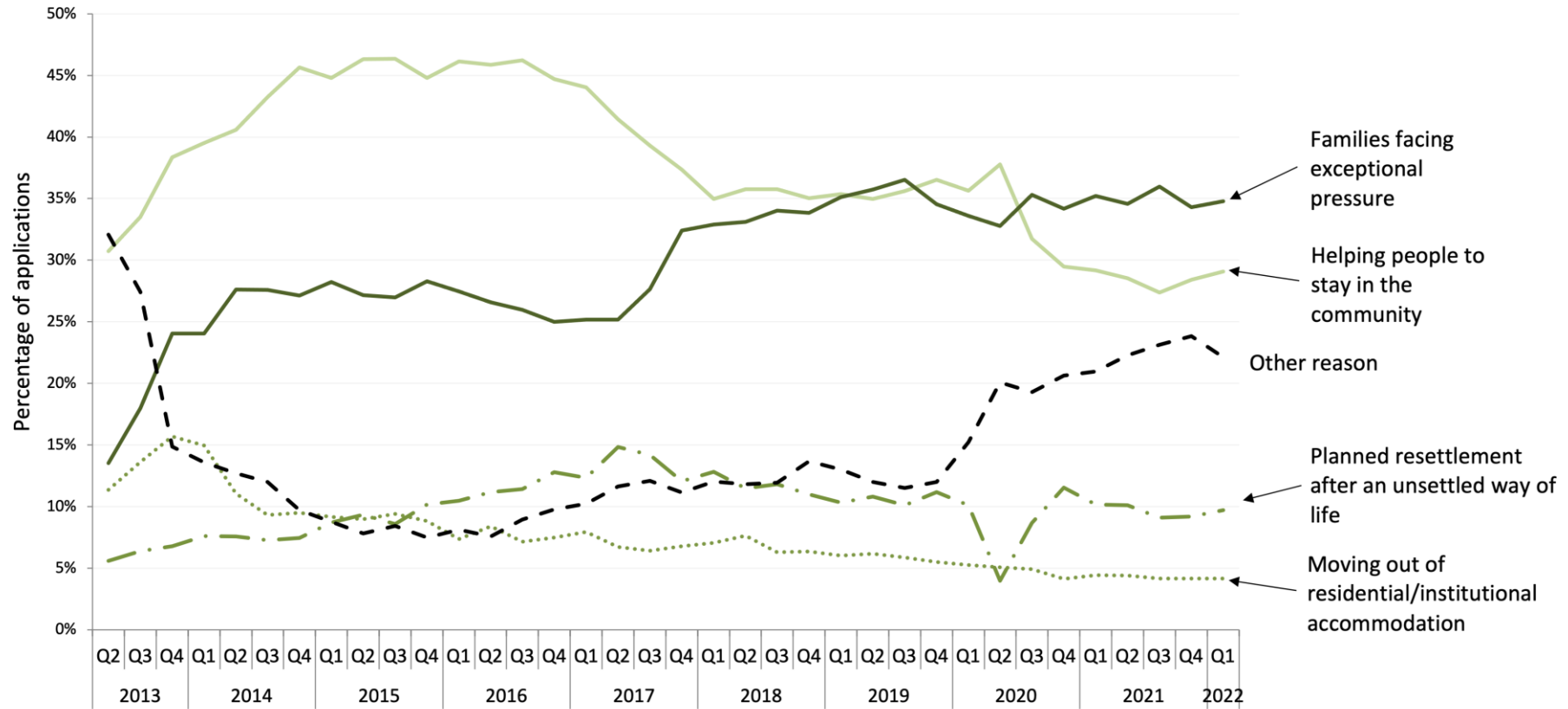
more than 80% of applications) in Fife, Midlothian, Aberdeen, Renfrewshire and North Lanarkshire. Crisis Grants were a far smaller proportion of applications (at least 1 standard deviation below the mean, 71% or less) in East Ayrshire, West Dunbartonshire, Inverclyde, Eilean Siar, Glasgow, the Shetland Islands, Highland, Dundee, Argyll and Bute, East Renfrewshire, South Lanarkshire and Orkney.

In contrast with overall levels of applications vs expected levels, having a lower than average proportion of Crisis Grant applications compared with Community Care Grant applications is not a more rural phenomenon, with some large urban authorities also having a more mixed profile of applications.

### **Reasons for applying**

The charts below show trends over time in the reasons for applying for a Community Care Grant and a Crisis Grant. The most significant change over time for Community Care Grant applications has been the increase in the proportion that are due to 'families facing exceptional pressure', which has increased from 14% to 35% of reasons. This has occurred alongside an increase in and then reduction in the prevalence of 'helping people to stay in the community' as a reason, which increased from 31% to 45% of applications before falling back to 29%. 'Planned resettlement after an unsettled way of life' has gone up and down, starting at around 5% in 2013 to reach almost 15% by 2017, before falling back to 10% of reasons for application. 'Moving out of institutional accommodation' accounted for about 10% of applications initially, increasing to 15% in early 2014 before reducing to 4% by 2022.

**Figure 15: Reasons – CCG applications (2013-2022)**



Source: SWF Annual Report 2022, Chart 2: Reasons for Application - Community Care Grants – Quarterly, 1 April 2013 to 31 March 2022 (See Annex 1 for full list of reasons)

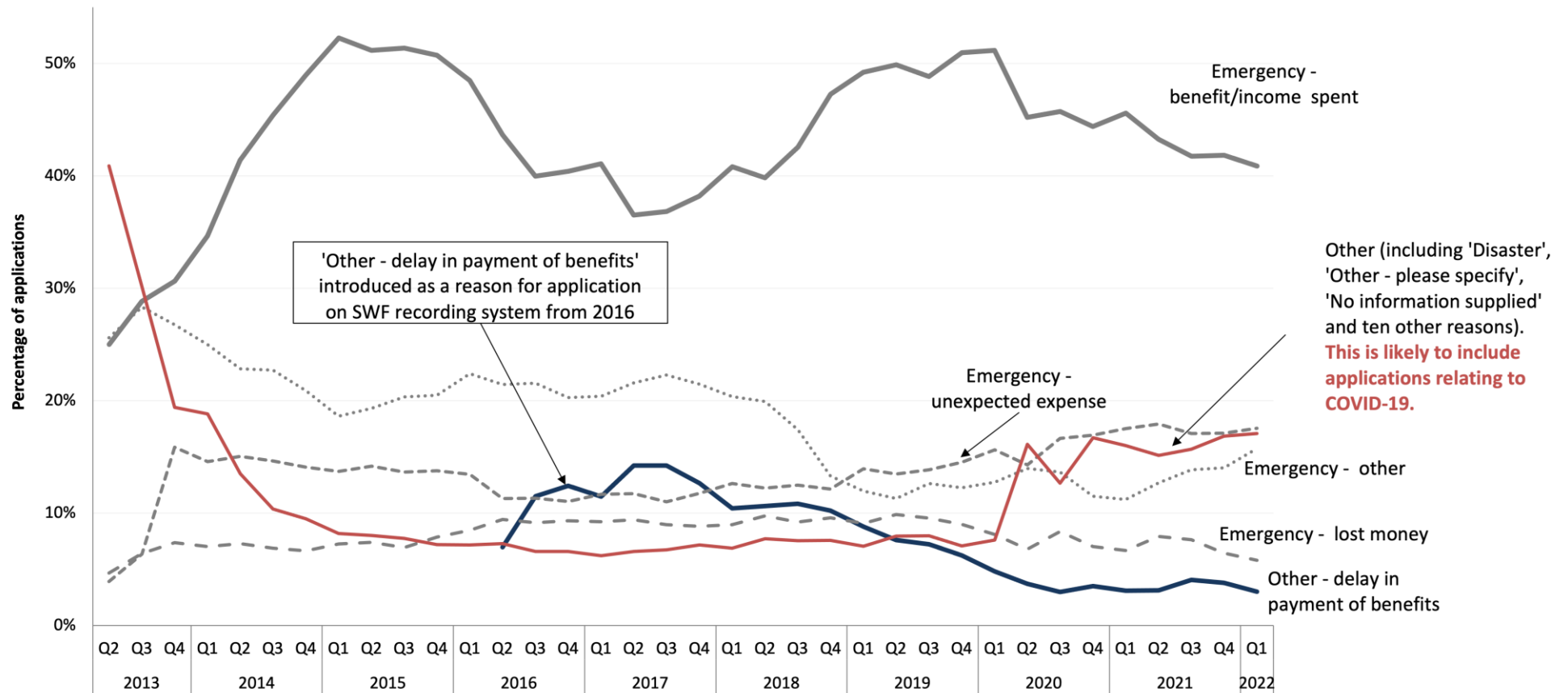
More recently, between April and June 2020 'planned re-settlement after an unsettled period' dropped to just 4% of reasons from 10% the previous quarter, recovering back to 10% by January to March 2022. This is likely to be due to a reduction in homeless applications over the pandemic period. Emergency Covid legislation protected most tenants in the private and social rented sectors with measures requiring landlords, in most cases, to give extended notice of their intention to seek possession before starting court action<sup>16</sup>.

From January to March 2020 onwards, the number of applications to help people stay in the community fell, from 36% of reasons to 29% by March 2022.

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<sup>16</sup> [Covid-19 and renting: guidance for landlords, tenants and local authorities](#)

**Figure 16: Reasons – Crisis Grants Applications (2013-2022)**



Source: SWF Annual Report 2022, Chart 3: Reasons for Application – Crisis Grant – Quarterly, 1 April 2013 to 31 March 2022. (See Annex 1 for full list of reasons)

For Crisis Grants, benefit/income being spent accounted for 25% of reasons for applying in Quarter 1 of 2013/2014 and peaked at around half of all application reasons in early 2015. It then fell back to around 35% in 2017 before increasing again to 50% by early 2020, falling back again to 41% more recently. Delays in benefit payments were included from 2016 when this accounted for around 10% of reasons, before peaking at around 15% of reasons in 2017 and reducing in frequency more recently to around three to four per cent. The increased use of the delays in benefits reason corresponded with a reduced use of benefit/income being spent, with more recent prevalence in money being spent than benefit delays.

The Covid pandemic period (from March 2020 onwards) was associated with a reduction in the proportion of applications attributed to 'benefit/income being spent', down from 51% in Jan-March 2020 to 41% in the same period in 2022, while 'other reasons' increased from 8% to 17% over the same period. This is likely to be caused by the fact that, during the pandemic, Universal Credit was uplifted by £20 per week, so people were less likely to run out of benefit income, while the cover for self-employed people was more patchy<sup>17</sup>, compared with furloughed employees, and some sudden redundancies occurred<sup>18</sup>.

'Other emergencies' and cases where the reason for applying was 'uncoded/other specify' have both reduced in frequency, while 'lost money' has remained fairly stable. There was increased use of the 'other specify' code from the first quarter of 2020, when the pandemic lockdown started.

Taken together, these findings show that the reasons people apply to the Scottish Welfare Fund has changed over time, with more families in pressure applying and more people running out of money. The relationship between this and the changing characteristics of applicants is explored further later.

### **Variation in reasons by local authority**

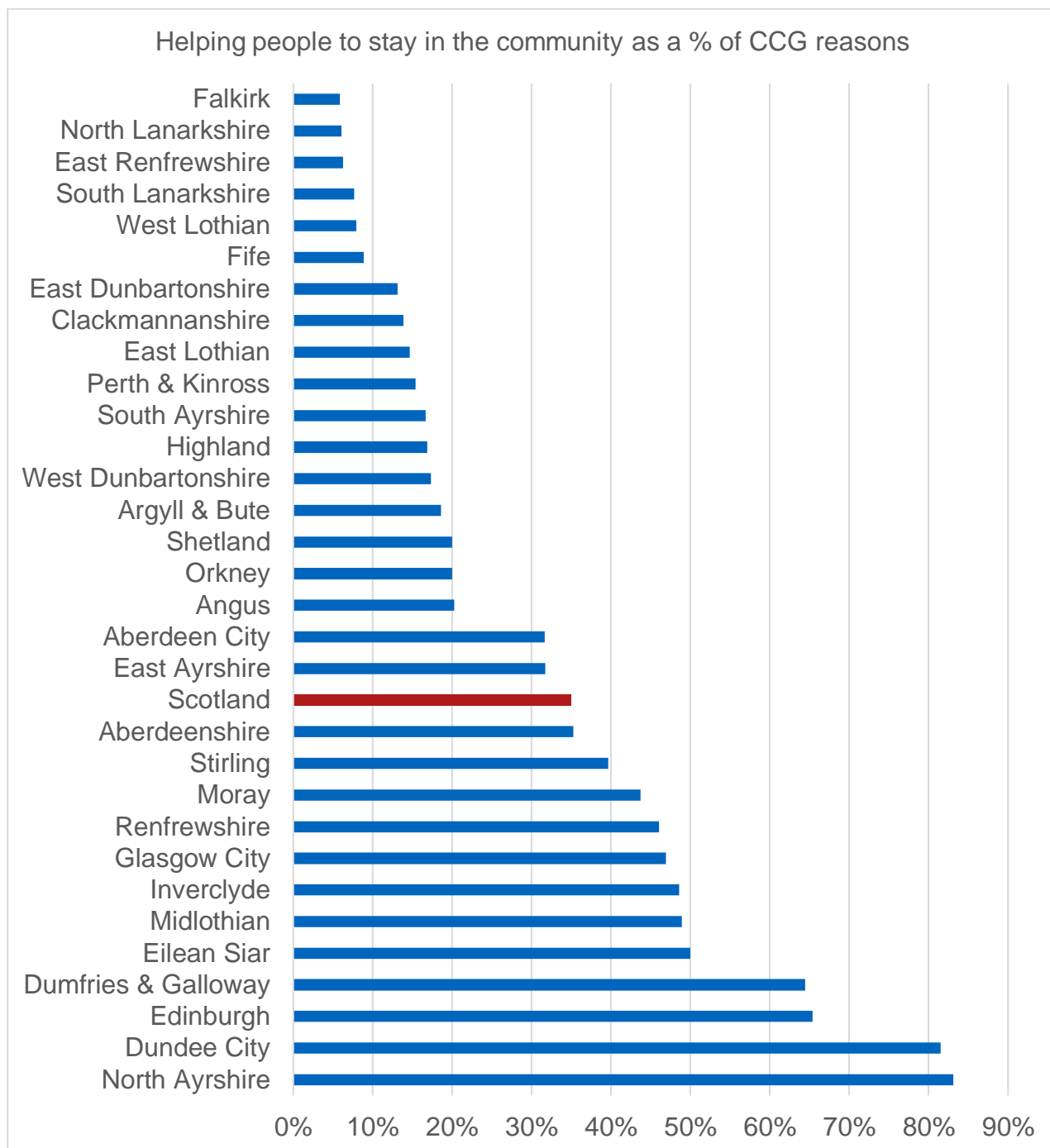
There were significant variations between local authorities in the patterns of reasons for applying for a Community Care Grant (in the latest quarter before the Covid lockdown). For example, 'helping people stay in the community' accounted for over 80% of reasons in North Ayrshire and Dundee and over 60% of reasons in Edinburgh and Dumfries and Galloway, compared with fewer than 10% of reasons in Fife, West Lothian, South Lanarkshire, East Renfrewshire, North Lanarkshire and Falkirk (compared with 35% of reasons across Scotland).

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<sup>17</sup> [How is coronavirus affecting the self-employed? Economics Observatory, June 2020](#)

<sup>18</sup> [Coronavirus: Impact on the labour market, Research Briefing, 09 August 2022](#)

**Figure 17: Helping people stay in the community by LA**



Source: Table 9: Reason for applying for a Community Care Grant by Local Authority, For quarter: 1 January to 31 March 2020

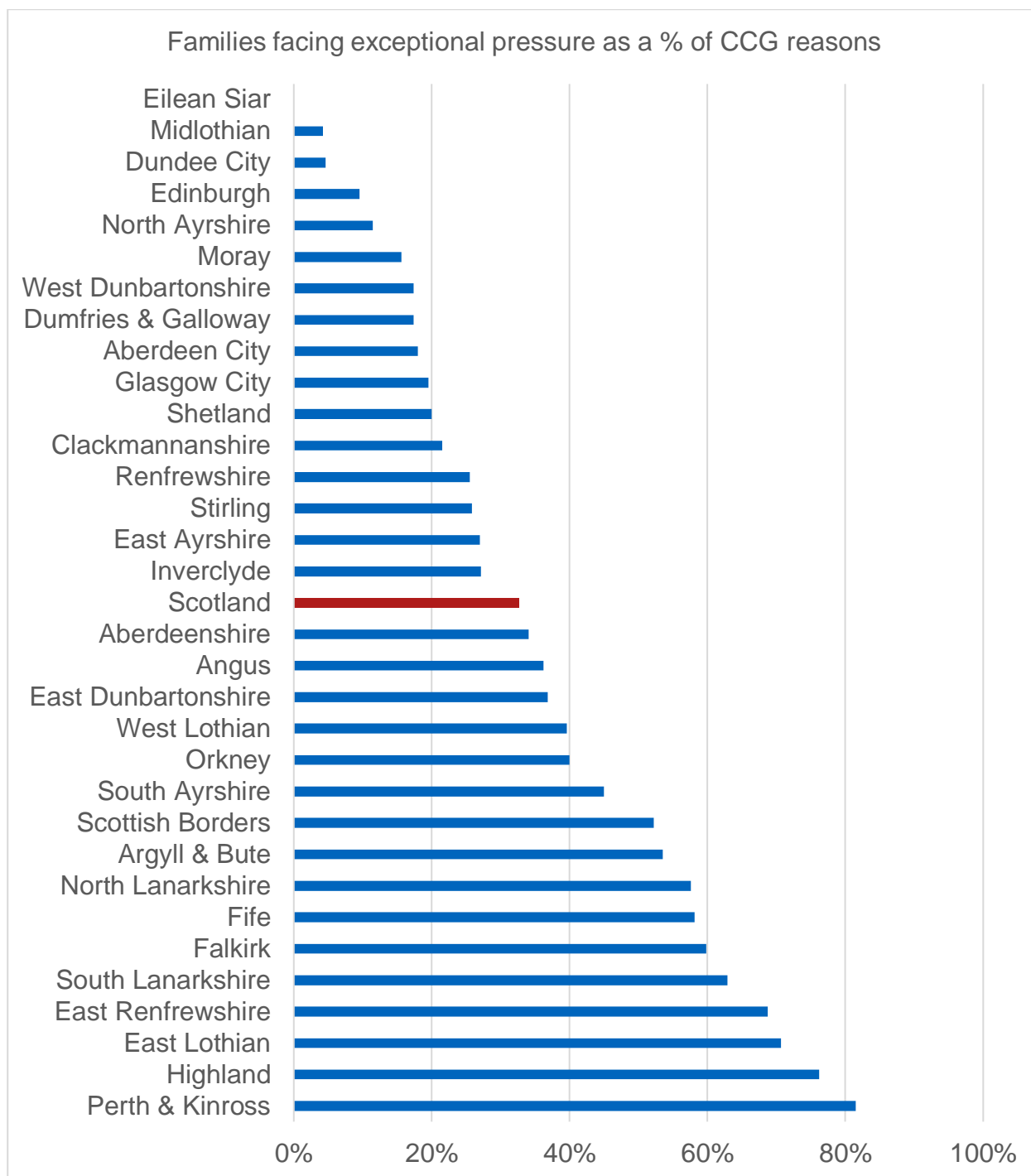
As with other local authority comparisons in this report, it is important to apply caution in interpretation - differences in reasons could reflect both differences in coding or recording practices or differences in underlying needs between areas (or a combination of the two). However, they are useful as an indicator of the overall degree of variability in reported reasons.

Looking across the whole of the 2019/20 data shows similar results, with 'helping people stay in the community' used more often in North Ayrshire (81% of



applications), Dundee (80%) Midlothian (70%) Edinburgh (64%) and Dumfries and Galloway (59%) compared with 36% of all applications across Scotland. This is mainly driven by the number of reasons relating to 'Help with expenses for improving a home to maintain living conditions' (a sub-set of the overall category of helping people to stay in the community).

**Figure 18: Families facing exceptional pressure by LA**



Source: Table 9: Reason for applying for a Community Care Grant by Local Authority, For quarter: 1 January to 31 March 2020

There was also significant variation between the proportion of reasons for Community Care Grant applications relating to ‘families under exceptional pressure’ – from over 60% of reasons in South Lanarkshire, East Renfrewshire, East Lothian, Highland and Perth and Kinross, to 11% or fewer in North Ayrshire, Edinburgh, Dundee, Midlothian and Eilean Siar (compared with the average across Scotland of 33%).

Again, across the whole of the pre-pandemic 2019/20 data we see a similar profile, with ‘families under exceptional pressure’ more commonly the reason for applying in Perth and Kinross (79% of applications) Highland (72%) East Renfrewshire (73%) East Lothian (68%) and South Lanarkshire (62%).

### **Changing CCG application rates and disability**

It was suggested in the evidence review that fewer applications to help people to stay in the community indicated a reduction in the use of the fund among people with a disability. Comparing the reasons given by applicants with someone in the household with a long-term illness or disability, 34% of those reporting an illness or disability compared with 33% of applicants who did not report a disability applied to help them stay in the community. Likewise, 39% of households with an ill or disabled person in the household applied due to being a ‘family under exceptional pressure’, as did 37% of those without an illness/disability. So the trend towards ‘exceptional pressure’ reasons is not necessarily an indicator of fewer people with disabilities applying. Families with children also commonly gave this reason – 48% of single parents and 48% of couples with children were under exceptional pressure, compared with 35% of all Community Care Grant applicants.

The median age of applicants to the SWF has been 34 years since the scheme began, so applicants are not getting younger, on average. In 2013-14, 29% of applicants said someone in the household with a physical or mental health condition or illness lasting or expected to last 12 months or more, increasing to between 30%-31% in the intervening years, with 33% of applicants in 2019/20 and 32% of applicants in 2020/21. The true proportion of applicants with a disabled person in the household is likely to be somewhat higher, as around 30% of applicants do not disclose this information.

Based on the applicants who provide information on long-term illness/disabilities, there is no evidence that applications from disabled people have been reducing over time. Changes in the profile of applicants over time is explored further below in the analysis of applicant characteristics, particularly vulnerability.

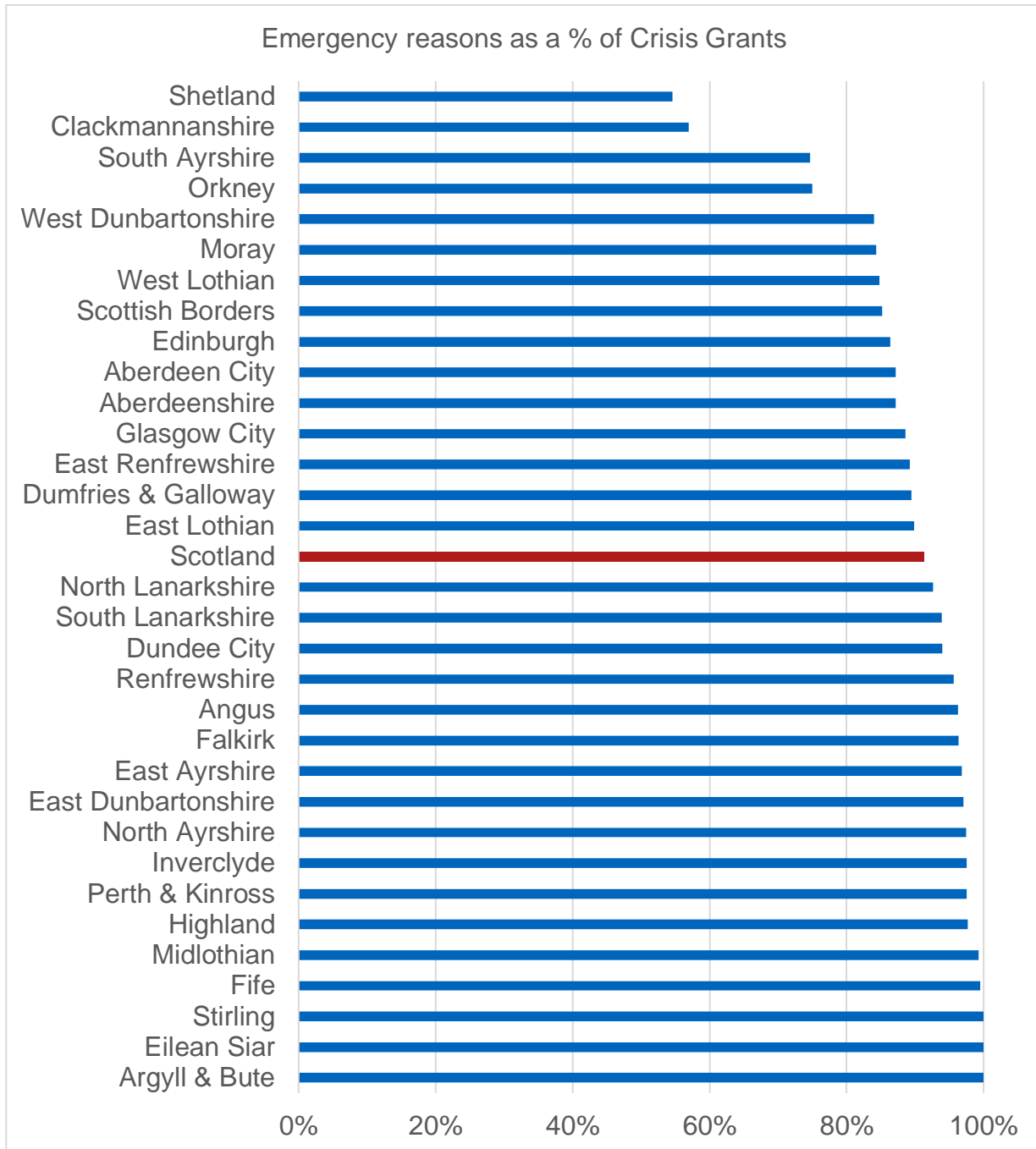
Analysis of SWF data, prison data and homelessness data provided by the Scottish Prison Service (based on analysis of Scottish Government data) suggests that only 16% of people leaving prison during 2019/20 applied to the SWF while 25% were recorded as homeless on leaving. In some LAs, no people leaving prison were recorded as having applied to the SWF while in others up to 10 times as many SWF applications had been received from people leaving prison as had applied as homeless with their previous accommodation as prison. One LA had 225 homeless applicants reporting prison as their previous accommodation but only 20 applicants for Community Care Grants from prison leavers. These findings indicate there are likely to be inconsistencies in the recording of people leaving prison in the CCG data.

### **Crisis Grant reasons**

There was less variation in the reasons for applying for a Crisis Grant by local authority, with most applying for emergency reasons. Around 50% of reasons for

Crisis Grant applications in 2019/20 (pre-pandemic) were emergencies due to benefit/income being spent. This was particularly high in some local authorities – 84% in Eilean Siar, 80% in Dumfries and Galloway, 80% in North Ayrshire, 78% in Highland and 77% in Perth and Kinross. In Argyll and Bute, 89% of crisis grant applications were due to an unexpected expense, also 63% in Glasgow (compared with 14% overall). Benefit delays accounted for 6% of all applications but 25% in the Orkney Islands, 20% in South Ayrshire, 18% in Aberdeen and 16% in Glasgow.

**Figure 19: Emergency reasons by LA**



Source: Table 12: Reason for applying for a Crisis Grant by Local Authority, For quarter: 1 January to 31 March 2020

Underneath these overall reasons for applying for Crisis Grants, there were some variations across the whole of 2019/20 –

- Almost 30% of applicants recorded as stranded away from home and 17% with benefit delays applied in Aberdeen (Aberdeen had 6% of all Crisis Grant applications)

- Almost a third recorded as having had an 'other disaster' applied in Angus (where 2% of applicants were) while a quarter were in Edinburgh (7%) and a quarter were in East Ayrshire (3% of all applications).
- Glasgow had 71% of all applications for an unexpected expense, 36% of applications due to fires, 47% of floods and 23% of explosions as well as 41% of applications due to benefit delays (compared with 16% of all applications)
- 32% of those in danger of rough sleeping were in West Lothian (just 4% of all Crisis Grant applicants) and 21% in Glasgow.
- 'Other' emergencies were disproportionately found in West Dunbartonshire (20% of these applicants) Edinburgh (16%) and North Lanarkshire (10%).

These differences might indicate different local risk profiles for different types of emergency and/or might indicate differences in recording or coding practices between areas, with some areas more likely to use some codes over others. However, as almost two-thirds of local authorities gave 'benefit/income spent' as the reason for 70% or more of their applications, these other codes were less commonly used.

The local authorities with a far lower proportion of applications recorded as benefit/income spent in 2019/2-20 were South Lanarkshire (17%) Clackmannanshire (12%) and Argyll and Bute (0.2%). Argyll and Bute recorded 89% of applications as an 'unexpected expense' while South Lanarkshire and Clackmannanshire more commonly recorded 'other emergencies' and 'other' reasons for applying. Again, this seems to indicate different recording/coding practices.

### **Ease of application**

Being able to easily apply to the Fund – through having support and through multiple channels – is also related to the factors underlying demand for the fund. Are applicant rates lower among the types of groups that tend to use support and face-to-face options, for example? This is explored in more detail under 'Experiences and Outcomes'.

## 4. Funding

### Key points

- Overall, spending on SWF by local authorities exceeded the budget allocated (including carried over underspend from previous years) in both 2019/20 (spending was 108% of budget) and 2021/22 (115% of budget).
- Although spending in 2020/21 was under the allocated budget, this reflected a very large (£22 million) additional injection of funds in response to the Covid-19 pandemic. The overall spend was 31% higher compared with 2019/20.
- There have been wide variations in levels of over- and underspending between different local authorities in Scotland. In 2021/22, 18 out of 32 local authorities overspent, with five overspending by 50% or more. However, six spent 70% or less of their allocated budget.
- There is no consistent pattern as to which local authorities over- or under-spend on budget. However, with notable exceptions, rural local authorities have been more likely to underspend, while those with higher than expected levels of demand (based on proxy indicators of need) are more likely to overspend.
- There was also some evidence of a relationship between over- or under-spend and having lower or higher than expected application rates, though this relationship was not consistent across all areas.
- There is also not a straightforward relationship between meeting and not meeting waiting times and budget over- and under-spends.
- Overall, although there is a trend towards longer waits more recently, particularly for Community Care Grant applicants, there is evidence that local authorities are prioritising some applicants. For Community Care Grants, this includes those who are moving to a new home (which will include homeless people and those leaving institutions) and people with disabilities.
- Crisis Grants applied for by a third party were also decided faster, as were those for people with disabilities, those refusing information about disabilities and older people.

### Are levels of funding for the SWF appropriate?

The key research questions relating to funding explored in this chapter are:

- Do local authorities have the resources to administer the Fund effectively?
- What patterns and trends are evident in relation to decisions within statutory time limits, and how do these relate to funding levels/patterns of under/over-spend?

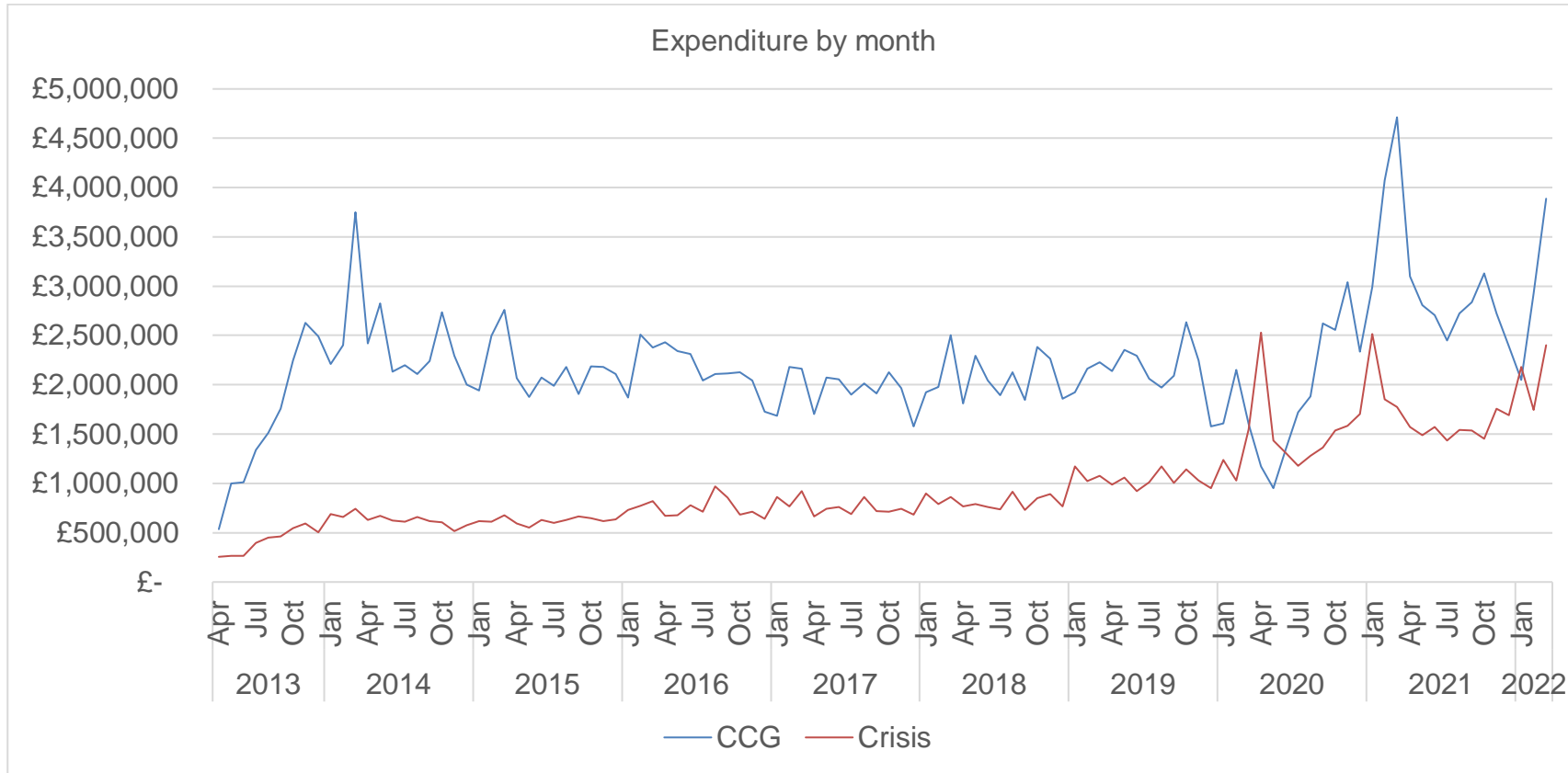
This analysis considers patterns of expenditure alongside decision-making. For example, how do underspends/overspends relate to decision-making times and application success rates?

### **Patterns of expenditure**

Pre-pandemic, spending on the SWF was exceeding allocated budget - by March 2020, across Scotland 108% of the overall budget (including the underspend carried forward) had been spent. In March 2021, when the Fund had benefited from a large injection of additional funding to help it respond to needs arising from the pandemic, just 83% had been spent. In March 2022, spending had rebounded – 115% of the budget was spent.



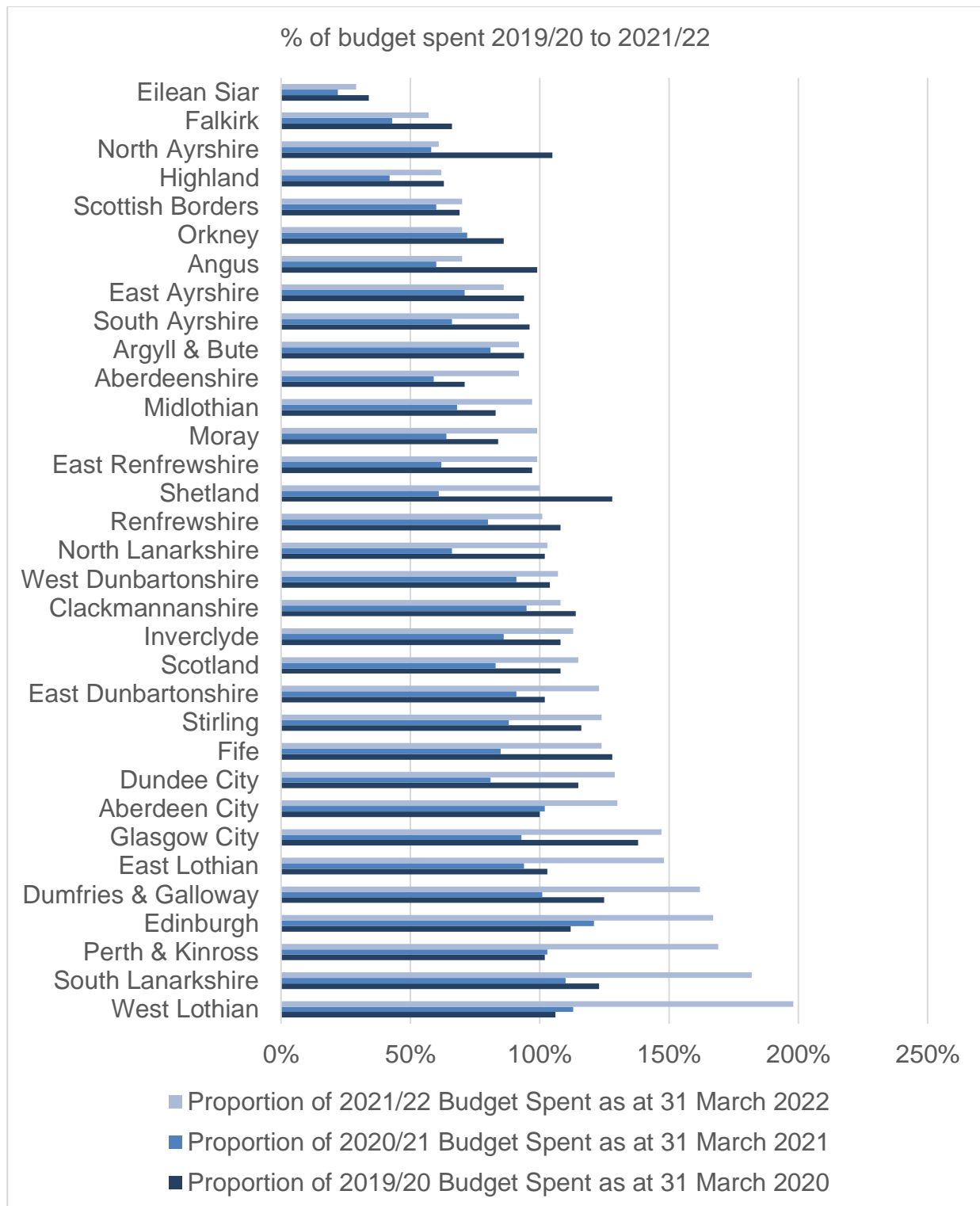
**Figure 20: Monthly expenditure on Community Care Grants and Crisis Grants**



Source: SWF Annual Report 2021/22, Table 33 & Table 35

The latest annual figures show some extremely high overspends in particular areas in 2021/22 – 198% of the budget was spent in West Lothian, 182% in South Lanarkshire, 169% in Perth and Kinross, 167% in Edinburgh and 162% in Dumfries and Galloway.

**Figure 21: % of budgets spent by LAs in 2019/20 to 2021/22**



Source: SWF Annual Report 2019/20, 2020/21 and 2021/22, Table 42

There were still some local authorities spending below the budget by a significant margin, however – Eilean Siar spent just 29% of their 2021/22 budget, Falkirk 57%, North Ayrshire 61% and Highland 62%.

During the year of the Covid lockdown (2020/21), generally speaking, local authorities that had previously been closer to spending, or had overspent, their 2019/20 budget (including budget underspend carried forward) were much further from spending their allowance. Overall, in March 2021 £49,461,775 of a budget of £59,456,925 had been spent, compared with £37,621,428 spent against a budget of £34,909,249 in March 2020. That was a 31% increase in expenditure between 2019/20 and 2020/21 despite the overall underspend. In March 2022, the actual spend was £54,109,502 against a budget of £46,989,736. So, between March 2021 and March 2022 the budget (post-Covid) was reduced by 9% but the spending increased by 9%.

Comparing over- and underspending (pre-Covid) with the analysis of the number of applications above, it is clear that some (but not all) of the local authorities with overspends (pre-Covid) are also those with a higher than expected level of applications compared with proxies of need. Those areas that had budget overspends and also higher than expected numbers of applications were – Glasgow, Fife, Clackmannanshire, Edinburgh and Dundee.

The Shetland Islands had a lower than expected rate of applications but also overspent in 2019/20. Dumfries and Galloway, South Lanarkshire and Stirling had more average application rates alongside a pre-Covid overspend.

The local authorities that had spent less than 80% of their 2019/20 budget by the end of March 2020 were – Aberdeenshire, the Scottish Borders, Falkirk, Highland and Eilean Siar. The Scottish Borders, Highland and Eilean Siar had lower than average application levels while Aberdeenshire and Falkirk had application rates closer to the average. These lower-spending local authorities remained so in 2021/22, even when others were spending far more than their budget – 18 of 32 local authorities overspent, while 14 were within their budget.

This suggests at least some relationship between budget underspending and overspending and having lower or higher than expected application rates compared with proxy indicators of need.

The analysis above shows the overspends and underspends pre- and mid-Covid but it is also possible to track expenditure since 2013-2014 to examine the extent to which local authorities tend to have persistent over- or under-spending or more mixed spending patterns. Again, this is based on the whole budget, including any previous underspending.

- Consistent overspending (including Covid) – Aberdeen, Edinburgh, South Lanarkshire and West Lothian
- Generally overspending pre-Covid - Dundee City, Glasgow City, Inverclyde, North Ayrshire, North Lanarkshire, Renfrewshire, Stirling and West Dunbartonshire

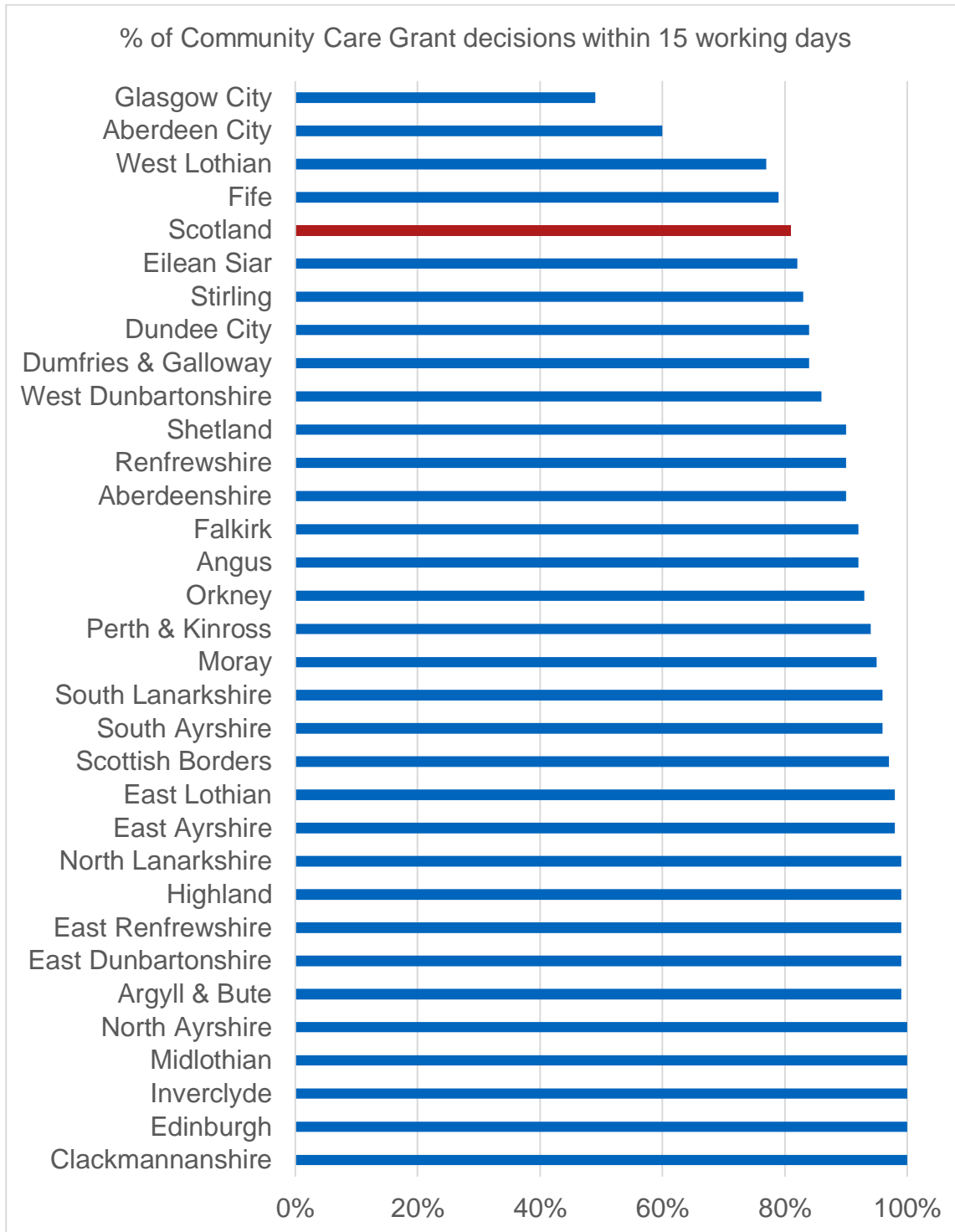
- Mixed spending experience – Clackmannanshire, Dumfries & Galloway, East Dunbartonshire, East Lothian, East Renfrewshire, Fife, Orkney, Perth & Kinross and Shetland
- Recent underspend – Angus, South Ayrshire
- Longer term underspend – Falkirk, Midlothian, Aberdeenshire, Argyll & Bute, East Ayrshire, Eilean Siar, Highland, Moray, Scottish Borders.

Overall, consistent overspending tends to be common in more urban and mixed local authorities while consistent underspending is more common in rural local authorities. However, it is important to note that the qualitative research found that a majority of local authorities that had previously underspent over the longer-term said that they would be over budget this year.

### **Processing times**

The analysis below focusses on pre (2019/20) and post (2021/22) Covid-19 data. Further detail of processing times in during Covid is covered in chapter 7 of this report. Between January and March 2020 (the last quarter pre-pandemic), 81% of Community Care Grants were decided within the target time (of making a decision within 15 working days) though the majority of local authorities delivered proportionately more of their decisions than this within the target, with half of local authorities making 95% of decisions within the target time. The local authorities deciding 100% of awards within the target time were Clackmannanshire, Edinburgh, Inverclyde, Midlothian and North Ayrshire.

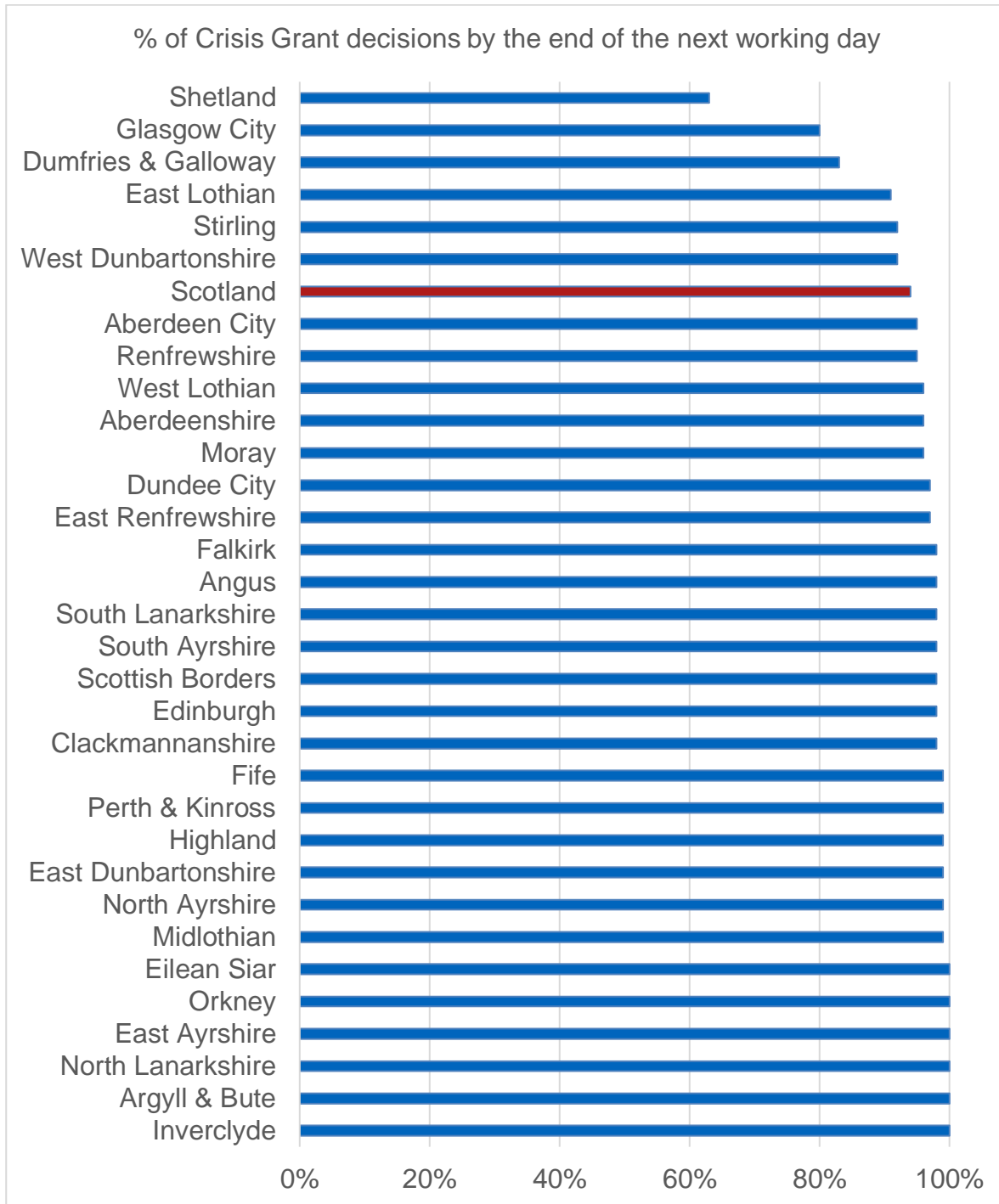
**Figure 22: Community Care Grant Decisions within target**



Source: SWF Annual Report 2019/20; Table 15 (For quarter: 1 January to 31 March 2020)

West Lothian (77%), Aberdeen (60%) and Glasgow (49%) less commonly met the target (at least one standard deviation below the average). Glasgow and Aberdeen have among the highest rate of SWF applications which may indicate more pressure on capacity. This was not the case in West Lothian, however.

**Figure 23: Crisis Grant Decisions within target times**



Source: SWF Annual Report 2019/20; Table 18 (For quarter: 1 January to 31 March 2020)

With respect to Crisis Grants, 26 of 32 local authorities made at least 95% of decisions by the end of the next working day (the target deadline).

Glasgow was again among those less likely to meet Crisis Grant decision times between January and March 2020, along with Shetland and Dumfries and Galloway. Shetland decided 63% of Crisis Grants by the next working day, Glasgow did 80% and Dumfries and Galloway decided 83% within target (compared with 94% across Scotland).

Again, the longer decision-making times in Glasgow may be in part due to the higher than expected number of SWF applications received, compared with proxies of need, though this was not obviously the case in Shetland and Dumfries and Galloway.

Compared to budget expenditure, most of the local authorities deciding 100% of Community Care Grant awards within the target time – Clackmannanshire, Edinburgh, Inverclyde and North Ayrshire had spent at least 100% of their budget in 2019/20 while Midlothian had spent 83%. Among those with the lowest proportion of Community Care Grant decisions made within 15 days, total budgets had also been spent - West Lothian had spent 106% Aberdeen spent 100% and Glasgow, with the lowest proportion of decisions within target time (49% within 15 days) also had the biggest overspend – 138% in 2019/20.

So, there is not a straightforward relationship between meeting and not meeting waiting times for Community Care Grants and Crisis Grants and budget over- and under-spends.

There was also no clear cut relationship between decision-making times and levels of need. As noted above, although Glasgow had a higher than expected rate of Crisis Grant applications, given the level of UC claimants/children in low income households, this was not the case for Shetland and Dumfries and Galloway. The issue of what drives longer decision-making times is explored further below, alongside trends in decision-making times.

The 2021/22 SWF annual update<sup>19</sup> shows that 93% of Crisis Grants were processed within the target time of the next working day. A lower proportion – 86% - of Community Care Grant applications were processed within the 15 working day target limit. Although the majority of applications are processed within time, this has worsened recently particularly for Community Care Grants, with over 90% of Community Care Grant applications processed within target times between 2015/16 and 2018/19 but just 83% in 2019/20, with limited recovery since. Over 95% of Crisis Grants were processed within target times in 2018/19 but this rate has not been reached since.

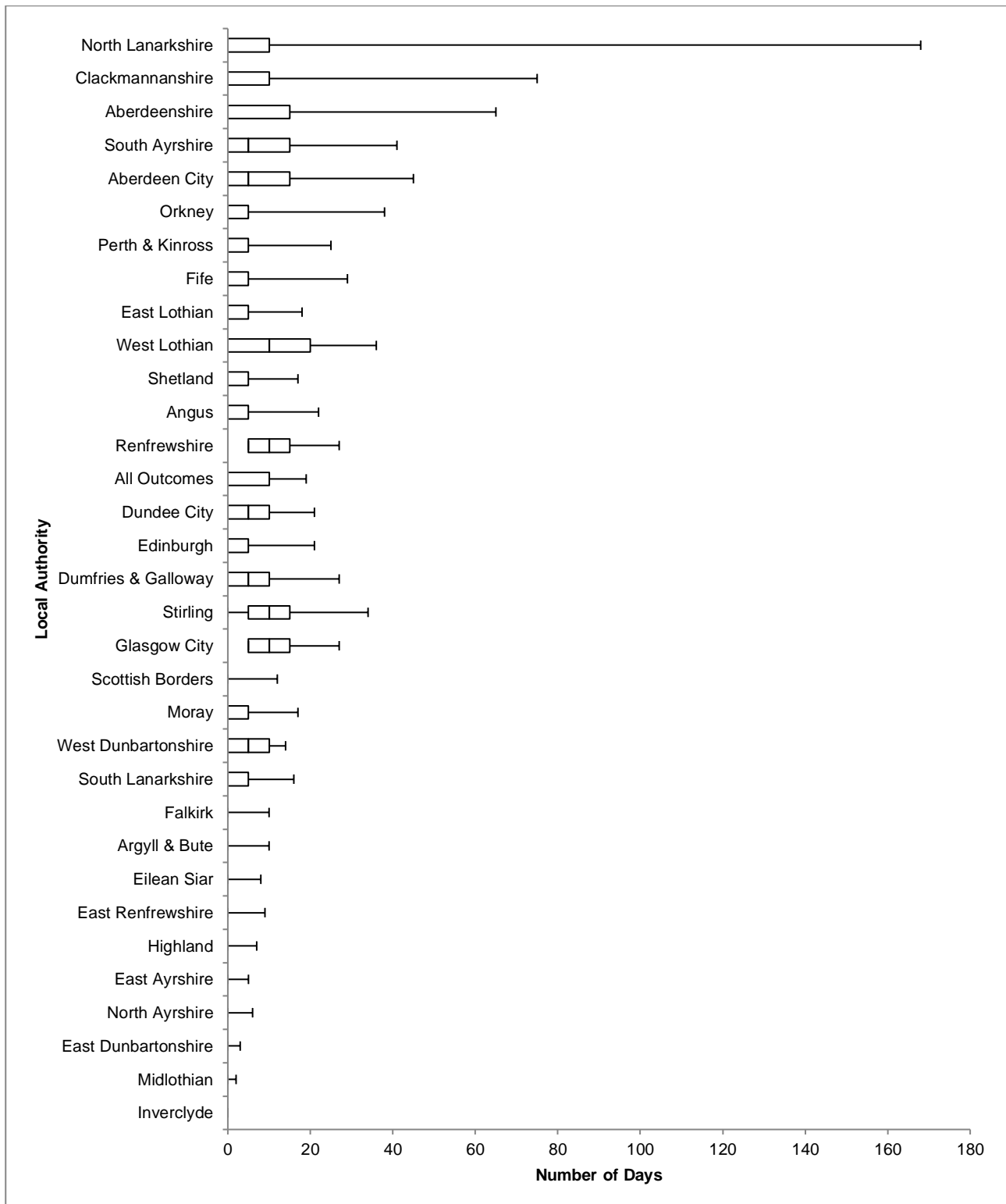
### **Variability within local authorities on decision times**

Figure 24 (below) shows that for Community Care Grants since April 2013, the median processing time (or the middle value of processing times if all applications were ranked from highest to lowest) was lower than the target of 15 working days. 95% of applications took up to around 25 days to process, with 5% of applications taking longer than this.

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<sup>19</sup> [Scottish Welfare Fund Statistics: annual update 2021-22](#)

**Figure 24: Community Care Grant initial processing times**



Source: SWF Annual Report 2019/20, Chart 4b

The largest range of waiting times are found in the local authorities at the top of the chart, with North Lanarkshire having the longest of waits – with the slowest 5% of waiting times (the 95<sup>th</sup> percentile of all waiting times) being 90 days.



Other local authorities with higher outliers were Clackmannanshire (65 days) Aberdeenshire (60 days) South Ayrshire (45 days) Aberdeen (45 days) and the Orkney Islands (35 days).

This longer-term analysis differs from more recent data, which shows 100% of Community Care Grant decisions made in Clackmannanshire within 15 days. Looking at the latest full year prior to the pandemic (2019/20) both North Lanarkshire and Clackmannanshire had a 95<sup>th</sup> percentile waiting time of just one day.

In 2019/20, the local authorities with the longest waiting times for Community Care Grants were Glasgow (with a median waiting time of 15 days) followed by Aberdeen and Stirling (both 11 days) and West Dunbartonshire (8 days), with Shetland at 7.5 days and Dumfries and Galloway at 7 days. Although these waiting times are all below the target of 15 working days, this is considerably longer than the median across Scotland, which was just 1 day in 2019/20.

These differences are driven by some very large outliers, with Glasgow having a 95<sup>th</sup> percentile waiting time (i.e. the longest 5% of waiting times) of 47 days and Aberdeen 39 days. Other local authorities with outlying waiting times of more than twice the target (i.e. over 30 days) were Aberdeenshire at 37 days, Fife (32 days) and Shetland (31 days). Glasgow, Fife and Aberdeen are all higher pressure areas, in terms of application rates but Aberdeenshire and Shetland are not.

### **Who waits longer?**

In addition to variations in waiting times by local authorities, the management data can be used to look at other patterns in who waits longest for a decision. Again, data for the pre-pandemic period of 2019/20 is used to consider pre-pandemic practice.

**Online applicants** - In 2019/20, 18% of applicants waited more than 15 days for a Community Care Grant decision, ranging from just 7% of those who applied in person (who were more likely to be vulnerable) and 8% who applied by post (who were more likely to be in prison) to 14% of telephone applicants and 20% of online applicants.

**Third-party applications** – In 2019/20, only 13% of those who got help with their application waited more than 15 days, compared with 17% who applied by themselves. However, 29% of third-party applications took more than 15 days.

**People without disabilities** – In 2019/20, 18% of people in households with a disabled person waited for more than 15 days for a decision, compared with 28% of households reporting no disabilities. However, just 8% of households refusing to provide disability information waited longer. Not providing information about disabilities may be an indicator of vulnerability, though, as this group was also more likely to receive an award (59% received an award, compared with 54% overall in 2019/20). This is explored further later.

**People who are not moving** – In 2019/20, 19% of those applicants who were not moving waited more than 15 days for a decision on a Community Care Grant, compared with 6% of those moving into an RSL tenancy or other accommodation, 8% moving into private renting, 11% of those applying in advance of finding a tenancy and 12% of those awaiting a local authority tenancy. This indicates that local authorities may be prioritising Community Care Grant decisions relating to a new tenancy over those for replacing items in an existing home.

**'Other' types of household** – In 2019/20, 18% of single people and couples with children and 17% of single parents and couples without children waited more than 15 days for a decision while 21% of 'other' households with children and 22% of other households without children waited longer.

**Older people and males** – In 2019/20 the median age of those waiting for more than 15 days for a Community Care Grant decision was 36 compared with 35 years for those waiting less time while 18% of females and 19% of males waited over 15 days for a decision (both statistically significant differences).

For **Crisis Grants**, in 2019/20 6% of applicants waited longer than the target of the next working day, ranging from just 2% applying by telephone to 5% applying by post, 7% applying online and 8% applying in person.

For Crisis Grant applicants, **third party application was faster than getting help** – only 4% of third party applicants waited longer than the next day, while 11% of those who applied with help did, compared with 6% who applied themselves.

Again, for Crisis Grants, **those reporting a disability or refusing information less commonly waited** beyond the target time, 5% did, compared with 7% of those who reported no-one in the household with a disability. 8% of 'other' types of household waited more than a day, compared with 5-6% of single people and couples with children. For Crisis Grants, **the age/gender relationship was reversed** with younger people and females waiting longer – 6% of females waited longer than one working day, compared with 5% of males and the median age of those waiting longer than a day was 32, while those not waiting as long was 33 years. Again, though small differences these are statistically significant.

Overall, although there is a trend towards longer waits, with a smaller proportion of Community Care Grant and Crisis Grant applications processed within target times more recently, there is evidence that local authorities are prioritising some applicants. For Community Care Grants, this includes those who are moving to a new home (which will include homeless people and those leaving institutions) and people with disabilities. Crisis Grants applied for by a third party were also decided faster, as were those for people with disabilities and those refusing information about disabilities and older people.

## 5. Experiences and outcomes

### Key points

- Crisis Grant applications have always been more likely than Community Care Grant applications to result in an award. However, award success rates for both grant types fell in the years prior to the pandemic (and remained lower in 2021/22).
- Falling success rates are likely to reflect multiple factors, including budget pressures, and the changing profile of applicants, with applicants with specific vulnerabilities (who are more likely to be successful) accounting for a smaller proportion of applications in recent years.
- Pre-pandemic, there were significant differences in SWF application success rates between local authorities, even after controlling for other factors that might impact success. In other words, all other things being equal (household type, reason for applying, disability etc.), the local authority people apply for a grant in has a significant impact on their likelihood of success.
- The relationship between success rates and budget is complicated – there are local authorities with historic overspends with both high and low success rates, and areas with underspends with both high and low success rates. While budget is clearly one important factor, there are likely to be other elements, beyond budgets, impacting on differences in success rates between areas.
- Analysis of other factors that impact on chances of a successful grant generally suggest that level of vulnerability is key, and that grants do appear to be targeted towards those with more recorded vulnerabilities.
- The average award level for Community Care Grants has reduced over time, while the average Crisis Grant has increased.
- Pre-pandemic, there were large variations between local authorities in the size of the average Community Care Grant award. These appear to reflect, at least in part, differences between areas in the reasons for applying for grants. However, budget also appears likely to be a factor, with historically under-spending areas making larger average awards.
- Crisis Grant award levels varied less between local authorities and there was no strong relationship with budget overspends.
- Only a minority of applicants to either grant were reported as having been referred to another service provider for help – around a third in each case.

## What experiences and outcomes do applicants have, and what drives more positive experiences?

Key themes explored in this chapter are:

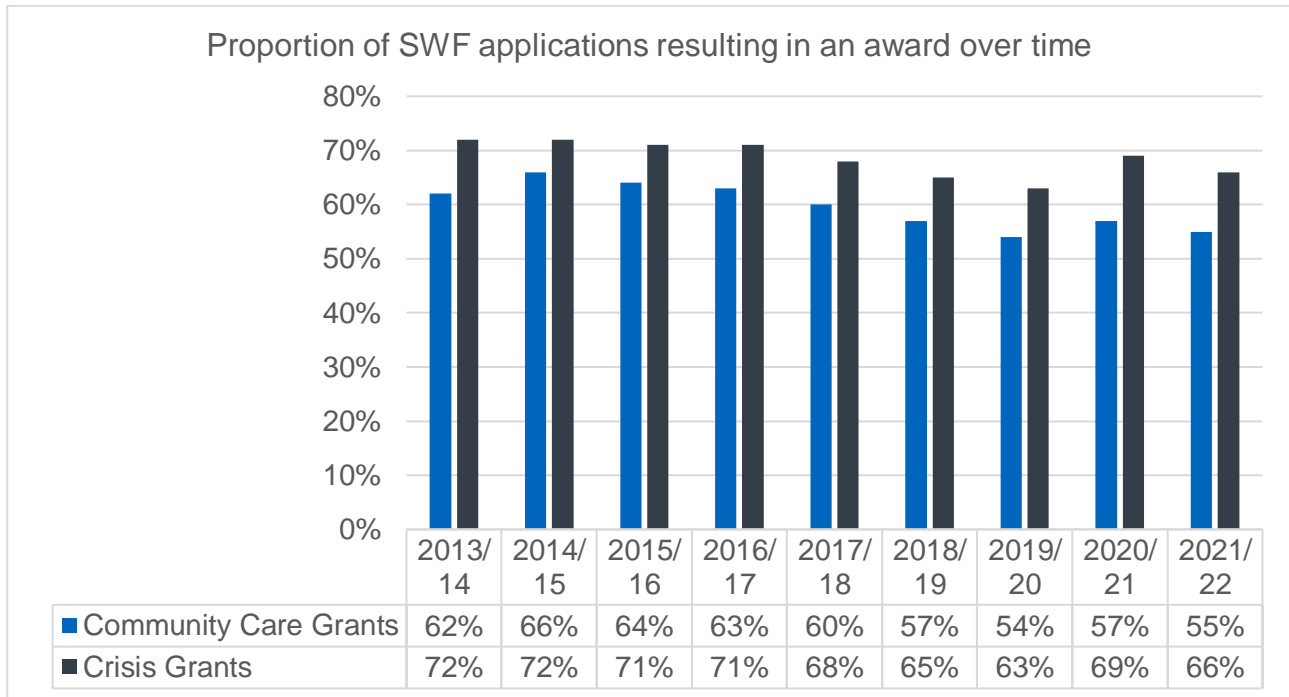
- Award success rates for Community Care Grants and Crisis Grants over time and by local authority, considering the relationship between outcomes and overall expenditure
- The profile of award recipients and different experiences of applicants of different types
- Analysis of the key drivers of successful outcomes, based on regression analysis, which allows us to consider which factors drive outcomes more than others.
- The changing profile of successful and unsuccessful applicants over time, including vulnerable applicants.
- Award levels for Community Care Grants and Crisis Grants over time, by local authority and among different groups.
- Referral pathways for successful and unsuccessful applicants, changes over time and differences between local authorities, including analysis of vulnerability.
- Who accesses support in applying (and where) and how this impacts on outcomes.
- Another potential enabler examined is the method of application, how this has changed over time and how this varies by local authority.
- Repeat applications and repeat awards over time, by local authority and by applicant type.

### Outcomes

Award success rates for both Community Care Grants and Crisis Grant had been reducing over recent years, pre-pandemic. In 2014/15, 66% of Community Care Grant applications resulted in an award compared with just 54% in 2019/20. During the pandemic, this figure increased slightly to 57% in 2020/21, before falling back to 55% in 2021/22.

Crisis Grants have always been more likely to result in an award, compared with Community Care Grants, but this has reduced from 72% of Crisis Grant applications resulting in an award in 2013/14 to 63% receiving an award in 2019/20 before the Covid pandemic. In 2020/21, successful applications increased to 69% of all Crisis Grant applications but this fell back to 66% in 2021/22.

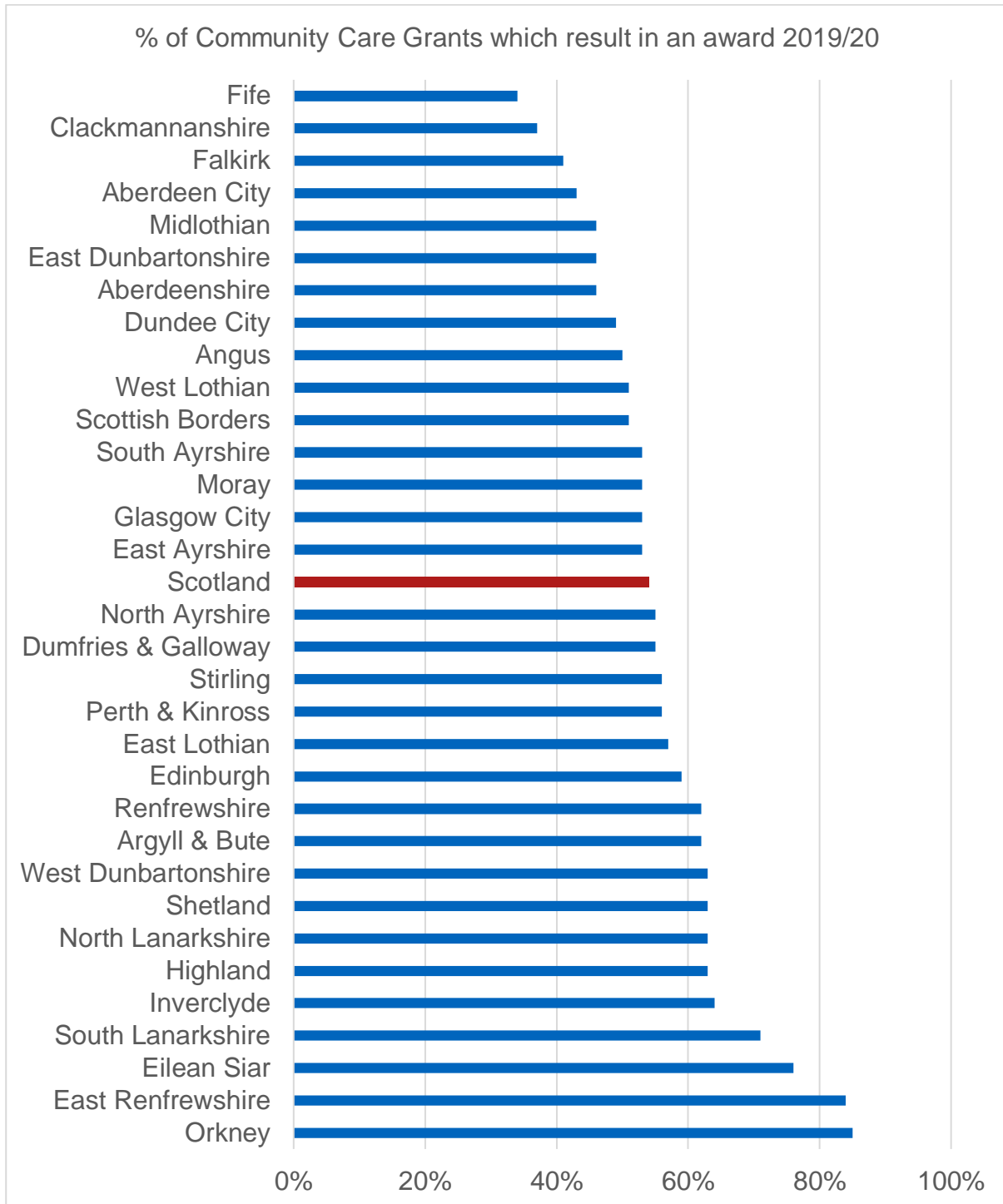
**Figure 25: % of applications resulting in awards over time**



Source: SWF Annual Report 2021/22, Table 23 & Table 28

There was significant variation between areas in success rates (pre-pandemic), from 34% of Community Care Grant applications in Fife resulting in an award compared with 85% in the Orkney Islands, and 54% of applications resulting in an award across Scotland.

**Figure 26: Successful applications – Community Care Grants**



Source: SWF Annual Report 2019/20, Table 23

Significantly higher than average success rates (pre-pandemic) were also found in East Renfrewshire, Eilean Siar and South Lanarkshire while significantly lower than average success rates were also found in Aberdeen, Falkirk and Clackmannanshire.

Aberdeen and Clackmannanshire had lower than average success rates in Community Care Grants alongside higher than expected application rates. This was not the case for Fife and Falkirk, which had average application rates for

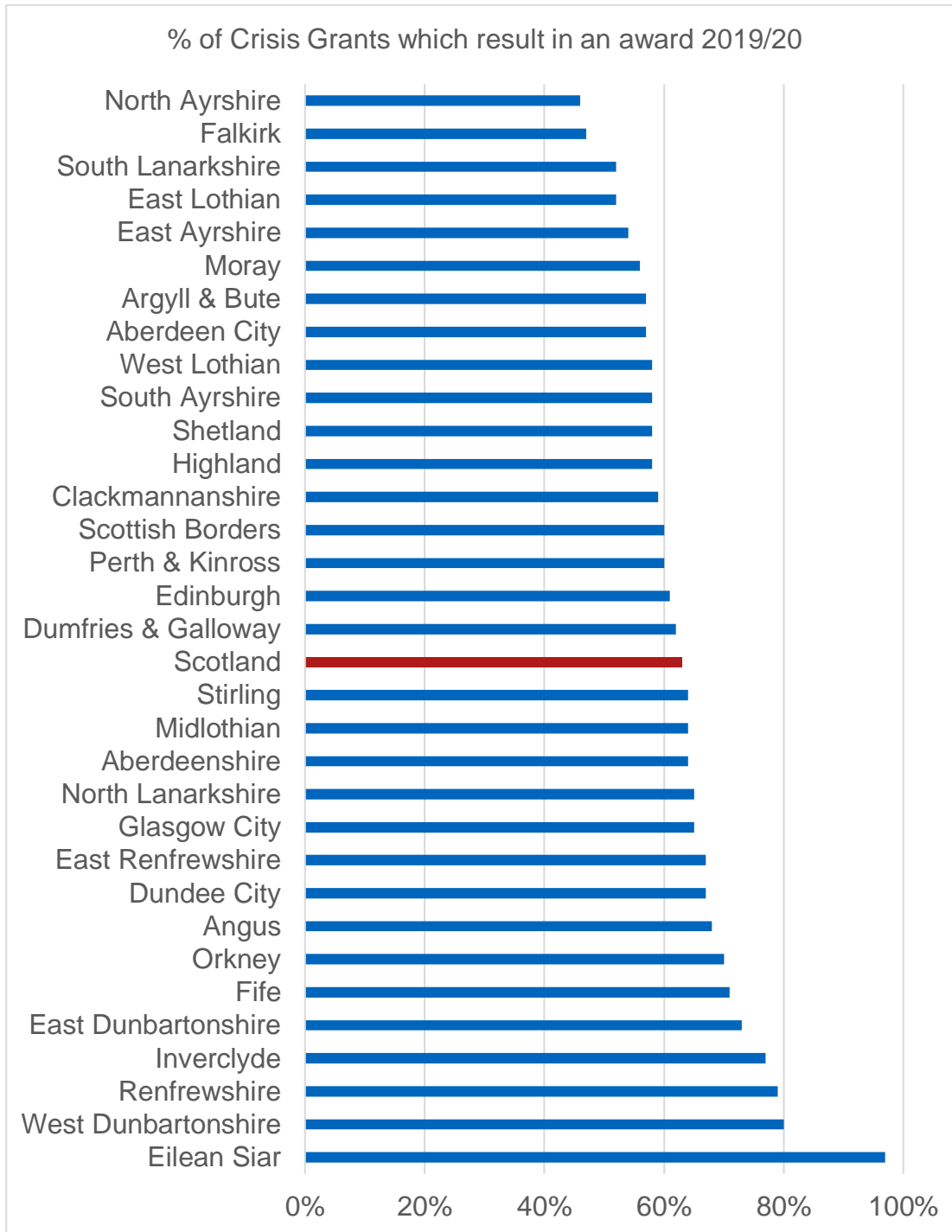
Community Care Grants. However, Fife was well over budget in March 2020 (128%) as was Clackmannanshire (114%) but Falkirk was very under budget (66%) and Aberdeen spent its budget (100%).

Orkney, East Renfrewshire and Eilean Siar had higher than average success rates for Community Care Grant applications alongside lower than expected application rates for Community Care Grants. South Lanarkshire had Community Care Grant application rates close to the average but higher than average success rates. South Lanarkshire had been over budget in March 2020 (123%) while the others were not (East Renfrewshire 97%, Orkney 86%, Eilean Siar 34%).

In summary, in some areas, the overall volume of applications and budget spending did appear to be related to the likelihood (or not) of a successful Community Care Grant award, with a lower application rate and tendency to underspend associated with higher success rates. However, this was not always the case, so it is difficult to infer a consistent relationship.

For Crisis Grants, 63% of applications across Scotland resulted in an award in 2019/20, ranging from just 46% in North Ayrshire to 97% in Eilean Siar. Significantly higher than average success rates were also found in West Dunbartonshire, Renfrewshire and Inverclyde, with lower than average success rates found in Falkirk, South Lanarkshire and East Lothian.

**Figure 27: Successful applications – Crisis Grants**



Source: SWF Annual Report 2019/20, Table 28

For Crisis Grant applications, there was less of an obvious correlation between the total rate of applications and success rates. Eilean Siar had a high application success rate and lower than expected Crisis Grant applications. However, West Dunbartonshire and Renfrewshire had a higher than average success rate as well as having a higher than expected rate of applications. Inverclyde had higher than average success rates and broadly average application rates.



Among the local authorities with lower than average success rates, Falkirk and East Lothian had average levels of applications and South Lanarkshire had a lower than average rate of applications compared with the number of UC claimants.

In terms of the relationship with budget over- or underspends, there was little evidence of rationing of provision in higher demand areas. Most areas with higher than average success rates were overspending slightly (104%-108%) except Eilean Siar, which significantly underspent.

### **Successful applications and funding patterns**

Comparing 'raw' success rates and levels of spending may potentially be misleading, as there may be other variations in the profile of applications between areas that would be expected to impact on success rates – such as the level of repeat applications received. Given this, we have also compared relative success rates once other factors have been taken into account (via regression analysis) and patterns of expenditure.

Looking at the regression analysis results (see detailed analysis later in this chapter) and patterns of expenditure, there were some local authorities where there was a lower chance of receiving an award (after controlling for other factors), but where the local authority had generally underspent their budget. This was the case in Falkirk and Midlothian, with significantly poorer success among Community Care Grant applicants alongside a long-term history of underspending the SWF budget. However, as noted earlier, many of those local authorities that were underspending previously have indicated a change in experiences in recent times. Staffing issues and overall capacity may also affect decision-making, if it limits the collection of supportive evidence. For this reason, significant and detailed analysis and audit would need to precede any changes to the funding regime.

Applicants also had a significantly lower success rate in applying for Crisis Grants in Argyll and Bute and Falkirk but with long-term budget underspends. In these areas, it is arguable that increasing funding would be unlikely to result in better outcomes for applicants. However, again, more detailed up-to-date analysis would be needed, considering the extent to which decisions are constrained by staffing or other capacity issues, in which case additional funding may benefit decision-making by providing more staff time to more fully capture evidence.

Regression analysis indicates that the local authorities with a higher proportion of successful outcomes for applicants (after other differences were also taken into account) more commonly had overspent their budgets – West Dunbartonshire, Dundee, Edinburgh, North Ayrshire and South Ayrshire, Renfrewshire and Fife for example. Funding increases to these areas would be expected to be likely to result in better outcomes for applicants. However, this assumes that money has been spent effectively and well, and this would need to be examined in more detail, based on up-to-date data. Detailed budget appraisal is likely to need more information than routinely collected, however.

There are also some instances of overspent budgets where applicants had lower than average success rates for both Community Care Grants and Crisis Grants as

well as long-term underspending alongside significantly higher success rates among Crisis Grant applicants. Again, it is less clear how additional funding may impact these scenarios. More detailed analysis of these outliers needs consideration before these relationships are used to determine funding. For example, high levels of successful applications alongside underspending may indicate a low level of awareness of the SWF or stigma/aversion to applying, particularly in more rural areas, so those who do apply see less rationing/a more generous system. Reducing funding in that scenario would be very unhelpful in addressing needs.

In summary, although we may assume that additional funding is likely to have positive impacts in high demand areas where there are also high levels of successful applications (often with overspending), it is likely that there is far more going on under the surface of 'success' or the lack of it. For this reason, any consideration of the funding regime would need detailed analysis of up-to-date information on outcomes and practice.

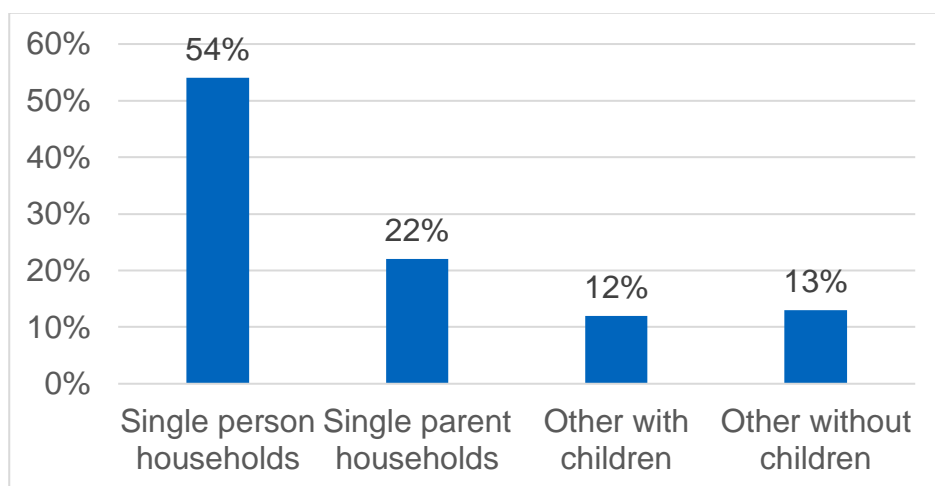
The detailed analysis of recipients profiles and the regression analysis below allows us to better understand where awards have been given and the extent to which more vulnerable applicants are prioritised, where rationing is required.

### Profile of recipients

The evidence review suggests that some of the shift between Community Care Grants and Crisis Grants and the changing reasons for applications (discussed above) may be related to a potential changes in applicant characteristics.

In March 2020, the household profile of all unique households having received funds from the Scottish Welfare Fund between 1 April 2013 and 31 March 2020 (pre-pandemic) was as follows:

**Figure 28: Household profile of recipients 2013-2020**



Source: Scottish Welfare Fund Statistics Chart 15: Household types of unique households receiving funds from the Scottish Welfare Fund, 1 April 2013 to 31 March 2020

**Table 2: Household type of recipients 2013/14 and 2013-2020**

<b>Household Type – 2013/14</b>	<b>Receiving CCG(s)</b>	<b>Receiving Crisis Grant(s)</b>	<b>All Households Receiving Assistance</b>
Data value missing	0%	0%	0%
Single Person	51%	57%	55%
Single Parent	28%	19%	22%
Couple	4%	4%	4%
Couple with Children	7%	7%	7%
Other	7%	9%	9%
Other with Children	3%	3%	3%
<b>All Households</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
Any with children	38%	29%	32%

<b>Household Type 2013/14-2019/20</b>	<b>Receiving CCG(s)</b>	<b>Receiving Crisis Grant(s)</b>	<b>All Households Receiving Assistance</b>
Data value missing	0%	0%	0%
Single Person	54%	55%	54%
Single Parent	27%	21%	22%
Couple	4%	5%	6%
Couple with Children	7%	9%	9%
Other	5%	7%	7%
Other with Children	2%	3%	3%
<b>All Households</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
Any with children	37%	33%	34%

Source: Scottish Welfare Fund Statistics 2013/2014 and 2019/20

Looking back to the data for 2013/14<sup>20</sup> the household profile was very similar, with 55% of households receiving awards being single people and 22% single parents, 13% other households without children and 10% other households with children.

Single parents more commonly received Community Care Grants – being 28% of recipients of Community Care Grants in 2013/2014 and 27% of recipients of Community Care Grants between 1 April 2013 and 31 March 2020.

In 2013/14, 32% of recipients of awards were households with children while across the whole period from the start of the scheme up to March 2020, 34% were households with children. This suggests a slight shift towards families over the life of the scheme. This is driven by Crisis Grants rather than Community Care Grants,

<sup>20</sup> [Scottish Welfare Fund Statistics 2013-14](#)

though, with families with children being 29% of Crisis Grant recipients in 2013/14 but 33% of recipients over the whole period to 31 March 2020. In 2013/14 households with children accounted for 38% of Community Care Grant recipients compared with 37% over the whole period. So, although 'families in exceptional need' may be more commonly the reason for applying for Community Care Grants in recent years, this is not associated with more families receiving awards than previously, compared with other types of household.

## **Understanding successful applications**

Regression analysis aims to summarise the relationship between a 'dependent' variable and one or more 'independent' explanatory variables. Logistic regression predicts the likelihood of something happening, based on the characteristics included in the model. For this report, we used logistic regression to examine the likelihood of a) receiving a Community Care Grant award and b) receiving a Crisis Grant award. Annex 2 explains how to interpret logistic regression in more detail and provides results of the models.

Two separate logistic regression model were run to examine the receipt (or not) of (a) Community Care Grant awards and the receipt (or not) of (b) Crisis Grant awards. The models were run on the 2019/20 management data to examine the pre-pandemic experience. This is to examine more 'typical' experiences, since the pandemic affected the reason for applications, with fewer applicants who had run out of benefit/incomes and more applicants for 'other' reasons (see Figures 14 and 15).

The regression analysis was not without issues as there was a lot of missing information in the management data. Missing information means that important variables are excluded from the models – including income, ethnicity and religion as well as immigration status. These variables have a very large number of missing cases (with immigration status missing for several local authorities).

The variables included in the final models (and discussed below) are significant in helping to explain the odds of receiving an award, controlling for all other variables in the model. Other variables that were tested in the regression analysis and were not significant included some benefits, vulnerability categories and types of referral, for example. Some variables were significant in the Community Care model but not the Crisis Grants model and vice versa.

The overall extent to which the factors included in the model predict the outcome (the dependent variable) is measured using a test of the 'Pseudo R-squared'. A higher pseudo R-squared indicates the model better predicts the outcome of receiving an award. The model R-Square for the Community Care Grant model (0.35) was higher than that for the Crisis Grant model (0.18), indicating that the

Community Care Grant model is better at explaining what predicts whether or not someone gets an award than is the Crisis Grant model.<sup>21</sup>

### **Factors associated with successful Community Care Grant applications**

Controlling for all the other variables in the model, **local authority** is the most influential factor, with the largest effect on the likelihood of receiving an award. Regression analysis compares all categorical variables with a reference category, usually the first or last category. Aberdeen was selected as the first category alphabetically. Those in West Dunbartonshire, South Lanarkshire, North Ayrshire, Edinburgh and Dundee were among the authorities more likely to receive an award, compared with Aberdeen. In the model, applicants in West Lothian, Midlothian and Falkirk were significantly less likely to have success compared with Aberdeen, controlling for the other variables. In the graphs above, which do not control for interactions between local authority and other factors, West Lothian and Midlothian fared better than Aberdeen, suggesting that other variables in the model drive that success.

The **reason for the application** is another key driver of application success. Compared with the reference group of those getting help on leaving hospital, those needing help to improve a home to maintain living conditions were less likely to receive a Community Care Grant, as were those with other reasons to need help to stay in the community or other reasons for applying. Those leaving other institutions - care homes, a hostel or shelter, sheltered housing, local authority care and foster care or prison or detention centre and those needing to move to care and support someone were not significantly different in success to those leaving hospital, so also highly likely to receive an award.

**Vulnerability** is important – applicants with no vulnerability issues recorded were significantly less likely to receive an award as those who had at least one vulnerability recorded. Those vulnerable due to homelessness more likely to receive an award as those who were not and those vulnerable due to domestic abuse were also more likely to get award compared with those who were not. People vulnerable due to mental health issues, chronic ill-health or with other physical health issues were more likely to receive an award compared with those not vulnerable due to these vulnerabilities. The likelihood of a successful application also increased with age.

**Vulnerable young people** had mixed experiences – young people unable to live with their parents as this would put them in danger or young people living with an adult with disabilities were less likely to receive a Community Care Grant compared with those who were not, while those leaving care and children living with young people were more likely to receive an award.

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<sup>21</sup> In linear regression, an R Square value of 0.35 would indicate that the model explained 35% of the variation but this is not the case in logistic regression.

**Help to apply** was important – those who received help to apply and those who had a third party apply on their behalf were more likely to get a Community Care Grant award compared with those who applied alone.

**Property tenure** – social renters more commonly received awards. Those living with friends/partners, those living with family/relatives or in the private rented sector were less likely to receive awards compared with those in a social rented tenancy. Those moving into a social rented tenancy are more likely to get an award than those not moving, while those moving into the private rented sector are less likely to receive an award as those not moving.

**Disability** was more complex – as shown above, vulnerable applicants with chronic conditions were more likely to receive an award. However, those who said there was no-one in the household with a disability or who refused information were more likely to receive an award compared with those who reported a health issue or disability. Those in receipt of **disability benefits** – DLA or PIP – were significantly more likely to receive awards compared with those not receiving these benefits, while those on other benefits were significantly less likely to (when compared to others not on these individual non-disability benefits, which would include those on disability benefits). This, alongside the vulnerability data suggests that those people with the most severe disabilities and chronic illness were more likely to receive an award. Holding all other things constant, being on other benefits rather than disability benefits is associated with a negative outcome for Community Care Grant awards. This does not mean that those on Universal Credit who are in exceptional need do not receive awards, but means they are less likely to receive an award than those not on UC, which would include people on disability benefits.

**Application effects** – those applying online were less likely to be successful than telephone applicants, while those applying by post were more likely to be successful. Waiting longer for a decision is associated with lower likelihood of an award, as is being a repeat applicant. Those applying in November, December and January were less likely to be successful compared with those applying in other months. Applications in March were more successful compared with those made in January.

**Referrals** – those being referred to debt advice, money advice and the men's advice line were less likely to receive an award compared with those who were not, while those referred to other services – housing, social work, hospital, CAB, resilience support were more likely to receive an award compared with those not referred to these services. Those waiting for benefits were more likely to receive an award, compared with those not waiting. But as seen above, receiving benefits is not generally associated with success, except in the case of some disability benefits.

Overall, the findings of this analysis of the 2019-20 Community Care Grants suggests that Community Care Grants are being targeted towards vulnerable people, including homeless people, those fleeing domestic abuse, and often people with disabilities or chronic health issues. However, local authority is also significant, independent of the vulnerability characteristics of applicants.

## Factors associated with successful Crisis Grant applications

Again, **local authority is a key variable**, in the model explaining the likelihood of receiving a Crisis Grant, with many local authorities having a far higher likelihood of success for Crisis Grant awards compared with the reference category of Aberdeen. This included applicants in Eilean Siar, West Dunbartonshire, North Lanarkshire, Dundee, Aberdeenshire, Renfrewshire, Edinburgh and Fife.

**Vulnerable applicants** were more likely to receive a Crisis Grant, as with Community Care Grants, including those leaving the armed forces, insecure work and domestic abuse, kinship carers and young people estranged from parents. Those vulnerable due to bereavement, mental health issues, homelessness, lone parenthood and chronic ill health also have greater likelihood of receiving an award than people not vulnerable for this reason in each case.

Vulnerable groups less likely to receive an award (controlling for the other variables in the model) included those unable to live with parents due to potential danger, young people living with a disabled adult, children with young parents, people vulnerable due to family breakdown and eviction/repossession. Those with no recorded vulnerabilities were far less likely to receive an award as those with some vulnerability.

Again, **disability was more complex**, with non-disabled households and those refusing information more likely to receive an award compared with disabled people. In the Crisis Grant model, those receiving DLA and PIP benefits were less likely to receive an award, along with many other people receiving benefits. This may well be because Crisis Grant awards are more commonly made by applicants who have very recently lost employment, are awaiting a decision about a benefit application or whose benefit has been lost or withdrawn for a reason beyond their control. Although by no means generous, having an ongoing income from existing benefits and not being able to evidence an income shock or other set of exceptional circumstances would often lead to a negative decision. For instance, some of those who have been awarded Universal Credit but are awaiting their first payment may be referred back to the DWP to secure a benefit advance, if there were no other exceptional circumstances. 'Running out of benefit/income' has become a more common reason for applying but this is one area where we may be seeing strict application of the rules around 'ongoing needs'. Sanctions were also associated with a reduced likelihood of an award.

**Repeat applicants** were less likely to receive a Crisis Grant award compared with new applicants. **Online applicants** were less likely than telephone applicants to receive an award while those applying face-to-face or by post were not significantly different from telephone applicants in terms of their success. Those having **help to apply** were not more likely to receive an award but those with a third-party applying were more likely to get an award than those applying alone. Having a **longer waiting time** was associated with lower likelihood of an award, while applying in March was more likely to lead to an award than applying in January.

**Reasons for applying** that were associated with a greater likelihood of receiving an award were – having an unexpected expense (the reference category), being stranded away from home without any means to get back, a fire or gas explosion and a delay in payment of benefits. The reasons less likely to result in an award were benefit/income being spent, lost money, stolen money, breakdown of relationship within family and having nowhere to stay, as well as flooding, or ‘other’ disaster and travel.

**Household type, age and gender were all significant** in the Crisis Grant model, with single adults more likely to receive an award compared with couples and families, females less likely to get an award compared with males and award likelihood being higher with age. Social renters had a greater likelihood of receiving a Crisis Grant than others, particularly those in institutional/homeless settings.

**Referrals** associated with a greater likelihood of success in receiving a Crisis Grant included those to housing, employability and men’s advice while referrals associated with less likely success were to welfare rights, food banks, social work, resilience support, advocacy and hospital.

In summary, as with the model for Community Care Grants, Crisis Grant awards are strongly related to vulnerability but there is also an indication of those in receipt of benefits and others deemed ineligible being more likely to be referred elsewhere. Local authority is also significant, independent of the vulnerability characteristics of applicants.

### **Successful and unsuccessful applicants over time**

The regression models provide some insights into the variation between local authorities even when controlling for the vulnerability of applicants. The relatively high award success rates in some local authorities is not fully explained by variations in the profile of applicants, as these characteristics are controlled for in the model. However, as highlighted above, there will be other variation that is not in the model (some of which is explored in the qualitative research undertaken for this review).

The analysis above indicates the strong role of vulnerability and the reasons for applications in understanding successful applications. We can also look at change over time in some of these key measures to help understand changes in success over time. The detailed, bespoke analysis of the monitoring data below looks at applicants over time, referrals over time and amounts of awards over time. This was undertaken on the data up to and including 2020/21 as this corresponded to the latest published annual report at that time.

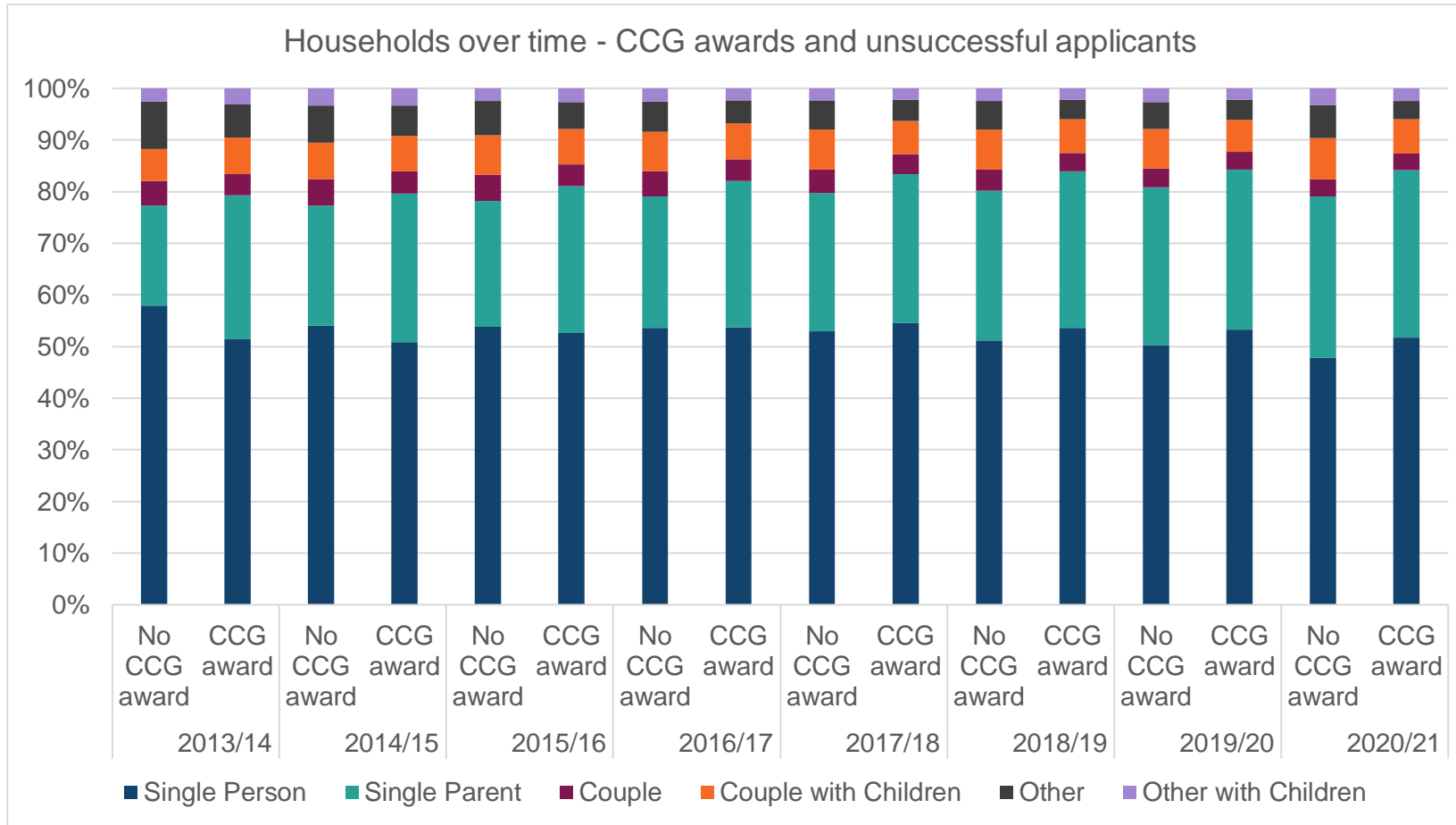
As highlighted earlier, award success rates for both Community Care Grants and Crisis Grant had been reducing over recent years, pre-pandemic, alongside a change in reasons towards households in exceptional needs. However, the regression analysis suggests that the most vulnerable households, including homeless people, those with mental health issues, those fleeing domestic abuse and vulnerable lone parents were more likely to receive an award.



Single adults and single parents have been the largest groups of successful and unsuccessful Community Care Grant applicants since the SWF started (Figure 29). However, although single parents made up the same proportion of successful applicants – 52% – in 2013/14 and 2020/21, single parents were a far larger proportion of unsuccessful applicants in 2020/21 (31%, compared with 19% in 2013/14).

Single people without children now make up a smaller proportion of unsuccessful applicants than previously. In 2013/14 single people were 58% of unsuccessful applicants compared with 48% in 2020/21.

**Figure 29: CCG awards and unsuccessful applicants 2013/14 to 2020/21**

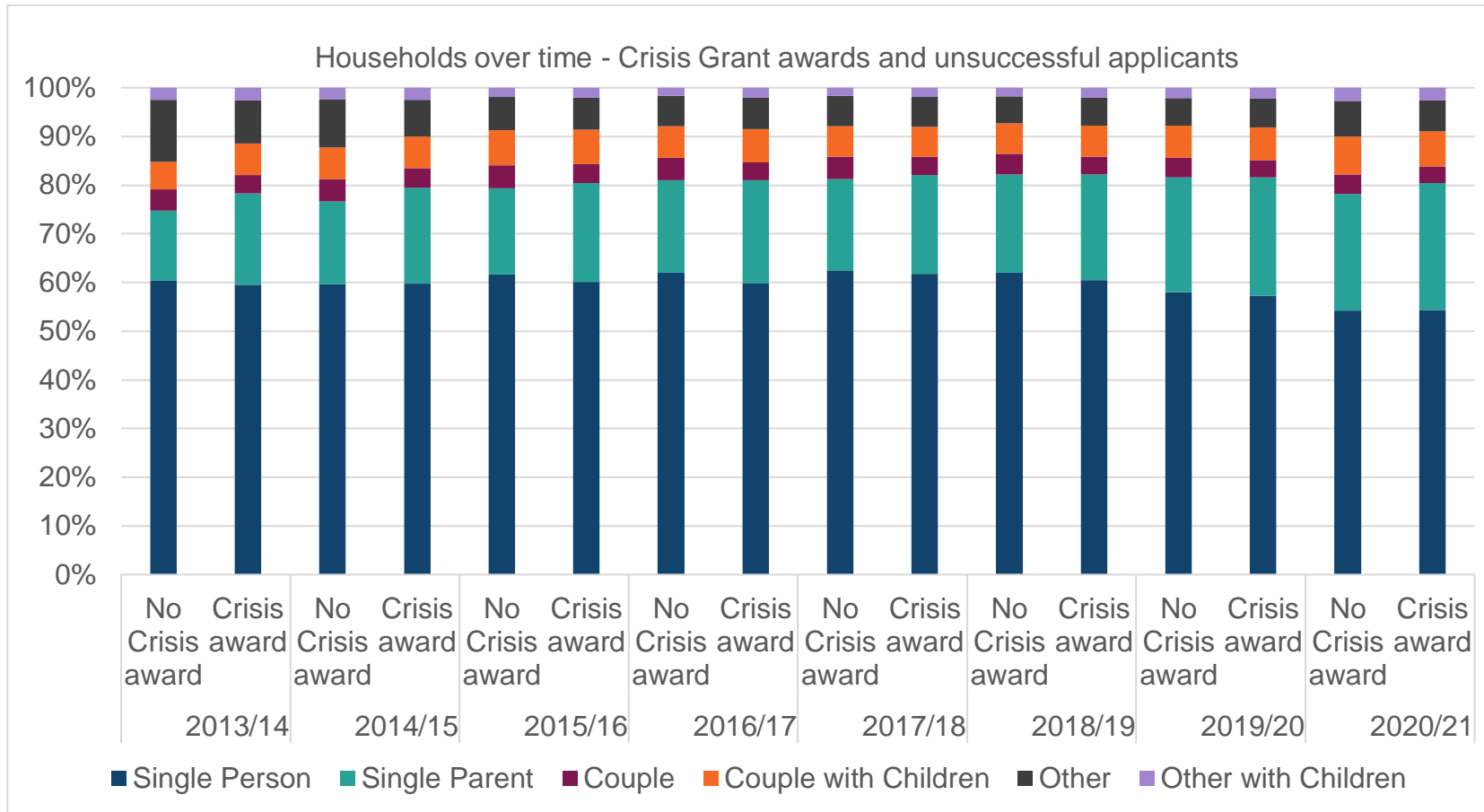


Source: SWF management database 2013/14 to 2020/21

For Crisis Grants, there has been a slight shift between single people and single parents, with single parents now making up around a quarter of those receiving Crisis Grant awards and the same proportion of unsuccessful applicants, whereas in 2013/14 single parents were 14% of unsuccessful applicants and 19% of recipients of Crisis Grants. In 2020/21, single parents made up a slightly larger proportion receiving Crisis Grants (26%) than not receiving (24%).

In 2013/14 single people received around 60% of awards and made up 60% of unsuccessful applicants, but this proportion was down to 54% of both those receiving and those not receiving an award in 2020/21 (down from 57%-58% in 2019/20).

**Figure 30: Crisis Grant awards and unsuccessful applicants 2013/14 to 2020/21**



Source: SWF management database 2013/14 to 2020/21

As highlighted in the regression analysis, award recipients are more likely to have vulnerabilities compared with those not receiving an award. Around two-thirds of Community Care Grant recipients reported a vulnerability during their application in 2019/20 and 2020/21 compared with just a quarter of recipients in 2013/14. Of course, this may well have been due to less reporting/recording of vulnerability initially. By 2015/16 there was a broader range of vulnerability issues being captured in the monitoring data, with almost 4 out of 5 recipients reporting vulnerabilities. Since 2015/16 the proportion of those receiving an award and being vulnerable in some way has reduced by ten percentage points (22% had no vulnerabilities in 2015/16 and 32% in 2020/21).

Just under half of those who received a Crisis Grant in 2020/21 reported a vulnerability, compared with around 60% in 2015/16. This is similar to the ten percentage point drop in reported vulnerability in the case of Community Care Grant recipients. Around a third of those receiving no award were vulnerable in some way in 2020/21, which is also a slight reduction from previous years.

The reduced vulnerability of those receiving and not receiving awards in recent years, compared with previous years may help to explain some of the reduction in success rates over time. There are more applications now but proportionately fewer from vulnerable people.

**Table 3: Vulnerability among Community Care Grant recipients (CCG) and non-recipients (No CCG) 2013/14 to 2020/21**

	2013/14		2014/15		2015/16		2016/17		2017/18		2018/19		2019/20		2020/21	
	No CCG	CCG	No CCG	CCG	No CCG	CCG	No CCG	CCG	No CCG	CCG	No CCG	CCG	No CCG	CCG	No CCG	CCG
Mental health issues	3%	7%	11%	21%	19%	32%	21%	32%	20%	31%	21%	32%	21%	33%	21%	34%
No vulnerabilities	88%	76%	79%	51%	58%	22%	55%	24%	60%	32%	58%	29%	58%	29%	60%	32%
Lone parent	4%	7%	7%	16%	14%	24%	14%	23%	14%	22%	16%	23%	16%	23%	17%	24%
Homelessness	2%	6%	3%	12%	6%	20%	6%	22%	9%	25%	9%	25%	7%	23%	7%	22%
Chronic ill health	1%	4%	7%	16%	15%	27%	14%	24%	12%	22%	12%	21%	10%	19%	7%	16%
Physical health issues	4%	6%	5%	10%	8%	13%	8%	12%	7%	11%	7%	11%	6%	11%	6%	10%
Frail, old age, immobility	1%	1%	2%	6%	4%	11%	5%	10%	4%	9%	4%	8%	4%	9%	4%	8%
Children in a large family	1%	2%	2%	4%	4%	6%	4%	6%	4%	5%	4%	6%	4%	6%	5%	6%
Family breakdown	1%	2%	1%	2%	2%	4%	2%	5%	2%	5%	3%	6%	3%	6%	4%	6%
Learning difficulty	1%	1%	2%	4%	4%	6%	4%	6%	3%	5%	4%	5%	4%	6%	4%	5%

Source: SWF management database 2013/14 to 2020/21

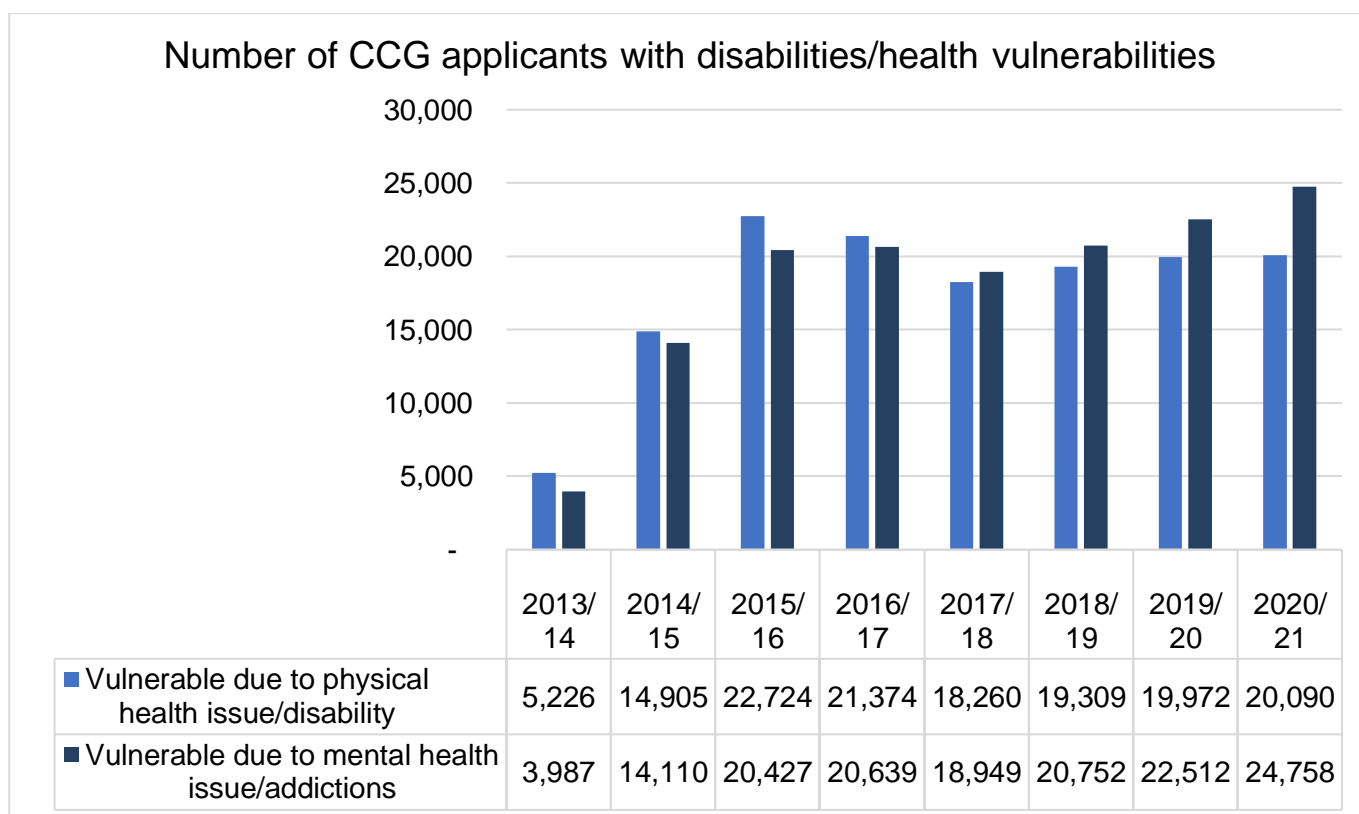
Looking in more detail at the nature of vulnerabilities recorded, the most commonly reported issues among those applying for Community Care Grants are mental health issues, reported by around a third of Community Care Grant recipients in 2019/20 (34% in 20/21) and around 21% of those not receiving an award in the two most recent years. This is similar to previous years since about 2015/16.

Being vulnerable as a lone parent was reported by 23% of successful Community Care Grant applicants in 2019/20 and 24% in 2020/21 (compared with 16%-17% of non-recipients). Homelessness affects over 1 in 5 award recipients compared with less than 1 in 10 non-recipients. Homeless households have been around 1 in 5 recipients since 2015/16.

Chronic ill health, physical ill health and frailty affect between 1 in 10 and 1 in 5 successful Community Care Grant award recipients (with less than half this proportion of non-recipients affected). In the case of chronic ill health, this has affected around a quarter of recipients in previous years (27% in 2015/16 and 24% in 2016/17). This reduction from 24% of awards to 19% of awards in 2019/20 (pre-pandemic) and 16% in 2020/21 has not been accompanied by an increase in the proportion of chronically ill non-recipients, though, suggesting that total applications among this particular physically vulnerable group have fallen in recent years as a proportion of the total.

However, the total number of Community Care Grant applications from physically ill or disabled applicants in general has been increasing in recent years but is below the peak level recorded in 2015/16. The figure below shows the number of applicants recorded as vulnerable due to physical disabilities (frailty, old age, mobility issues, physical health problems, chronic ill-health, being terminally ill, having learning difficulties or disabled people with children) as well as mental health issues or addictions. At the same time, the number of Community Care Grant applications from people with mental health issues or addictions has increased more steeply, and has overtaken the number with physical health issues or disabilities in recent years.

**Figure 31: Numbers of CCG applicants vulnerable due to health issues 2013/14 to 2020/21**



Source: SWF management database 2013/14 to 2020/21

Looking at the nature of vulnerabilities among those receiving and not receiving Crisis Grants, almost a third of those in receipt of a Crisis Grant in 2020/21 had mental health problems compared with 12% of those who applied but did not receive an award. This has remained an important aspect of vulnerability since 2014/15. Lone parents also increased from 5% of those in receipt of Crisis Grant awards in 2013/14 to 10% in 2014/15 and 16% in 2015/16. In 2020/21 18% of recipients were vulnerable due to being a lone parent.



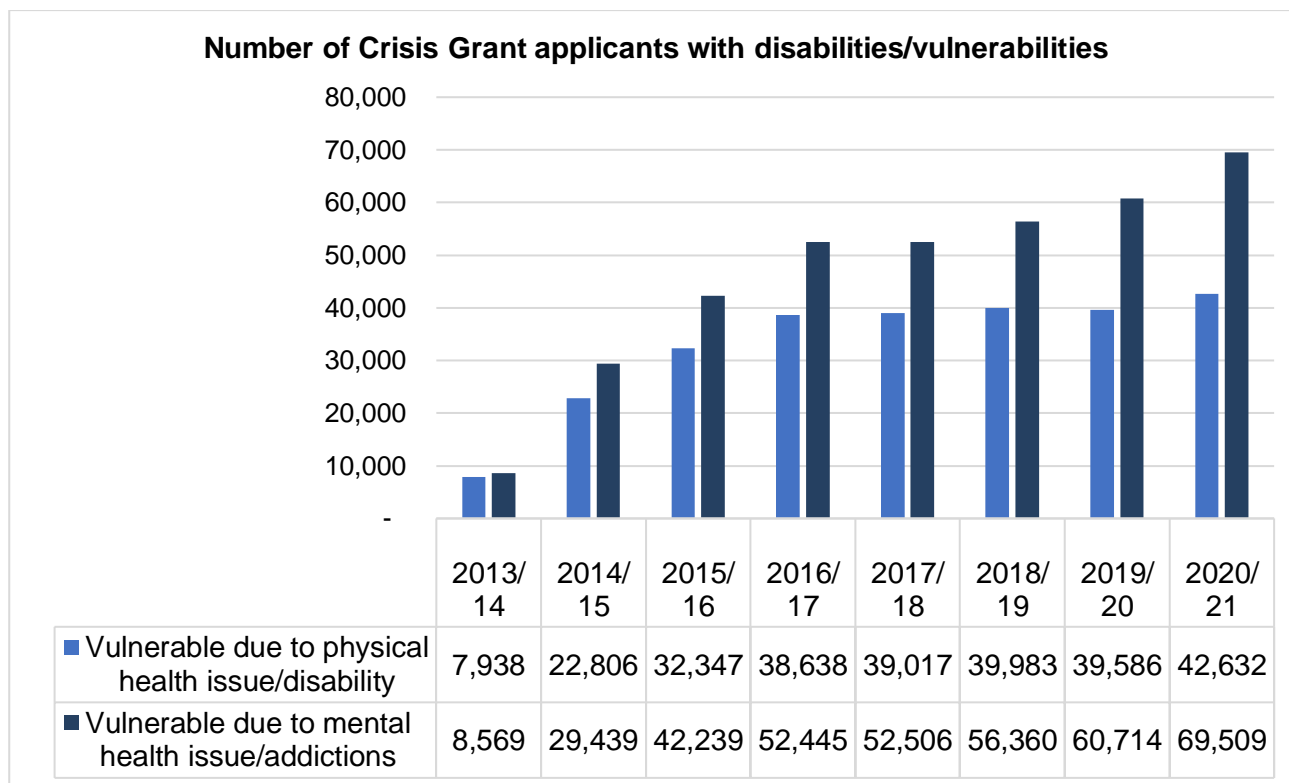
**Table 4: Vulnerability among Crisis Grant recipients (CG) and non-recipients (No CG) 2013/14 to 2020/21**

	2013/14		2014/15		2015/16		2016/17		2017/18		2018/19		2019/20		2020/21	
	No CG	CG	No CG	CG	No CG	CG	No CG	CG	No CG	CG	No CG	CG	No CG	CG	No CG	CG
No vulnerabilities	88%	81%	82%	61%	68%	41%	62%	39%	62%	42%	64%	42%	65%	45%	68%	50%
Mental health issues	3%	8%	5%	21%	9%	30%	10%	32%	10%	31%	11%	31%	12%	30%	12%	27%
Lone parent	0%	5%	0%	10%	0%	16%	0%	16%	0%	15%	0%	16%	0%	17%	0%	18%
Children w disabled adult	0%	3%	1%	12%	1%	18%	1%	18%	1%	18%	1%	16%	2%	13%	2%	10%
Family breakdown	0%	2%	1%	5%	1%	9%	1%	9%	1%	9%	2%	9%	2%	8%	3%	6%
Physical health	3%	4%	4%	5%	4%	6%	5%	6%	5%	5%	5%	5%	4%	5%	4%	5%
Care giver	0%	1%	0%	2%	0%	4%	0%	4%	0%	3%	0%	4%	1%	4%	1%	4%
Kinship Carer	0%	1%	0%	3%	0%	4%	0%	4%	0%	3%	0%	3%	0%	3%	0%	3%
Insecure work	0%	2%	0%	5%	0%	7%	0%	7%	1%	6%	1%	5%	0%	4%	1%	3%
Eviction	0%	1%	0%	1%	0%	2%	0%	2%	0%	2%	0%	3%	0%	3%	0%	3%

Source: SWF management database 2013/14 to 2020/21

Households that were vulnerable due to children living with a disabled adult made up 12% of Crisis Grant recipients in 2014/15, increasing to 18% in subsequent years, before falling back to 13% in 2019/20 and then 10% in 2020/21. The prevalence of these households among non-recipients has increased, but only slightly – from 0.4% to 2%. This may indicate that proportionately fewer families containing people with disabilities are applying for Crisis Grants.

**Figure 32: Numbers of Crisis Grant applicants vulnerable due to health issues 2013/14 to 2020/21**



Source: SWF management database 2013/14 to 2020/21

The figure above shows that, as with Community Care Grants, the overall number of applications for Crisis Grants by those with physical health vulnerabilities is increasing slightly but at a far less significant rate compared with those with mental health issues or addictions.

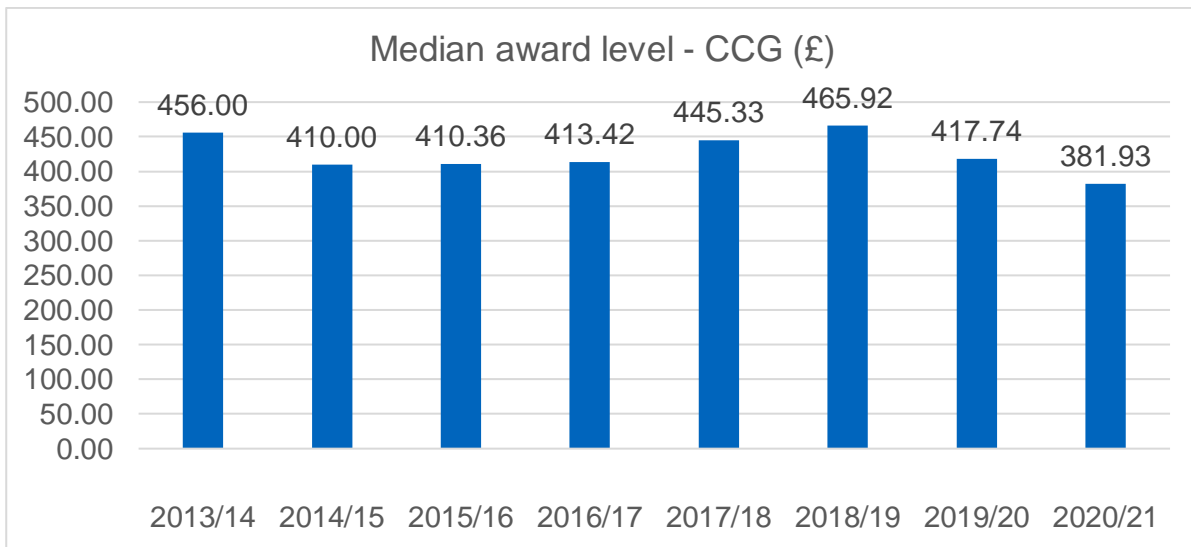
For both Community Care Grants and Crisis Grants, applications from people with mental health issues have overtaken applications from people with physical health issues and disabilities and tend to consistently affect around 30% of applicants.

This, alongside the reduced prevalence in recent years of those with chronic physical health problems among Community Care Grant recipients points to a nuanced picture around health and disability. Overall applications to both funds from people with physical health issues and disabilities are increasing and these applicants are more commonly successful in receiving awards, but the applications from other groups are also increasing at such a rate that people with physical health issues are now less prevalent as a proportion of fund applicants and recipients.

## Levels of award

As we saw above, vulnerable applicants are more likely to receive awards but the overall level of vulnerability of applicants has decreased and the proportion of all applicants receiving awards has fallen. We now consider the extent to which there is variation in the financial level of awards in relation to local authority, reasons for application and vulnerability – the key indicators of successful awards identified earlier – and how award levels have changed over time. As in the case of the earlier, bespoke analysis, this was completed on data comparable with the most up-to-date annual report, prior to the publication of the 2021/22 report.

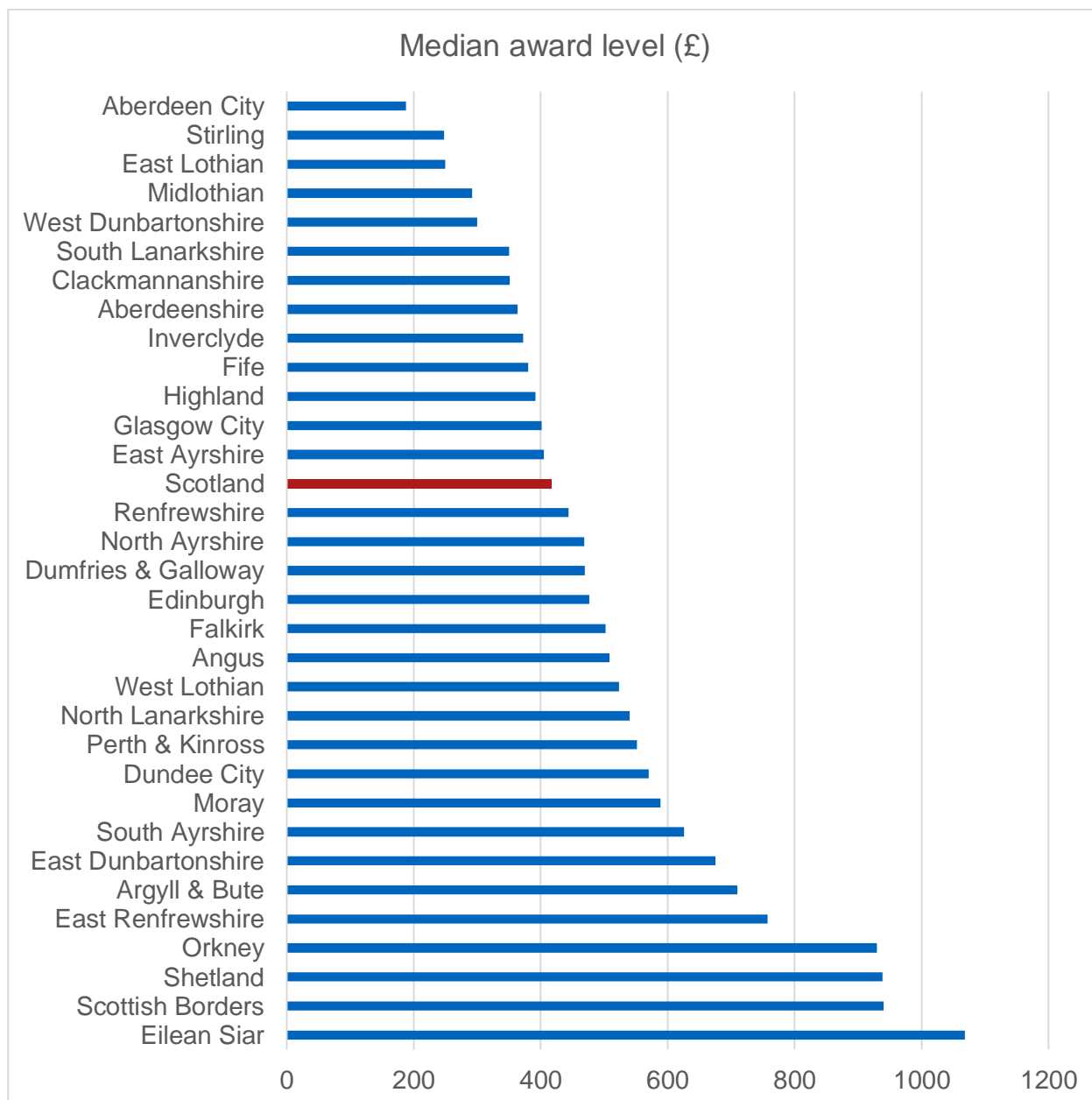
**Figure 33: Community Care Grant awards over time**



Source: SWF management database 2013/14 to 2020/21

The median award level (the point at which 50% of awards are above and below) for Community Care Grant has decreased over time, with an average award in 2019/20 of £417.74 and £381.93 in 2020/21, compared with £456.00 in 2013/14. There was also a huge variation by local authority pre-pandemic from a high of £1,067.92 in Eilean Siar to a low of £188.13 in Aberdeen.

**Figure 34: Community Care Grant award by LA (2019/20)**



Source: SWF management database

This variation is strongly related to the reason for applying for a Community Care Grant – in Eilean Siar, 40% of awards were to help applicants with ‘planned resettlement after an unsettled way of life’ so include larger items of expenditure. This applied to 35% of awards in the Scottish Borders, 28% of awards in the Shetland Islands and 43% of awards in the Orkney Islands, compared with 16% of all the Community Care Grant awards in 2019/20.

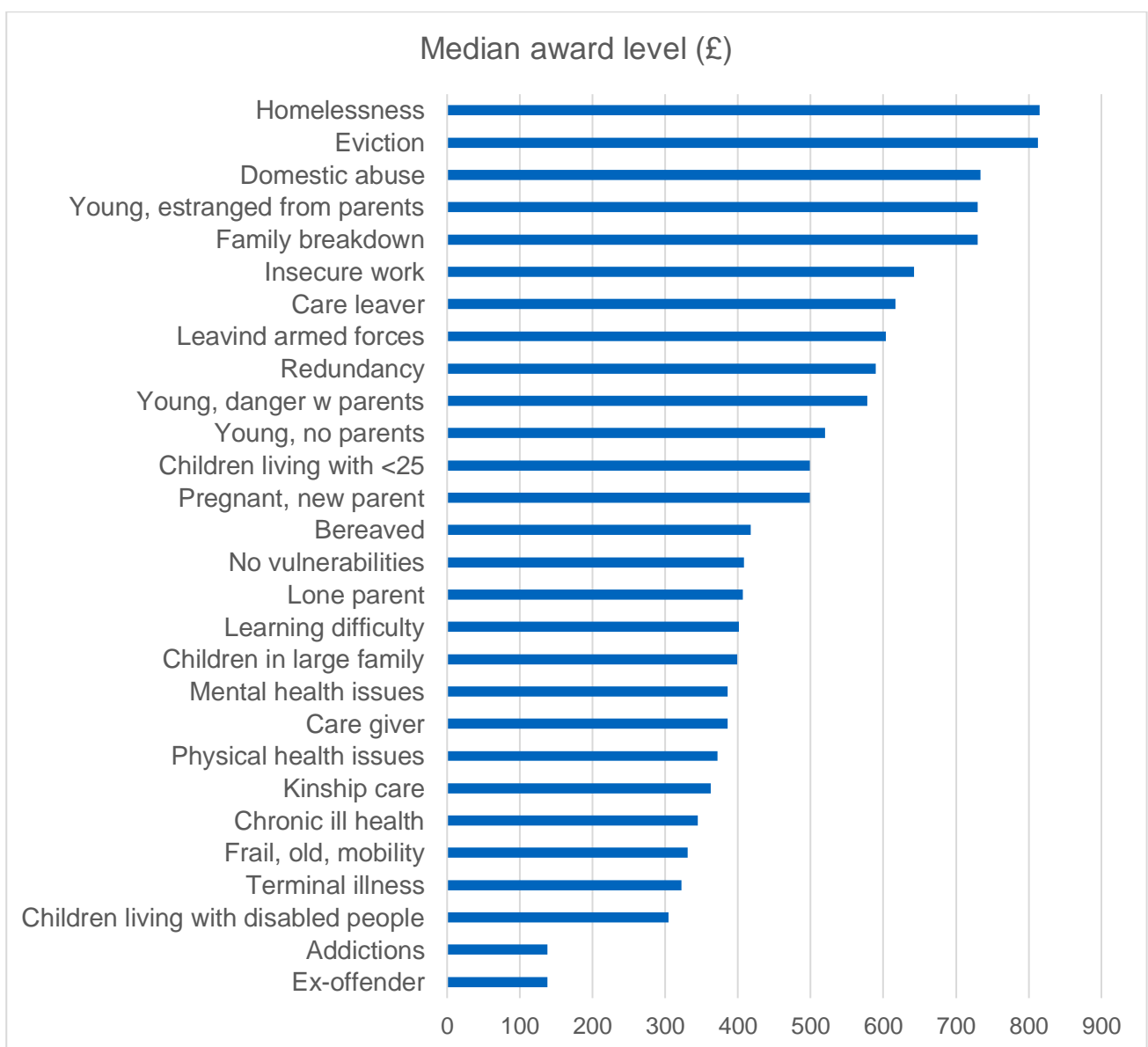
At the other end of the spectrum, in Aberdeen, just 12% of awards were for people resettling after an unsettled way of life. This was not the case in Stirling, where 27% of awards were for this reason but 39% of awards were to help with expenses for improving a home to maintain living conditions (compared with 12% of all awards). More than 60% of awards in East Lothian were for families under exceptional

pressure for 'other reasons' (compared with 26% of all awards). Midlothian also had a higher number of awards to help with expenses for improving a home to maintain living conditions (28%).

Those with higher average awards – the island communities, the Scottish Borders, East Renfrewshire and Argyll and Bute were also those underspending on budgets pre-pandemic, with the exception of the Shetland Islands. This suggests that those who generally underspend have more money to make more generous awards.

On balance, the variation in Community Care Grants by local authority appears to be strongly relate to the reason for the application, which also relates to the type of vulnerability, as shown below.

**Figure 35: Community Care Grant award level and vulnerability (2019/20)**

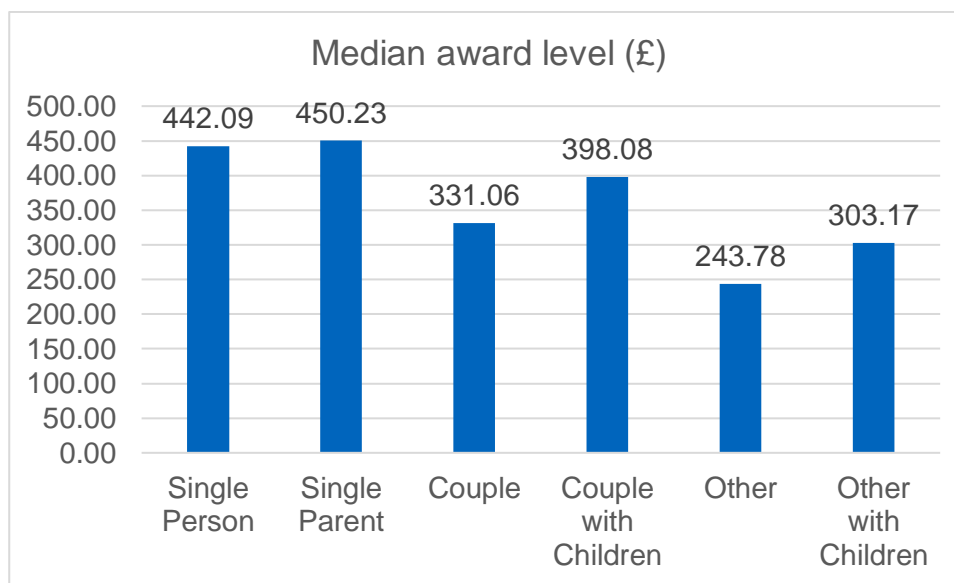


Source: SWF management database

The level of the Community Care Grant award received was higher for more vulnerable households where accommodation has been lost through homelessness or eviction, or where there is domestic abuse or estrangement, a family/relationship breakdown, leaving the armed forces or care or insecure work/redundancy. Those with physical health issues or disabilities tended to receive smaller awards.

Again, this indicates that awards are larger where new households are being formed or new accommodation needed as opposed to existing households being under pressure. This also helps explain why average awards have decreased over time - as the share of applications has shifted towards families facing exceptional pressure from moving out of residential accommodation/resettlement after an unsettled way of life, average awards have reduced.

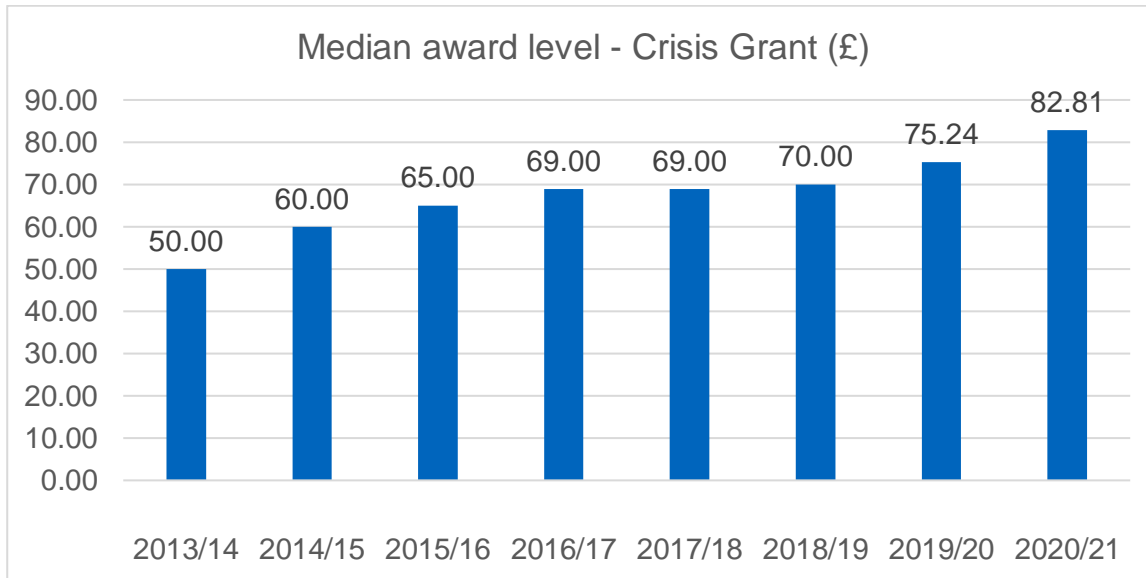
**Figure 36: Community Care Grant award by household type (2019/20)**



Source: SWF management database

Looking at household type, Community Care Grant awards in 2019/20 were higher for single people and single parents than for other types of households. This is also associated with the need for new accommodation, with 28% of single person awards to vulnerable homeless people and single parents more vulnerable due to domestic abuse (in 7% of awards) and relationship breakdown (9%) as well as homelessness (19%).

**Figure 37: Crisis Grant awards over time**

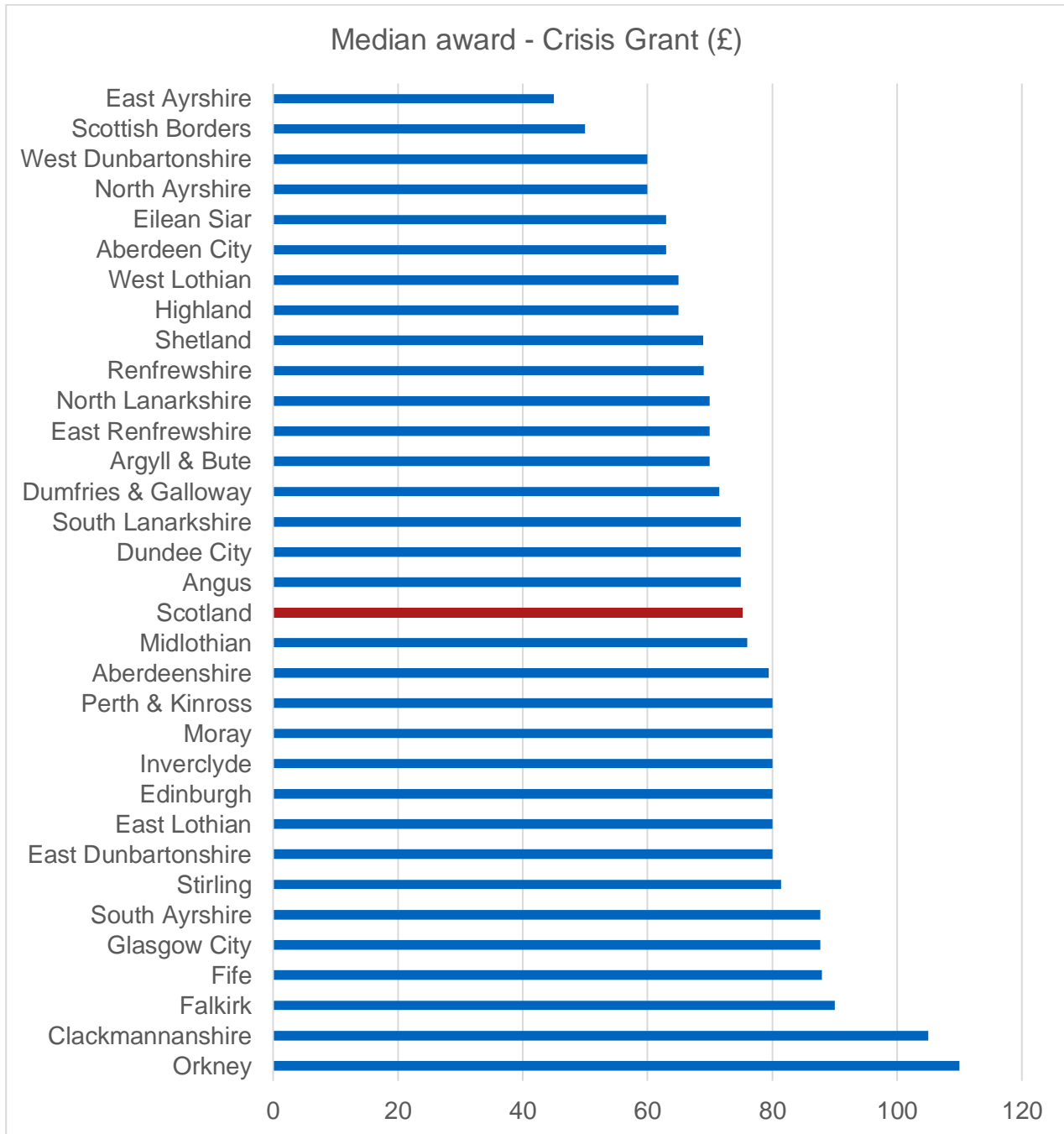


Source: SWF management database 2013/14 to 2020/21

The median level of the Crisis Grant awarded has increased from £50 in 2013/14 to £82.81 in 2020/21, with £75.24 the median pre-pandemic award.

Again, looking at the latest pre-pandemic period, there is variation between local authorities in relation to the median level of the award, although less so than for Community Care Grants.

**Figure 38: Crisis Grant award by LA (2019/20)**

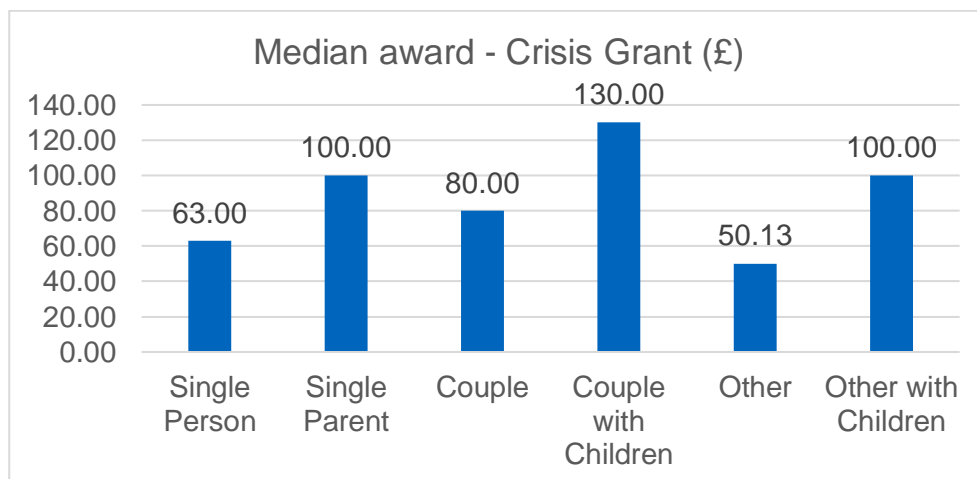


Source: SWF management database

Awards were higher among households with children, which may help in explaining the local authority pattern of awards. For example, awards were higher than average in Clackmannanshire, where 32% of Crisis Grant recipients were single parents (compared with 24% across Scotland). However, 63% of Orkney award recipients were single people compared with 57% of all applicants. East Ayrshire and the Scottish Borders also had a higher than average proportion of single adult recipients (66% and 70% of awards) which may partly explain their relatively lower award levels.



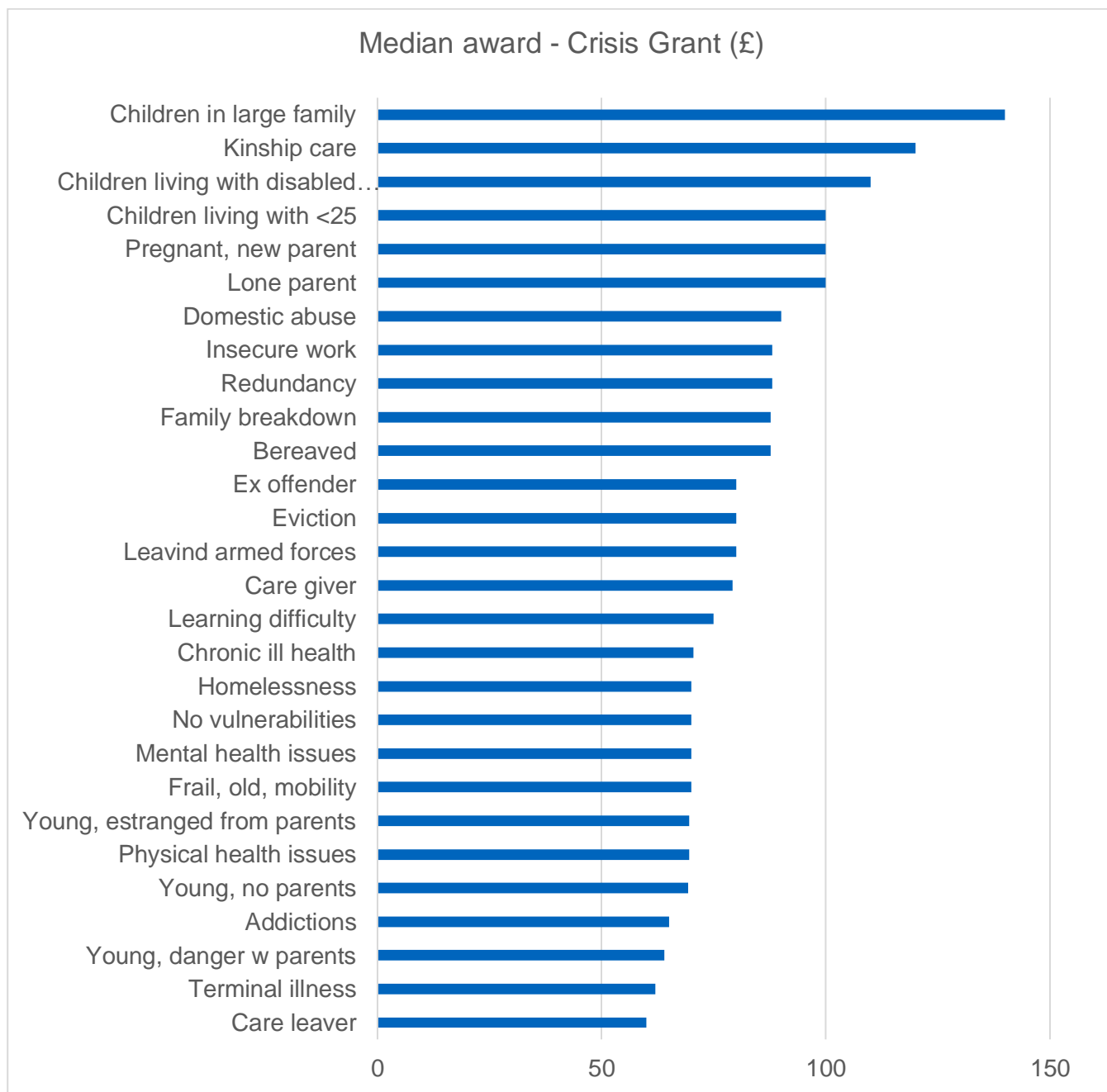
**Figure 39: Crisis Grant award by household type (2019/20)**



Source: SWF management database

Higher average awards for Crisis Grants tended to be spread across overspending local authorities (Glasgow, Fife, Clackmannanshire, Stirling) as well as underspending authorities (Orkney, Falkirk, South Ayrshire). This is different than was the case for Community Care Grants, where we saw higher awards in underspending local authorities.

**Figure 40: Crisis Grant award level and vulnerability (2019/20)**



Source: SWF management database

Vulnerability is also associated with Crisis Grant award levels but with higher average awards largely driven by household size and the presence of children in the household, followed by vulnerability associated with sudden income shocks – fleeing domestic abuse, insecure work, redundancy, family breakdown, bereavement. Households with primarily health-related vulnerabilities and young people appear to receive lower awards, generally most likely due to the smaller household size.

Overall, there is evidence that reduced vulnerability may have impacted on success rates and potentially award levels. However, regression analysis indicates that success rates are impacted by local authority independently of vulnerability.

One aspect of vulnerability not captured well in the data is no recourse to public funds (NRPF). Several local authorities had no data on refugee status and this is not a separate category of vulnerability. From the data available, in 2019/20 (pre-pandemic) 0.9% of Community Care Grant applicants had an 'other' refugee status (so not seeking asylum and not with leave to remain) as were 0.4% of applicants to Crisis Grants. Some of this small group did receive awards – 40% applying for Community Care Grants and 56% applying for Crisis Grants. This is significantly below the overall success rates of 54% and 63% respectively. However, with so much missing data this is an incomplete picture.

### **Referral to other services**

The evidence above shows that, although vulnerability has reduced in recent years, many applicants and recipients are still vulnerable. Application success rates have also fallen in recent years, pre-pandemic and in the case of Community Care Grants the average levels of award have reduced. This means that referral to other services is becoming more important.

**Table 5: The most common referrals for Community Care Grants among those with an award (CCG) and no award (no CCG) (2013/14 to 2020/21)**

	2013/14		2014/15		2015/16		2016/17		2017/18		2018/19		2019/20		2020/21	
	No CCG	CCG	No CCG	CCG	No CCG	CCG	No CCG	CCG	No CCG	CCG	No CCG	CCG	No CCG	CCG	No CCG	CCG
None	77%	79%	79%	79%	71%	71%	70%	71%	67%	70%	65%	66%	63%	65%	63%	66%
Welfare rights	14%	12%	11%	10%	11%	12%	14%	13%	17%	15%	17%	17%	18%	18%	18%	18%
Money manage	10%	8%	7%	6%	11%	8%	11%	9%	12%	9%	15%	11%	17%	12%	18%	11%
CAB	7%	5%	5%	5%	9%	8%	10%	8%	12%	9%	13%	11%	14%	11%	15%	11%
Housing	12%	13%	8%	12%	11%	15%	11%	14%	11%	12%	8%	8%	7%	8%	6%	8%
Employ-ability	7%	8%	4%	7%	5%	8%	5%	7%	5%	7%	3%	8%	3%	8%	3%	8%
Pension Service	4%	7%	4%	7%	4%	8%	5%	7%	5%	7%	3%	8%	3%	8%	3%	8%
Other	8%	5%	3%	3%	6%	5%	6%	6%	8%	6%	8%	7%	7%	7%	6%	6%
Social Work	6%	5%	3%	4%	8%	7%	7%	7%	5%	5%	6%	6%	8%	7%	8%	6%
Debt advice	2%	2%	3%	2%	6%	4%	6%	4%	7%	4%	9%	5%	11%	5%	12%	5%

Source: SWF management database 2013/14 to 2020/21

Overall, at Scotland level, the majority of Community Care Grant applicants (both successful and unsuccessful) are reported as not having received a referral on to other service providers. However, this has fallen from almost 80% recorded as receiving no onward referrals in 2013/14 to closer to 65% in 2019/20 and 2020/21. So, around 20% received a referral in 2013/14 compared with 35% in 2019/20.

The most common referrals are for welfare rights – now referred to in 18% of Community Care Grant cases, whether there is an award or not. This is up from 12% of award recipients and 14% of non-recipients in 2013/14. Debt advice has also increased from 2% of unsuccessful applicants referred in 2013/14 to 12% in 2020/21.

Money management is also a common referral route, with 18% on those not receiving an award and 11% of those receiving a Community Care Grant being referred for budgeting advice (up from 10% and 8% in 2013/14). A similar proportion (12%) receiving no award are referred to debt advice while 5% of those who receive a Community Care Grant are referred. Unsuccessful applicants were more likely than successful applicants to be referred to Citizen's Advice Bureaux (CAB) – (15%) in 2020/21 compared with those receiving an award (10%). The same pattern is observed in relation to social work referrals, which were more common for unsuccessful applicants. Those receiving a Community Care Grant were more commonly referred to the Pension Service, for employability advice and for housing advice compared with non-recipients.

**Table 6: The most common referrals for Crisis Grants among those who received an award (CG) and those who did not (No CG) (2013/14 to 2020/21)**

	2013/14		2014/15		2015/16		2016/17		2017/18		2018/19		2019/20		2020/21	
	No CG	CG	No CG	CG	No CG	CG	No CG	CG	No CG	CG	No CG	CG	No CG	CG	No CG	CG
None	77%	78%	80%	80%	71%	72%	71%	73%	71%	72%	67%	68%	64%	65%	66%	66%
Money manage	14%	13%	7%	8%	10%	11%	10%	11%	11%	12%	15%	17%	18%	19%	18%	19%
CAB	8%	6%	5%	4%	8%	8%	8%	8%	8%	10%	10%	14%	13%	17%	14%	16%
Debt advice	3%	3%	3%	3%	6%	7%	6%	7%	6%	8%	8%	12%	12%	15%	12%	15%
Welfare rights	15%	13%	9%	9%	9%	9%	10%	10%	11%	10%	11%	11%	13%	12%	13%	14%
Social Work	8%	7%	3%	3%	6%	7%	5%	8%	5%	8%	6%	9%	8%	9%	7%	8%
Other	8%	7%	4%	4%	8%	7%	7%	7%	7%	7%	8%	7%	8%	6%	6%	6%
Housing	12%	12%	7%	7%	7%	7%	6%	7%	5%	7%	5%	7%	5%	6%	3%	5%
Police	6%	5%	0%	0%	2%	2%	1%	1%	2%	3%	2%	4%	3%	4%	3%	3%
Employability	8%	7%	5%	3%	4%	2%	3%	2%	3%	2%	3%	2%	3%	2%	4%	2%

Source: SWF management database 2013/14 to 2020/21

It is the same group of agencies discussed above in relation to Community Care Grants that received the most referrals for Crisis Grant applications, with the addition of the Police, with 3% of applicants being referred (to verify the theft of money, presumably). Although two third of Crisis Grant cases had no referrals in 2019/20 and 2020/21 (while a third did) this was again an improvement as around 4 out of 5 cases received no referrals previously (with 1 in 5 being referred). Referrals increased most for debt advice – up from 3% for both groups to 12% where there was no award and 15% where an award is made. CAB and money management also saw an increase in referrals while housing services have seen a decrease (from 12% to 3%-5%). There seems to be less difference in the pattern of referrals for recipients and non-recipients of Crisis Grants, compared with Community Care Grants (where more non-recipients were referred for money management advice, debt advice and to the CAB).

The scope to compare experiences by applicants in different local authorities is compromised by the fact that a number of areas report no referrals at all. It is not completely clear whether this reflects a complete absence of referrals, or differences in recording practices (i.e. some referrals are happening but are not included in the management data for these local authorities). However, in terms of recorded referrals, there are clear differences between local authorities, with some areas where recorded referrals are particularly high.

In 2019/20 (pre-pandemic), referrals for debt advice were high in Fife (72% of applications), East Dunbartonshire (72%) and Clackmannanshire (68%). Money management advice referrals were high in Eilean Siar (100%) Fife (72%) Clackmannanshire (68%) East Dunbartonshire (47%) and North Ayrshire (28%). Social Work referrals were also higher in East Dunbartonshire (87%) Fife (55%) and North Ayrshire (28%). DWP referrals were higher among Eilean Siar (100%) Fife (24.3%) and the Scottish Borders (14%).

Referrals to welfare rights advice were higher in East Renfrewshire (97%) Angus (83%) and East Dunbartonshire (66%). Referrals to food banks were highest in Angus (52%) and North Ayrshire (29%), with North Ayrshire commonly referring to advocacy services too (83%). Dumfries and Galloway and South Ayrshire referred across a wide range of agencies including money management, welfare rights and others.

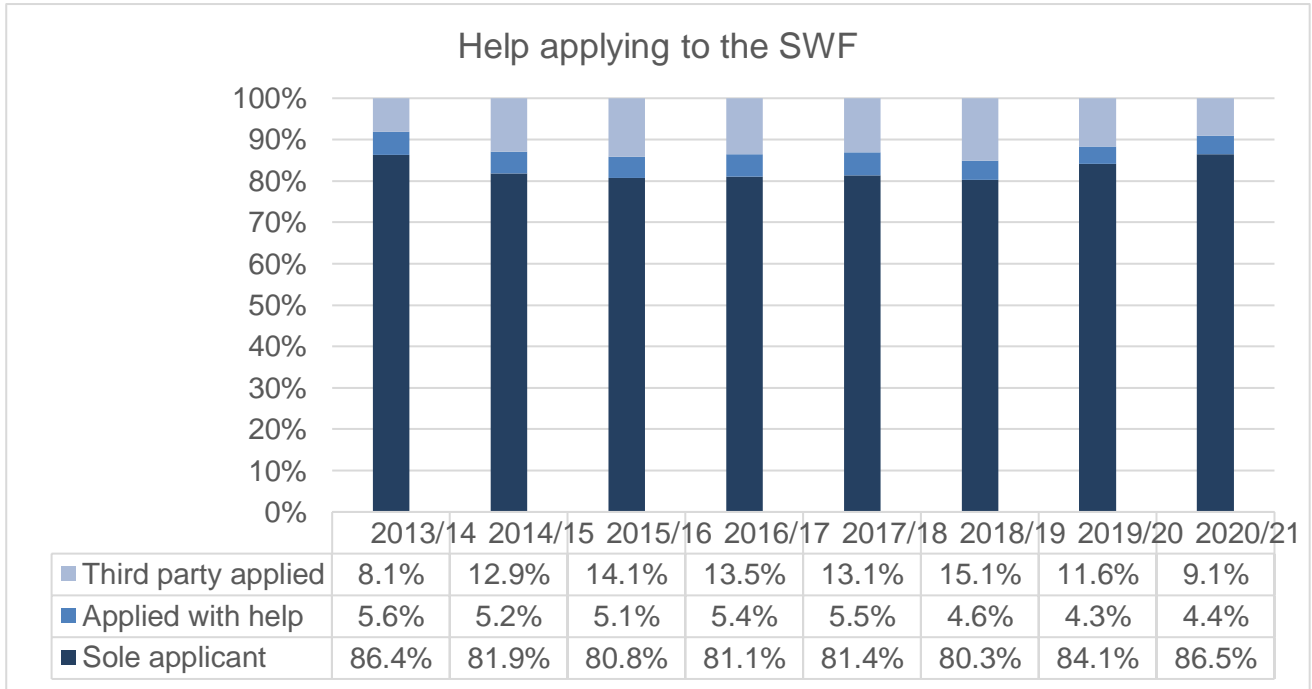
The local authorities recording referrals in 1 in 4 cases or fewer were – Aberdeen, East Lothian, Glasgow, North Lanarkshire and Renfrewshire, the Scottish Borders, Stirling and West Lothian.

Those reporting referring 5% of cases or fewer were – Aberdeenshire, Argyll and Bute, East Ayrshire, Edinburgh, Falkirk, Highland, Midlothian, Moray, the Orkney Islands, Perth and Kinross, the Shetland Islands and West Dunbartonshire. Of course, this includes some locations with very favourable outcomes so the referral data is not showing the whole picture – in other words, it may be that areas with high success rates perceive a lower need for referrals, as the grant is seen to have resolved the issue that led to the application.

## Enablers/barriers

Data on who accesses support in applying and how this might impact on the outcome is available from the management data. Although earlier we saw that around a third of applicants reported being vulnerable in some way, over 85% of applicants to the Scottish Welfare Fund apply by themselves, without help.

**Figure 41: Help received when applying to the SWF (2013/14 to 2020/21)**



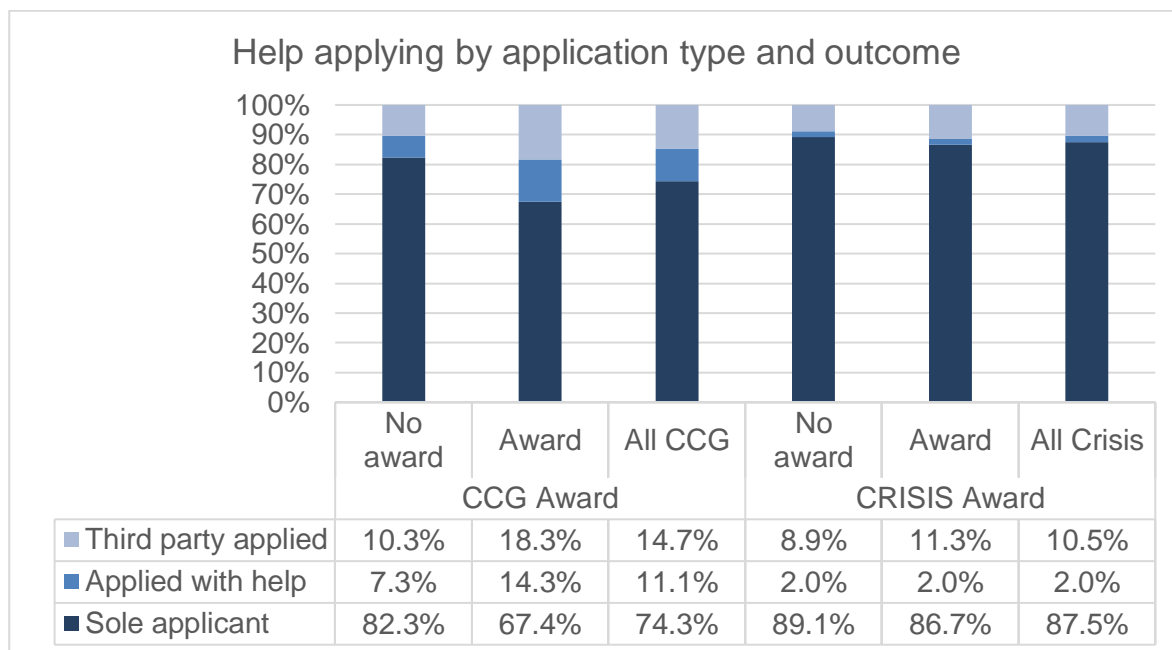
Source: SWF management database

The proportion receiving help had increased between 2015/16 and 2018/19 but has reduced again. Pre-pandemic (2019/20), just 4% received help applying and 12% had someone apply on their behalf while during the pandemic in 2020/21 this was down to 4% and 9%.

Looking at the pre-pandemic period (2019/20) applicants more commonly received help when applying for Community Care Grants (11% with help and 15% via a third party) compared with Crisis Grants (2% with help and 10% via a third party).



**Figure 42: Help applying by application type and outcome (2019/20)**

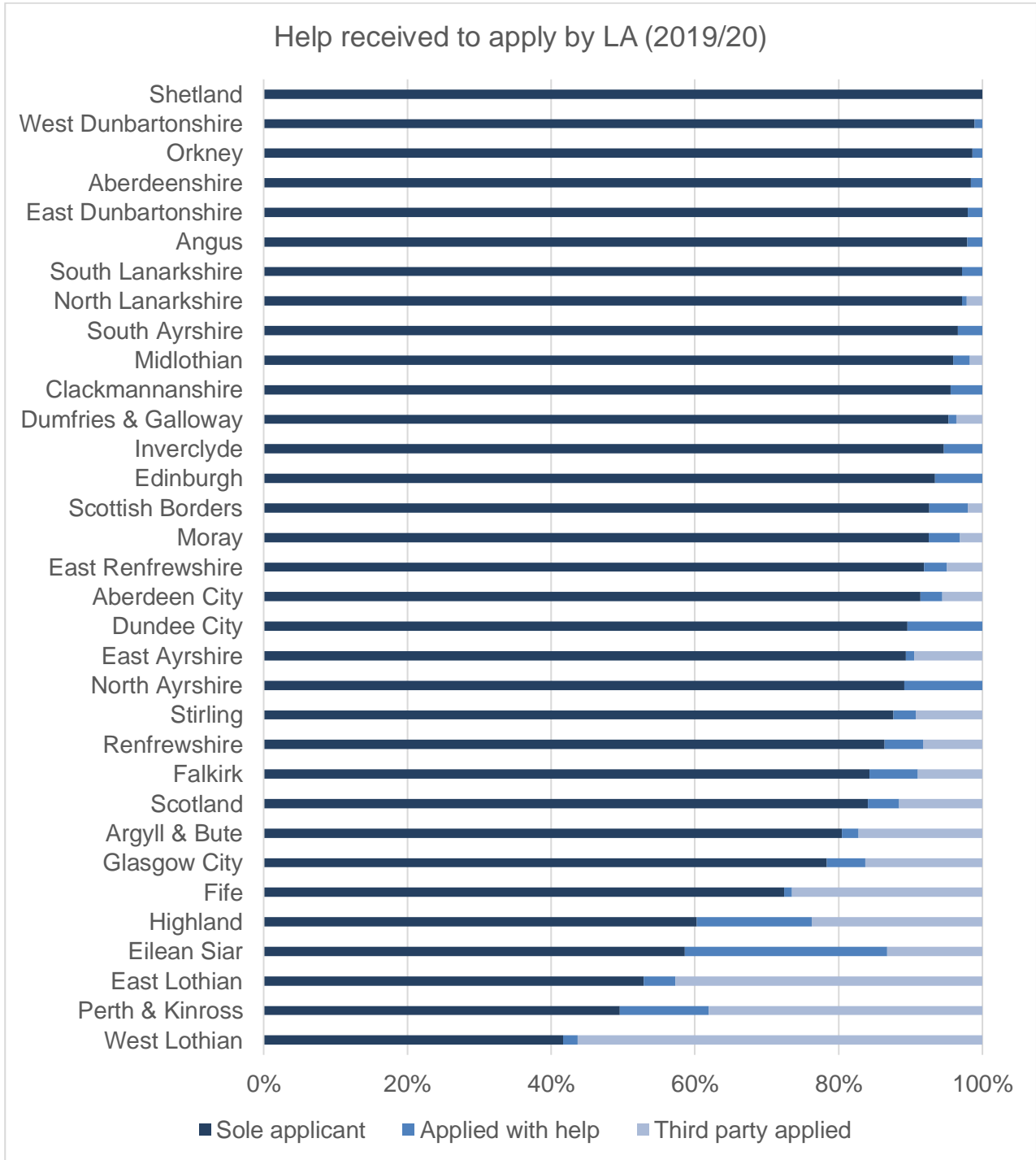


Source: SWF management database

As discussed in the section above on factors associated with successful outcomes, having help was associated with positive outcomes for Community Care Grants, even after other factors (such as vulnerability) were taken into account.

There was significant variation by local authority, with far more help and third-party application in West Lothian, Perth and Kinross and East Lothian, Eilean Siar and Highland but hardly any help in The Shetland Isles, West Dunbartonshire and the Orkney Islands, Aberdeenshire, East Dunbartonshire and Angus.

**Figure 43: Help received to apply by LA (2019/20)**

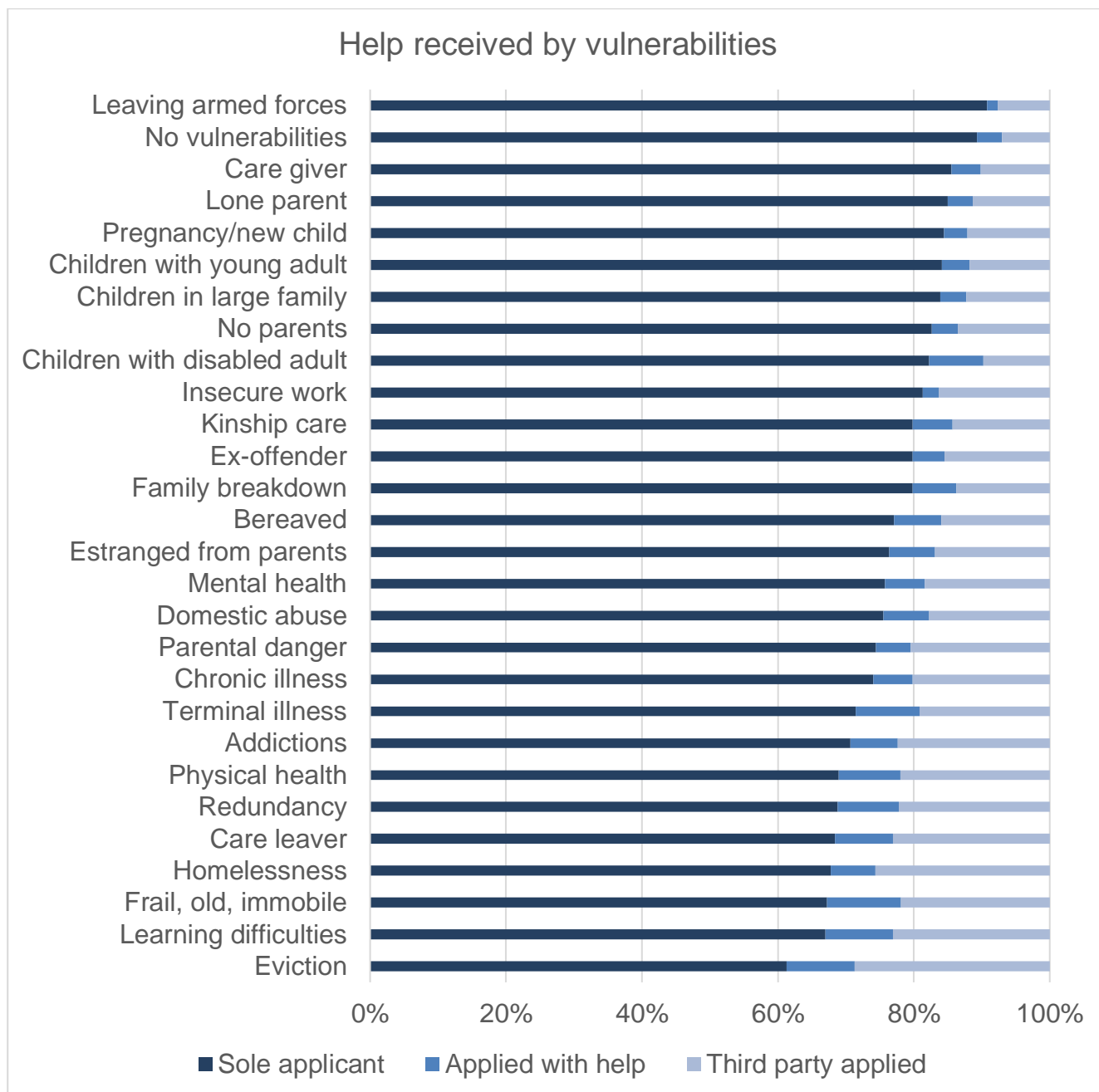


Source: SWF management database

Those facing housing issues – eviction, homelessness and being a care leaver – as well as people with learning difficulties and frail, older people with mobility issues were most likely to have received help to apply or had someone apply to the Scottish Welfare Fund on their behalf. Those leaving the armed forces, those not reporting vulnerabilities, care givers and families were less likely to access help applying.

Information on those from whom help is received is limited – with 85% of applications referring to ‘other people’ as helping rather than using the codes available. In 9% of cases, the person helping was from the local authority, with help also received from family, friends, landlords and other agencies.

**Figure 44: Help received by people reporting vulnerabilities (2019/20)**



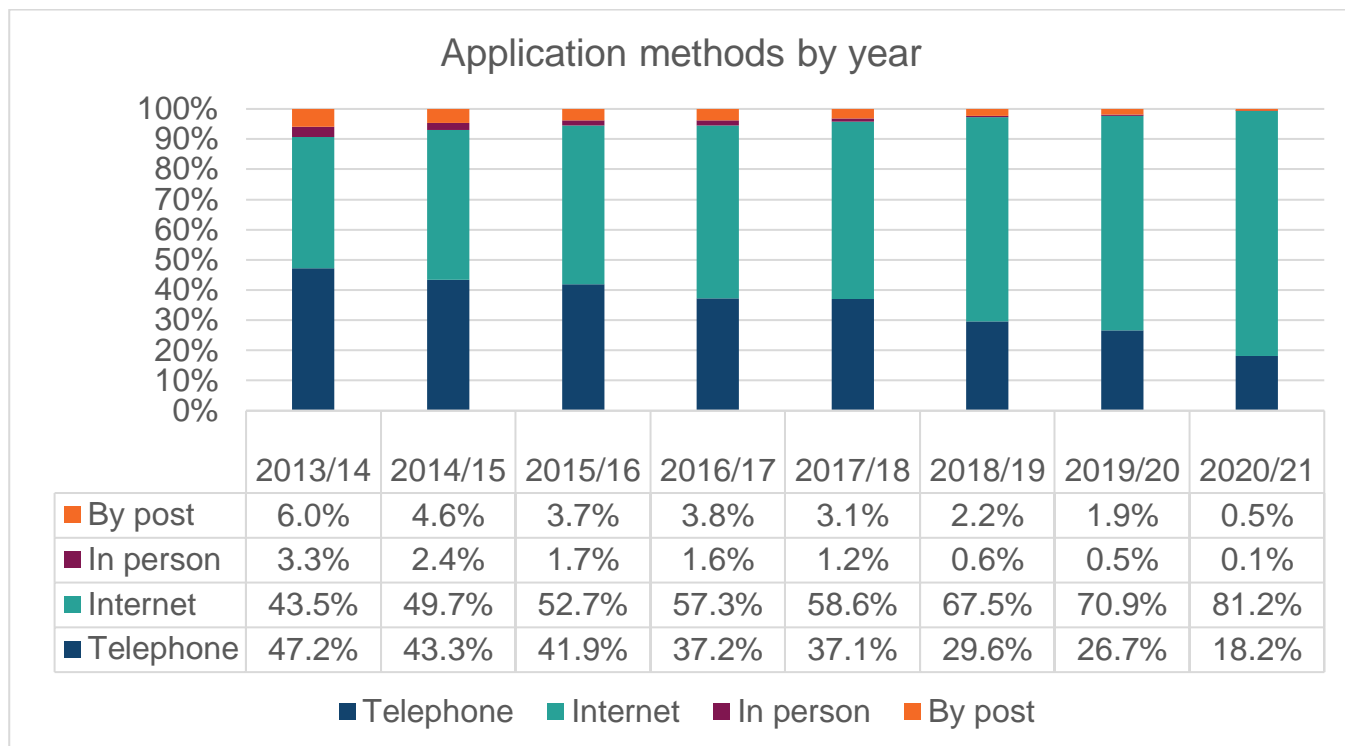
Source: SWF management database

Another important potential enabler is the method of application. Local authorities are required to offer applications via at least three modes, as method of application should ideally offer a range of means of applying to suit different circumstances.

Overall, the range of application methods being used has reduced over time. In 2013/14 applications were evenly split between telephone (48%) and online

applications (44%) with a small number by post (6%) and in person (3%). By 2020/21 over 80% of applications were online, with just 18% by telephone and less than 1% by post or in person.

**Figure 45: Method of applying to the SWF, 2013/14 to 2020/21**

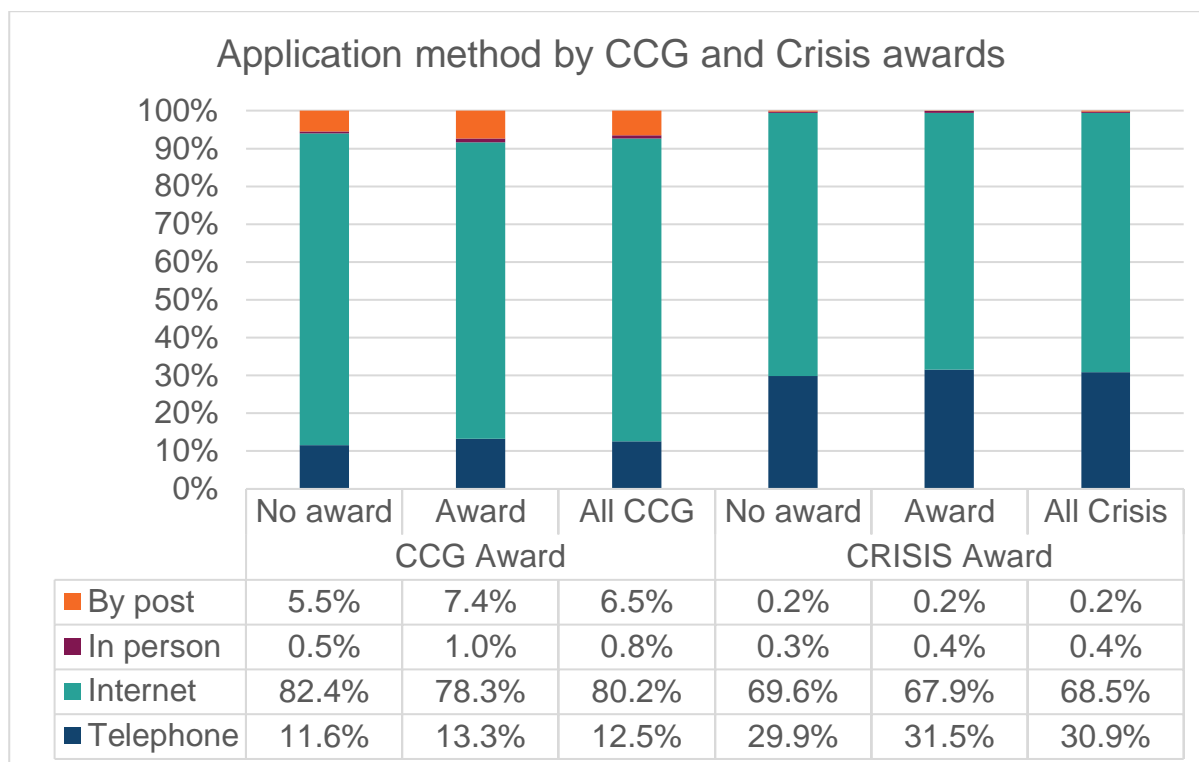


Source: SWF management database 2013/14 to 2020/21

Looking at the pre-pandemic period (2019/20) there had already been a significant shift to online application (71%) with 27% by telephone and a similarly small proportion (2%) done in person or by post.

This shift is significant, since method of application also appeared in the regression analysis as a factor driving successful applications, with successful applications more likely with telephone, face to face and postal methods. Although online application is still highly prevalent among successful awards, the proportion of successful applicants using other methods is higher.

**Figure 46: Application methods used by award type and success (2019/20)**



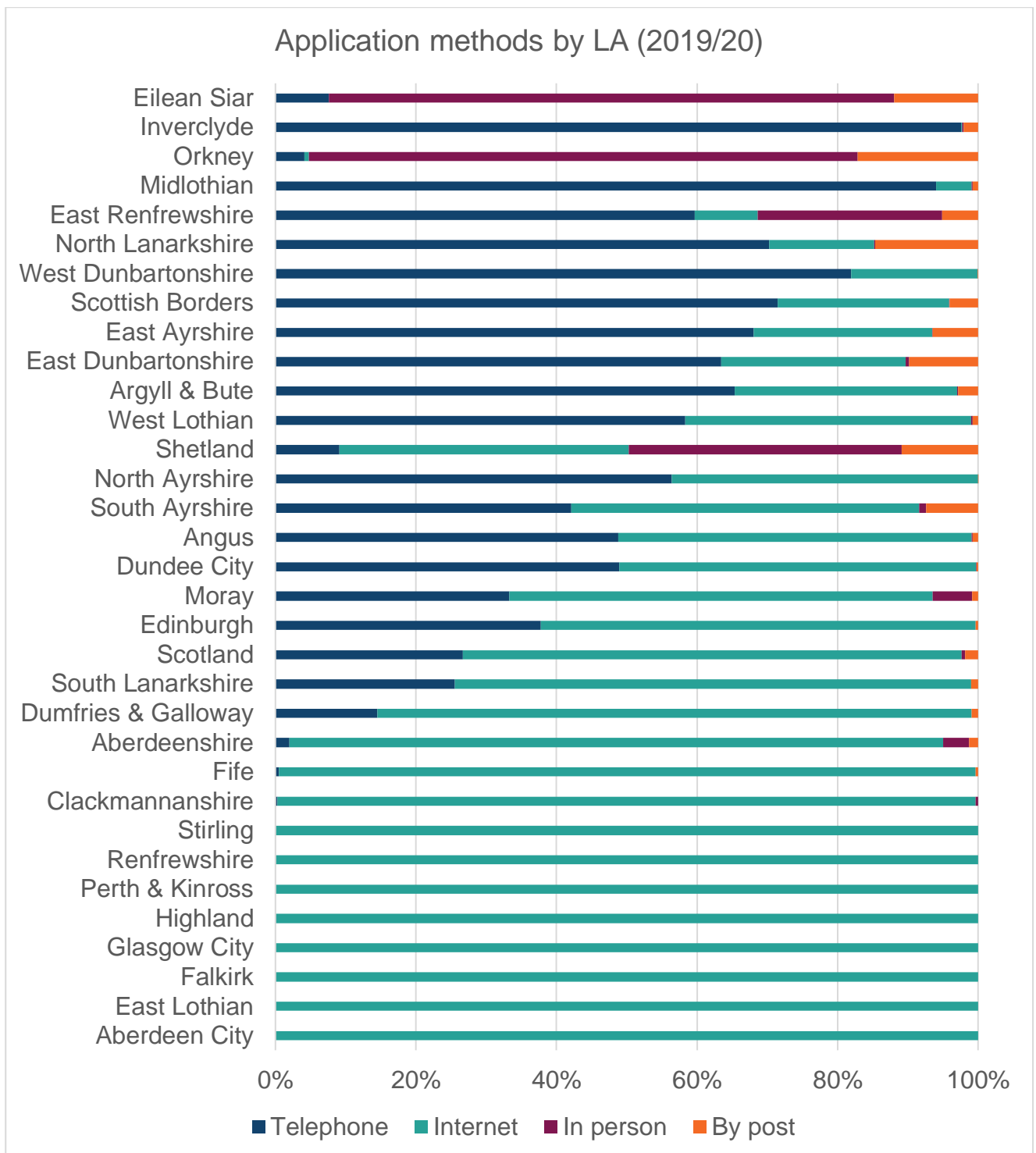
Source: SWF management database

Given the reduced level of success in recent years, the shift to online application from relatively more successful modes is important.

It is also significant, then, that in some local authorities applicants appeared to have a more mixed range of application methods pre-pandemic (albeit many shifted to online in 2020/21 during lockdown). Even pre-pandemic, almost a third of local authorities had applicants almost exclusively applying online.

However, a number of local authorities received a high proportion of telephone applications pre-pandemic – Inverclyde, Midlothian, West Dunbartonshire, the Scottish Borders and East Renfrewshire. The Island Councils had a strong face-to-face element, with East Renfrewshire also having around a quarter of applications in person pre-pandemic. The Shetland Islands, East Renfrewshire and the Orkney Islands showed the most mixed application profile, although some other local authorities have small numbers of different modes used.

**Figure 47: Application methods by local authority (2019/20)**



Source: SWF management database

Some groups of vulnerable applicants were more likely than average to apply online, with 92% of vulnerable frail, older/immobile people applying online and 97% of households with children living with a disabled adult doing so, compared with 71% of all applicants in 2019/20. These applicants may have applied online as it was more convenient due to their mobility issues, but they may also not have been aware of alternative options.

However, online applications were lower among people who were vulnerable because they were leaving the armed forces (44%) terminally ill (64%) young people unable to live with their parents as this would put them in danger (63%) and prison leavers (66%). Eight per cent of prison leavers applied by post, presumably from prison.

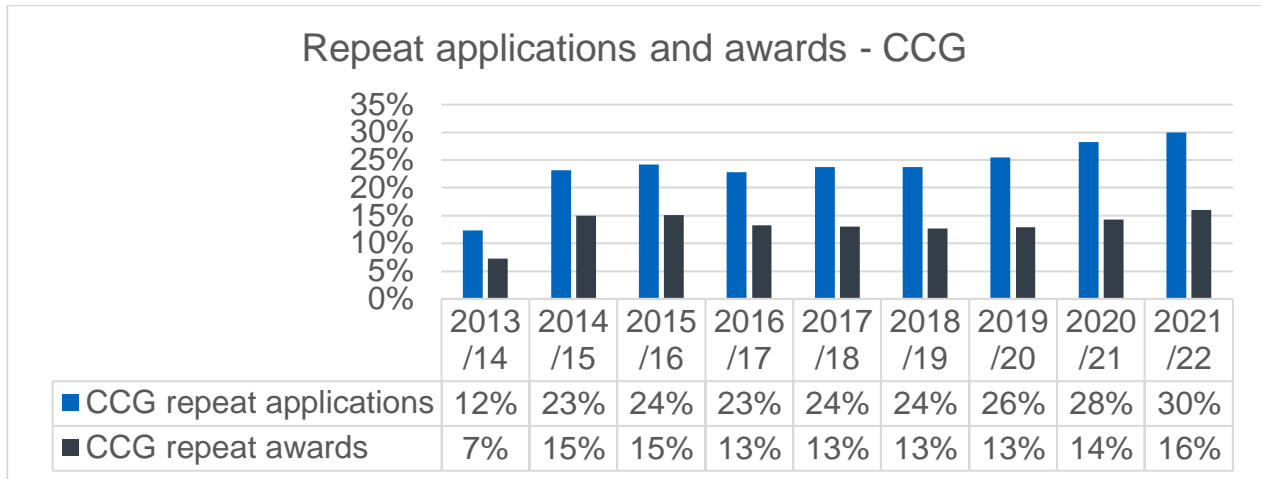
Looking specifically at the local authorities where exclusively online applications were recorded in 2019/20, we see that 41% of applications came from non-vulnerable applicants compared with 50% of all applications. Applicants with mental health issues were more prevalent in the areas where online-only applications were received (31%, compared with 27% overall) as were vulnerable lone parents (23%, compared with 16% overall). The levels of frail older people and chronically ill people were also two percentage points higher in the areas with online-only applications. Online application is heavily used in higher demand areas with higher levels of vulnerability, indicating that vulnerable people are not necessarily deterred by online application.

### **Repeat applications and repeat awards**

The SWF guidance states that ultimately, the scheme is aiming over time to seek a real terms reduction in expenditure on Crisis Grants as a result of successful intervention preventing crisis reoccurring, thereby increasing funds available for preventative spend on Community Care Grants. The main potential indicator in the monitoring data of whether awards are meeting need in a timely and adequate way is the extent to which applicants apply for repeat awards. The analysis examines changes in repeat applications over time, with the hypothesis that a reduction in repeat applications – particularly for Crisis Grants – might indicate more sustainable outcomes over time.

Repeat applications and repeat awards are instances where an applicant has already applied to the Fund during the 12-month period prior to the current application or where they have received an award in the 12-month period prior to the current award. In examining trends in repeat applications, it is worth setting 2013/14 data to one side, as the initial period where repeat applications would inevitably have been lower due to the transfer to the new scheme.

**Figure 48: Community Care Grant repeat applications and awards over time**

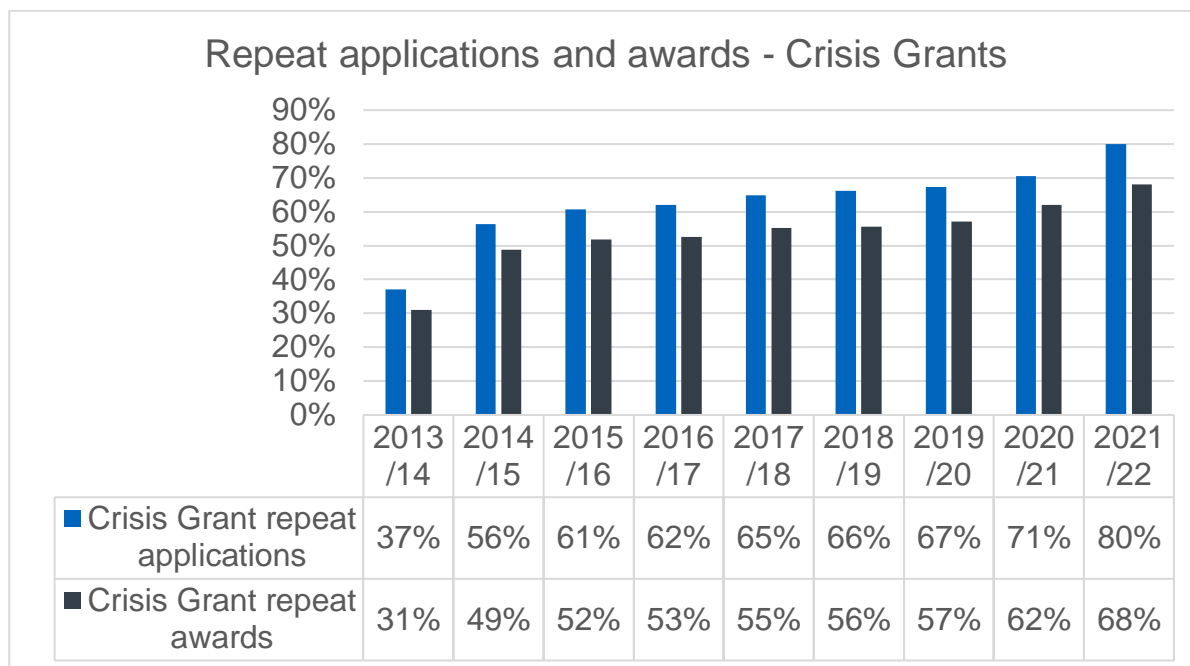


Source: Scottish Welfare Fund Statistics 2021/22, Table 65 and Table 67

23% of Community Care Grant applications were from repeat applicants in 2014/15, a figure that remained similar until 2018/19, but had increased to 26% in 2019/20, 28% in 2020/21 and 30% in 2021/22. The level of repeat awards have not increased significantly over this period, however (15% in 2014/15, and 16% in 2021/22). This might indicate a need to better articulate the eligibility criteria around the Community Care Grant.



**Figure 49: Crisis Grant repeat applications and awards over time**



Source: Scottish Welfare Fund Statistics 2021/22, Table 69 and Table 71

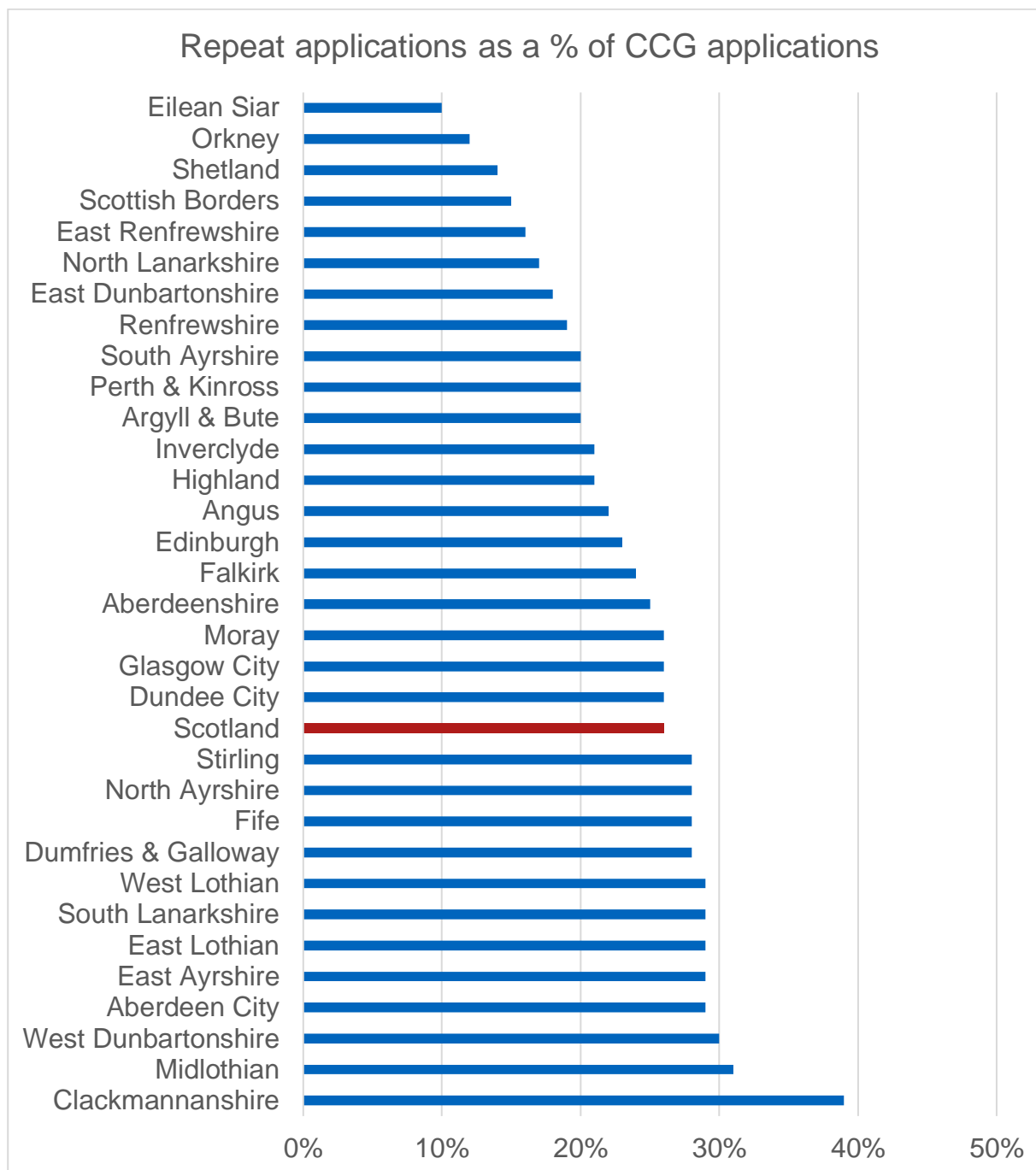
Repeat applications and awards have been far more common for Crisis Grants, with 56% of applications in 2014/15 being repeats, increasing to 67% by 2019/20 pre-pandemic, 71% of applications in 2020/21 during the pandemic and 80% in 2021/22. Unlike Community Care Grants, repeat awards have also increased over time from 49% of awards being repeats in 2014/15 to 57% of awards in 2019/20 pre-pandemic, 62% in 2020/21 during the pandemic and 68% in 2021/22.

This suggests that in the majority of cases that Crisis Grant awards have not been able to meet needs in a sustainable way. The high level of repeat applications and awards also indicates that the core purpose of one-off or occasional provision for exceptional needs is being stretched in a way not envisioned when the Fund was established.

### **Variation in repeat applications and awards by local authority**

The proportion of applications and awards that were repeats is examined by local authority, comparing the most recent period pre-pandemic (2019/20). This is because the rules around repeat applications and awards were relaxed during the pandemic and so 2019/20 provides insights into the most recent typical experiences in different local authorities.

**Figure 50: Repeat applications (CCG) by local authority**



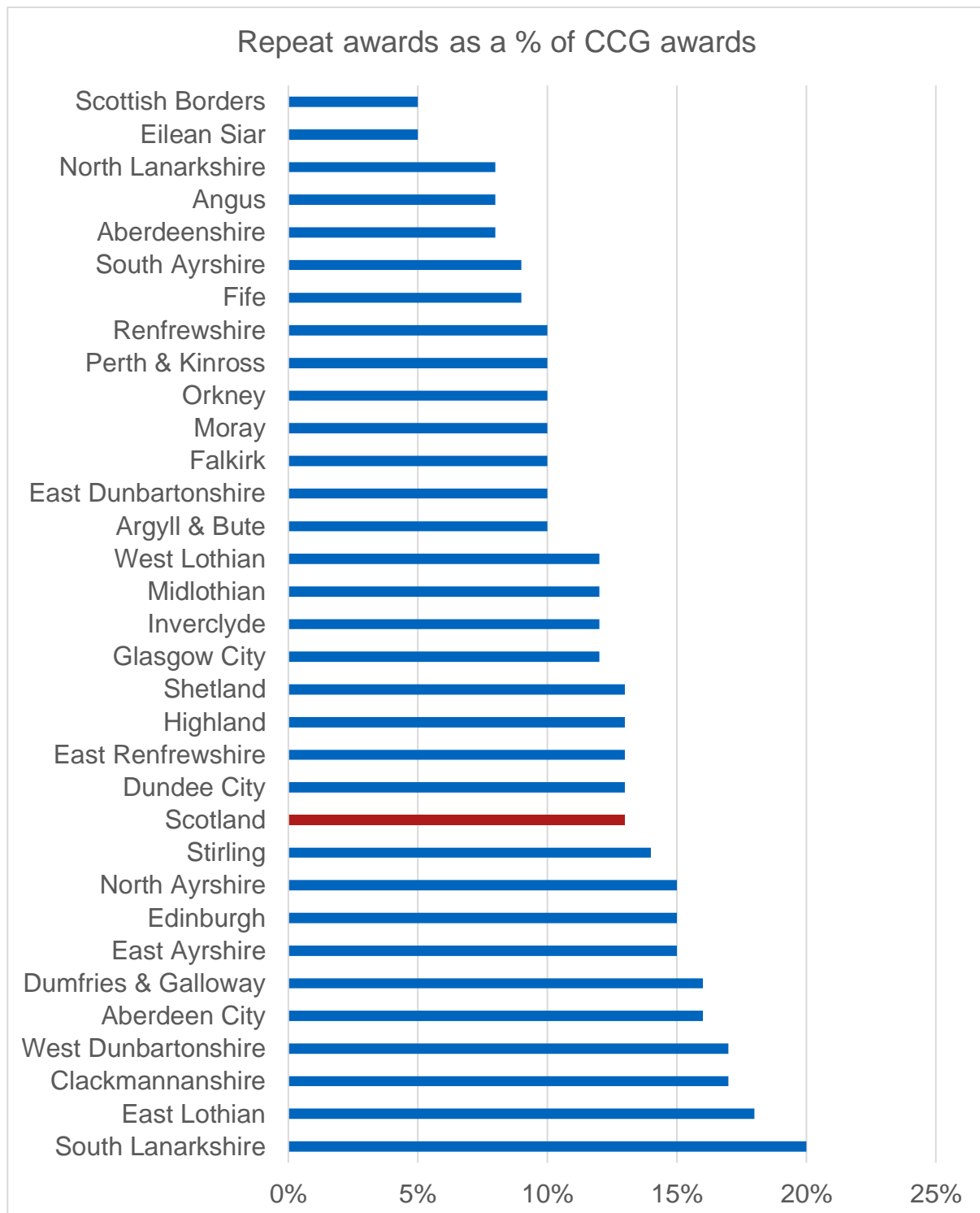
Source: Scottish Welfare Fund Statistics 2019/20, Table 65

In 2019/20, 26% of Community Care Grant applications were repeat applications, with a significantly higher than average rate of repeat applications in Clackmannanshire (39%), Midlothian (31%) and West Dunbartonshire (30%). Significantly lower than average repeat applications for Community Care Grants were recorded in many local authorities ranging from Edinburgh at 23% to the Island local authorities with fewer than 15% repeat applications.

Two of the three locations with higher repeat applications – Clackmannanshire and West Dunbartonshire – had higher than average expected application rates generally for Community Care Grants. Clackmannanshire also had among the

lowest success rates in Community Care Grant applications in 2019/20 – just 37% compared with 54% across Scotland. Midlothian did not have higher than expected Community Care Grant application rates but did have applications very heavily skewed towards Crisis Grants – which made up 82% of all applications in 2019/20 compared with the 74% across Scotland.

**Figure 51: Repeat awards (CCG) by local authority**



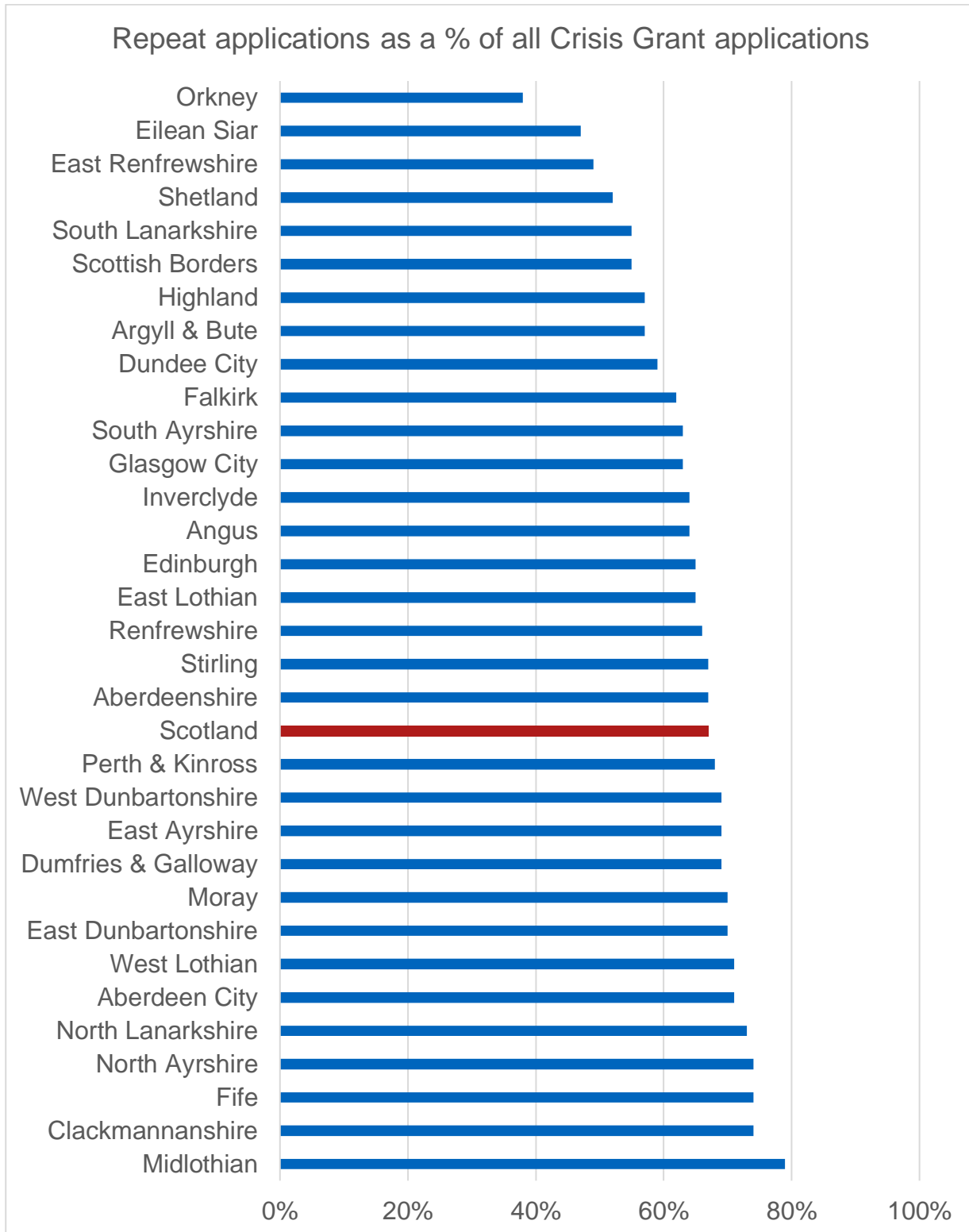
Source: Scottish Welfare Fund Statistics 2019/20, Table 67

Repeat awards amounted to 13% of Community Care Grant awards across Scotland, with significantly higher than average repeat awards in South Lanarkshire, East Lothian, Clackmannanshire, West Dunbartonshire, Aberdeen City and Dumfries & Galloway. Again, there were lots of local authorities with significantly below average repeat award rates (more than one standard deviation from the mean) from Glasgow at 12% to Eilean Siar and the Scottish Borders with just 5% of Community Care Grant awards being repeats.

As with repeat applications, a higher prevalence of repeat awards was related in part to having a higher than expected rate of applications – in the case of Clackmannanshire, West Dunbartonshire, Aberdeen and Dumfries and Galloway. This was not the case in East Lothian and South Lanarkshire, though. Differences in the prevalence of repeat awards may also be related to differing reasons for Community Care Grant applications between areas. Both East Lothian and South Lanarkshire had a far higher than average proportion of Community Care Grant reasons being families facing exceptional pressure (71% of reasons in East Lothian and 63% of reasons in South Lanarkshire, compared with 33% across Scotland). It is also worth noting that Dumfries and Galloway had a far higher than average proportion of Community Care Grant applications related to helping people stay in the community – 64% of reasons in Dumfries and Galloway, compared with 35% across Scotland.

It is also worthy of note that in Aberdeen and Clackmannanshire, with higher than average repeat applications and awards for Community Care Grant, the success rates for Community Care Grant applications were among the lowest in Scotland in 2019/20 - 43% in the case of Aberdeen and 37% in Clackmannanshire compared with 55% across Scotland. Both these areas had a higher than average level of demand than expected. This may indicate a high level of awareness of the scheme but a lack of understanding of the eligibility criteria (or strict application of these).

**Figure 52: Repeat applications (Crisis Grant) by local authority**



Source: Scottish Welfare Fund Statistics 2019/20, Table 69

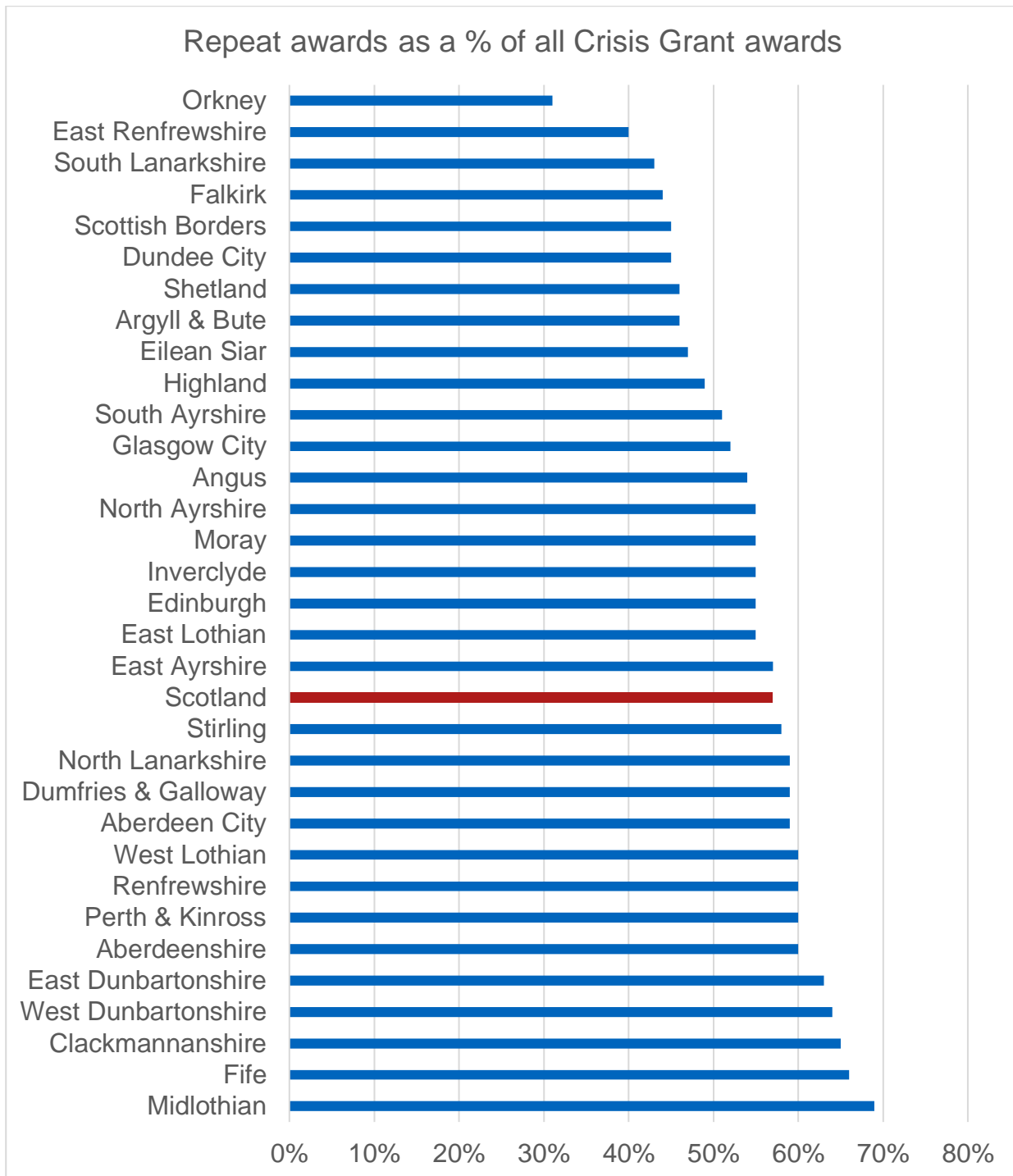
There was also considerable variation between local authorities on repeat application rates for Crisis Grants – 67% of Crisis Grant applications across Scotland but ranging from almost 80% in Midlothian to just 38% in the Orkney Islands.

Although a higher rate of repeat applications for Crisis Grants was common among a couple of the local authorities with higher than expected application rates for Crisis Grants generally, for Clackmannanshire and Fife, in Midlothian, North Ayrshire and North Lanarkshire this was not the case. In Midlothian and North Lanarkshire (as well as Fife) there was, however, a very strong bias towards applications for Crisis Grants as a share of all SWF applications – with 80% or more of all SWF applications being for Crisis Grants in 2019/20, compared with 74% across Scotland. In this respect, repeat applications may be an indicator of very high demand, which could be due to higher awareness levels.

North Ayrshire had high rates of repeat applications alongside one of the lowest success rates for Crisis Grants in 2019/20 – just 46% compared with 63% across Scotland. Again, this may suggest a high level of awareness of the scheme but either poor understanding of eligibility or very strict application of this.

A higher rate of repeat Crisis Grant awards was also found among some of the local authorities with higher than expected application rates for Crisis Grants generally – in the case of Clackmannanshire, Fife and West Dunbartonshire. In Midlothian, there were high levels of repeat awards alongside a very strong bias towards applications for Crisis Grants, as noted above. East Dunbartonshire appears to be closer to the average on other indicators, however, so the higher than average repeat awards does not appear to be associated with other indicators of pressure in this case.

**Figure 53: Repeat awards (Crisis Grant) by local authority**



Source: Scottish Welfare Fund Statistics 2019/20, Table 71

Overall then, higher rates of repeat applications and awards tend to be associated with other indicators of higher pressure on the Fund locally – higher than average application rates generally or high concentrations of Crisis Grant applications as a share of all applications, higher than average rates of failed applications or concentrations of Community Care Grant applications for specific reasons.

In terms of vulnerability – the characteristics of repeat applicants and those receiving repeat awards are similar to other applicants. However, repeat applicants

and repeat award recipients in the latest year (pre-pandemic) were more likely to be people with mental health issues or addictions. Prison leavers were also more common among repeat recipients of Community Care Grants while lone parents were also more common among repeat applicants and recipients of Community Care Grants.



## 6. Assessment and review

### Key points

- Providing a definitive view on the consistency of SWF decisions across Scotland is extremely difficult, since differences between areas do not, on their own, mean that guidance is being applied inconsistently.
- There is some evidence that, at a Scotland-wide level, decision-making practice appears to have improved since the inception of the scheme, with fewer applications recorded as rejected for being 'incomplete', and fewer Crisis Grant decisions being changed at Tier 2 review.
- However, there was some evidence of differences between areas in assessment and/or recording practices which seem unlikely to reflect different priority levels or local needs. This includes variations in the level of applications rejected as 'incomplete'.
- Around 5% of Community Care Grant applications and 2% of Crisis Grant applications have resulted in requests for Tier 1 review. While the proportion of decisions resulting in Tier 1 review varies between local authorities, there is no consistent pattern to this, and the reasons recorded for review make interpreting these differences difficult.
- However, for Crisis Grants, local authorities that were more likely to change their decisions at Tier 1 had fewer decisions changed at Tier 2. This may indicate that where the LA has a robust, self-critical approach to Tier 1 review this results in fewer decisions being overturned by the SPSO.

### How fair and consistent is SWF decision-making across Scotland?

Key questions the analysis of management data was intended to help answer include:

- What are the main reasons for applications being rejected? How do these vary by local authority and how have these changed over time?
- What patterns and trends are evident in relation to Tier 1 and Tier 2 reviews and their outcomes? And what might these patterns/trends tell us about the effectiveness of both initial decision-making and the review process?

We can compare how the SWF is administered across LAs based on a number of relevant variables (e.g. reasons for rejecting applications, reviews carried out, level of awards). This will give us an insight into how statutory guidance is applied and interpreted, and where there are may be inconsistencies. However, it is important to note that variation between local authorities does not automatically indicate inconsistency but may be a sign of different local circumstances.

## Reasons for rejection of applications

From the outset of the scheme, the application not meeting the conditions of the award has been the most common reason for rejection in the case of Community Care Grant applications, accounting for 53% of rejected applications in 2013/14 and increasing to account for 62% of rejected applications in 2019/20. The application being incomplete has reduced as a proportion of reasons from 21% in 2013/14 to 8% in 2019/20. 'Other' reasons have decreased from 21% to 10% of reasons. Priority rating has remained consistent at 9% of reasons in 2013/14 and 2019/20.

**Table 7: Reasons CCG applications were rejected (2013/14 and 2019/20)**

Reasons CCG applications were rejected	2013/14	2019/20
Application incomplete/evidence not provided.	21%	8%
Not resident in the Local Authority	0%	1%
Not within 8-week period of leaving care.	1%	0%
Not in receipt of a qualifying benefit (prior to 1 April 2016)	4%	0%
Subject to a DWP Sanction or Disallowance	0%	0%
More appropriate DWP provision available	2%	0%
Excluded as a result of previous application history	2%	2%
Reasons for application do not meet the conditions for an award	53%	62%
Priority rating insufficiently high	9%	9%
Savings sufficient to meet costs/other sources of support available	2%	3%
Application is for excluded items	1%	3%
Evidence of previous fraud	1%	0%
Not on a low income (from 1 April 2016)	0%	2%
Other	21%	10%
<b>Total (ALL)</b>	<b>118%*</b>	<b>100%</b>

Source: Scottish Welfare Fund Statistics 2020/21, Table 30 (\*=multiple response in 2013/14)

**Table 8: Reasons Crisis Grant applications were rejected (2013-14 and 2019/20)**

<b>Reasons Crisis Grant applications were rejected</b>	<b>2013/14</b>	<b>2019/20</b>
Application incomplete/evidence not provided.	27%	14%
Not resident in the Local Authority	0%	1%
Not in receipt of a qualifying benefit (Prior to 1 April 2016)	7%	0%
Subject to a DWP Sanction or Disallowance	5%	0%
More appropriate DWP provision available	8%	1%
Excluded as a result of previous application history	5%	31%
Reasons for application do not meet the conditions for an award	15%	23%
Priority rating insufficiently high	19%	12%
Savings sufficient to meet costs/other sources of support available	4%	2%
Application is for excluded items	1%	2%
Evidence of previous fraud	0%	0%
Not on a low income (from 1 April 2016)	0%	1%
Other	27%	13%
<b>Total (ALL)</b>	<b>120%</b>	<b>100%</b>

Source: Scottish Welfare Fund Statistics 2020/21, Table 32

At the outset of the SWF, the application being incomplete (27%) and other reasons (27%) were the most common reasons for rejection of Crisis Grant applications. However, in 2019/20 the most common reasons were being excluded as a result of previous application history (31%) and the reason for application not meeting the conditions for an award (23%). Incomplete applications accounted for 14% of rejected applications in 2019/20 while other reasons accounted for 13%. The priority rating of the application not being sufficiently high accounted for 12% of rejected applications in 2019/20 compared with 19% in 2013/14.

The reduction in incomplete applications and the reduced use of the 'other' code indicates an improvement in practice and recording over time, with less missing or incomplete information evident in applications or how fully these are recorded. In the later period, Crisis Grants were more commonly refused due to having had too many previous applications (i.e. previous application history, which is consistent with the high level of repeat applications and awards) or ineligibility (i.e. not meeting the conditions for an award).

In terms of differences by local authority, the Community Care Grant application being incomplete was far more commonly recorded in 2019/20 in Argyll and Bute (37%), Clackmannanshire (32%), the Shetland Islands (33%) and South Ayrshire (34%) compared with 8% overall in the table above. A number of local authorities – Falkirk, Highland and Perth and Kinross – reported all rejections as due to the conditions of the award not being met. This was also 80% of reasons in Glasgow and 75% in Angus.

Incomplete applications for Crisis Grants were more commonly the reason for rejection in Argyll and Bute (in 51% of cases), Stirling (44%), Eilean Siar (43%), Shetland (41%), South Lanarkshire (40%), East Ayrshire (36%), South Ayrshire (35%) and Inverclyde (30%) compared with 14% overall.

A number of local authorities were more likely to reject Crisis Grants due to previous application history – 52% of cases in Fife, 48% in East Dunbartonshire and Midlothian, 42% in Dundee and Dumfries and Galloway compared with 23% overall.

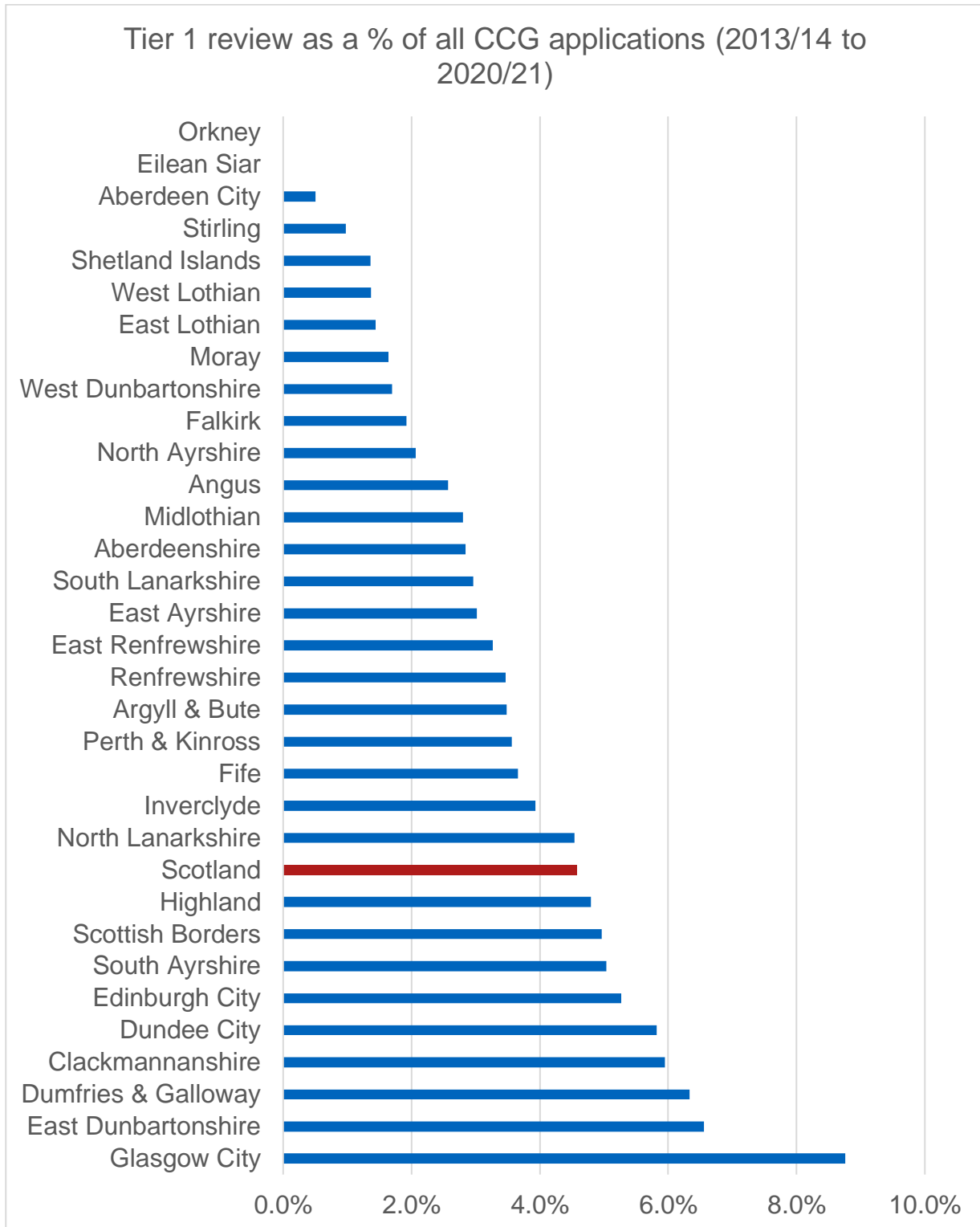
Not meeting the condition of the Crisis Grant award was more commonly the case in Clackmannanshire (63%) North Lanarkshire (51%) East Ayrshire and Orkney (50%) and North Ayrshire (45%) compared with 23% overall. 'Other' reasons were very high in East Renfrewshire (72%) and Edinburgh (45%) but just 13% overall.

These patterns indicate some variation in reporting but it is not clear whether this is due to how eligibility is being applied or how monitoring data is being recorded.

### **Reviews and review decisions**

Across the life of the Scottish Welfare Fund, just under 5% of Community Care Grant applications have been subject to a First Tier Review. A significantly higher than average proportion (at least one standard deviation above the mean) of Community Care Grant applications went to First Tier review in Glasgow, East Dunbartonshire, Dumfries & Galloway, Clackmannanshire and Dundee.

**Figure 54: Tier 1 Reviews as a % of all applications - Community Care Grants**



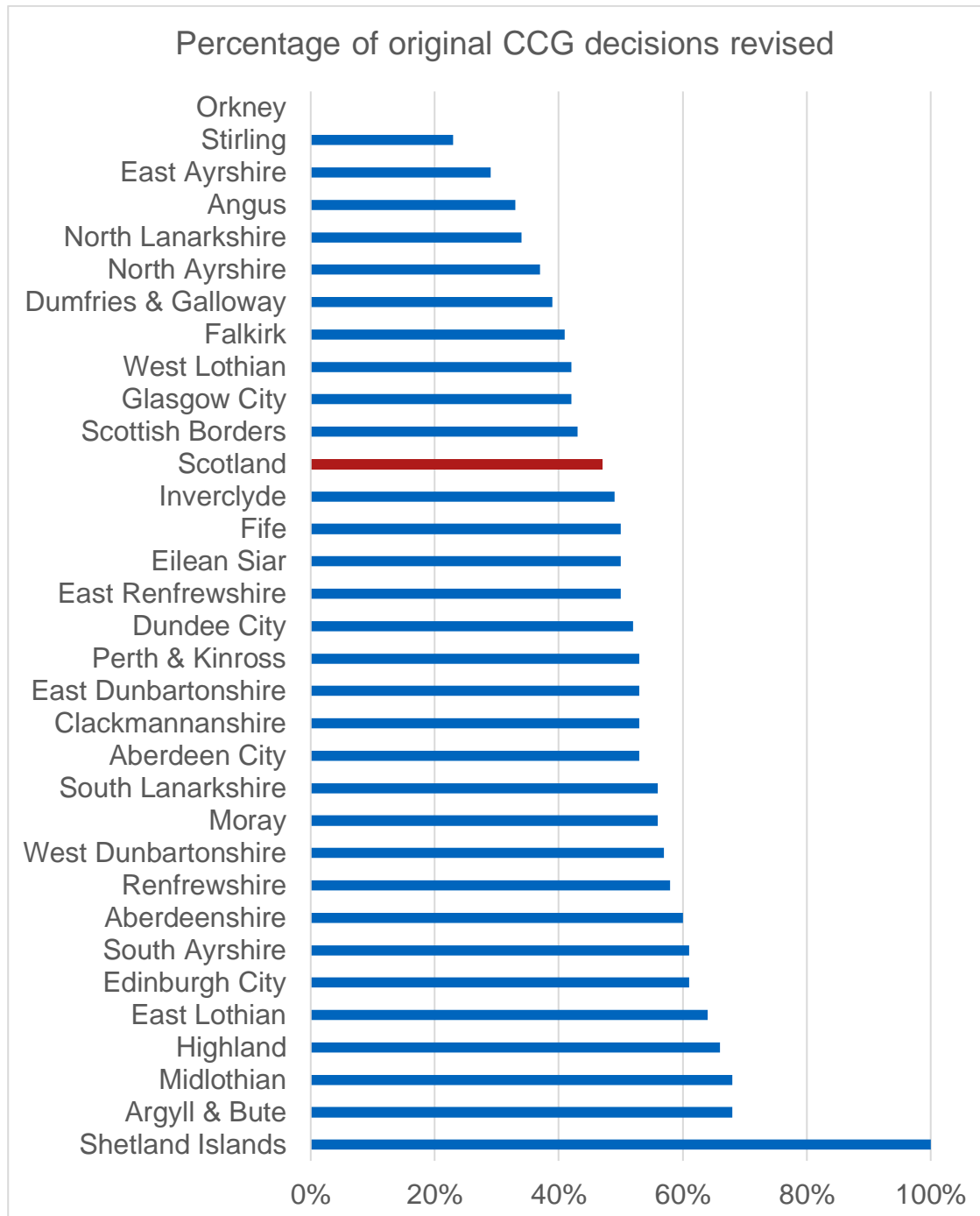
Source: Scottish Welfare Fund Statistics 2020/21, Table 56a and Table 2

Some of these areas were among those with a higher than expected level of Community Care Grant applications (Glasgow, Clackmannanshire and Dundee) while East Dunbartonshire and Dumfries and Galloway were less so. It is also notable that West Dunbartonshire and Aberdeen had higher than expected application rates recently but a lower than average proportion of applications going

to Tier 1 review. The Orkney Islands and Eilean Siar had too few cases to show data for.

Across all the Tier 1 reviews in Scotland between 2013/14 and 2020/21, just under half of decisions (46%) in relation Community Care Grants were revised as a result of the review process.

**Figure 55: Tier 1 Review outcomes - Community Care Grants**



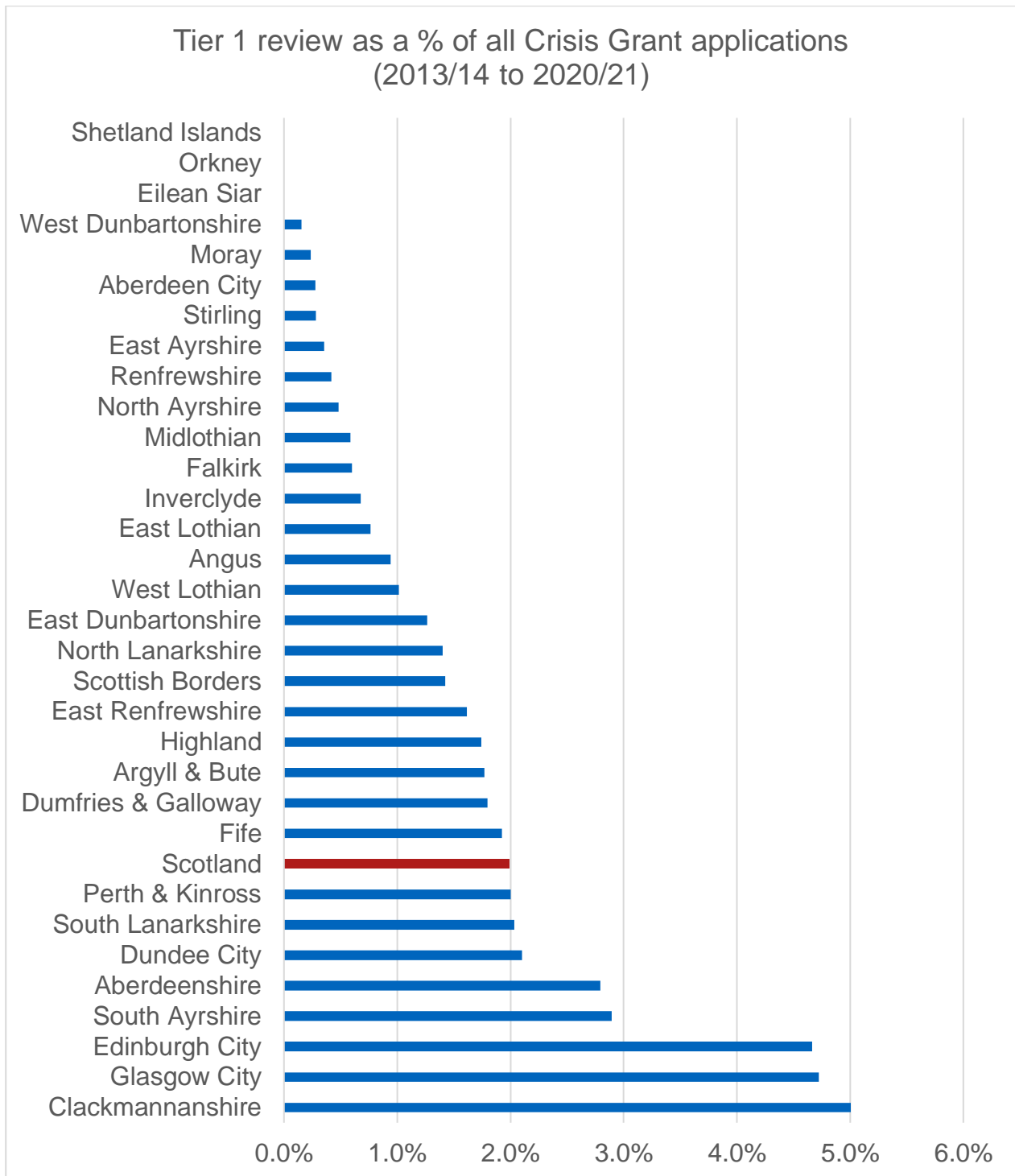
Source: Scottish Welfare Fund Statistics 2020/21, Table 56a

This was significantly higher than average in the Shetland Islands (100%), Argyll and Bute (68%) and Midlothian (68%) (all 1 standard deviation above the mean). However, there were only 10 cases in the Shetland Islands that went to a review. The local authorities with significantly lower than average proportions of decisions revised were Angus (33%), East Ayrshire (29%) and Stirling (23%).

Across the life of the Scottish Welfare Fund, 2% of Crisis Grant applications resulted in a Tier 1 review, with reviews significantly more common in Clackmannanshire, Glasgow, Edinburgh, South Ayrshire and Aberdeenshire and much less common in the Island local authorities.

Crisis Grant reviews appear to be more common in those local authorities with higher than expected levels of applications (Clackmannanshire, Glasgow and Edinburgh). This was not the case for South Ayrshire and Aberdeenshire though. Indeed, Aberdeenshire had a significant underspend pre-Covid (spending just 71% of the 2019/20 budget).

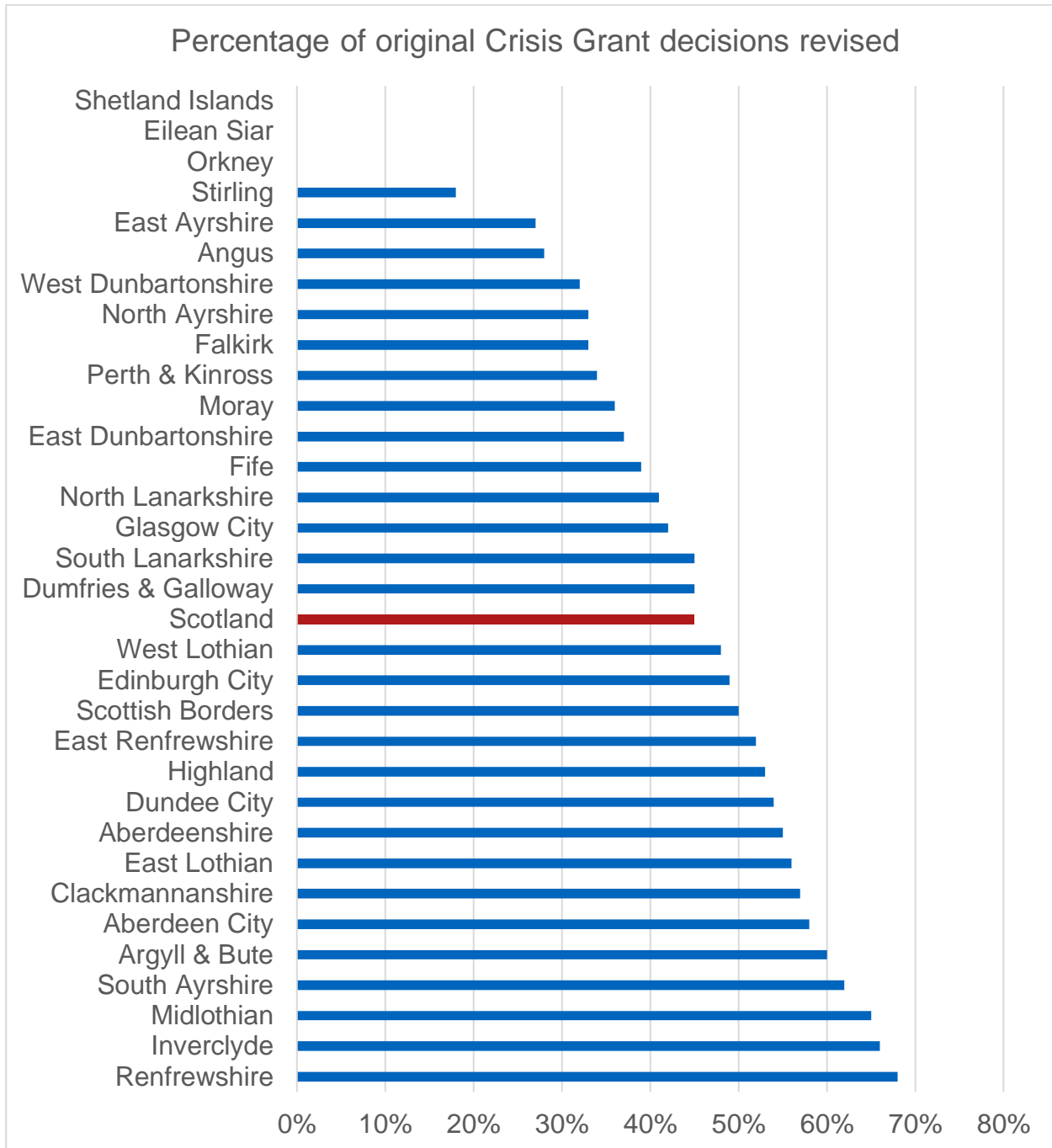
**Figure 56: Tier 1 Reviews as a % of all applications - Crisis Grants**



Source: Scottish Welfare Fund Statistics 2020/21, Table 55b and Table 4



**Figure 57: Tier 1 Review outcomes - Crisis Grants**



Source: Scottish Welfare Fund Statistics 2020/21, Table 56b

Across Scotland in the period between 2013/14 and 2020/21, 45% of Crisis Grant Tier 1 reviews led to a change in the original decision. The areas with a significantly higher proportion of decisions revised were Renfrewshire, Inverclyde, Midlothian, South Ayrshire and Argyll and Bute, with over 60% of Tier 1 decisions revised. Only Renfrewshire was a higher pressure area (with more applications per UC claimant/child in low income household) and most of the other local authorities tended to have a lower than average proportion of cases going to review.

Renfrewshire and Midlothian both have a higher than average proportion of Crisis Grant applications as a proportion of all applications (over 80%) while Inverclyde

and Argyll and Bute had a lower than average proportion (less than 70%). Applicants in Renfrewshire and Inverclyde had a higher than average success rate in Crisis Grant applications initially, while Midlothian, South Ayrshire and Argyll and Bute had more average success rates. Midlothian had a higher than average level of repeat applications and repeat awards for Crisis Grants.

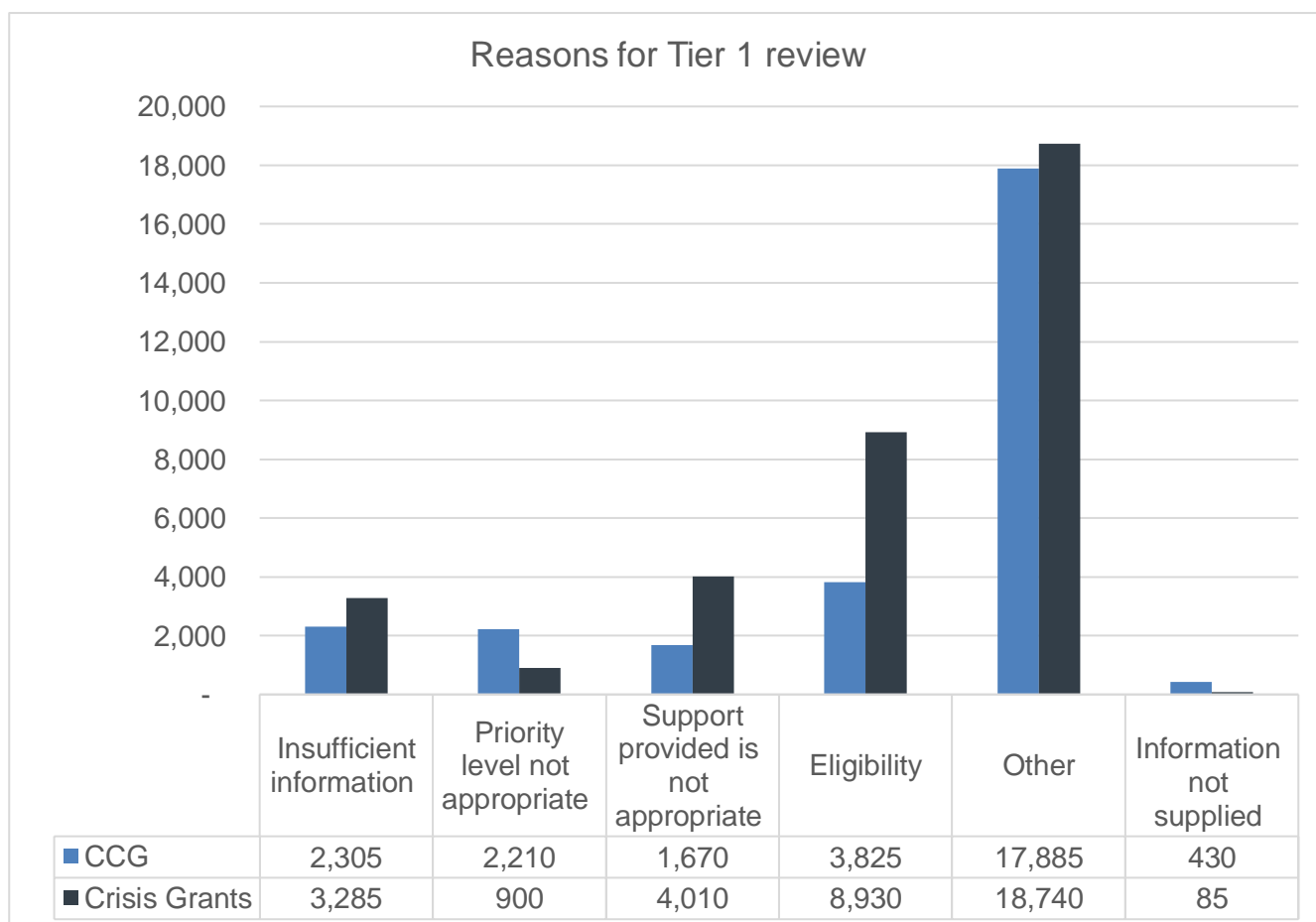
The Island local authorities show no decisions revised (as there were too few reviews to tabulate) and Angus, East Ayrshire and Stirling changed the fewest decisions (Angus 28%; East Ayrshire 27%, Stirling 18%). These areas also had a low proportion of cases going to review and average success rates initially.

Taken together, this data provides some evidence that Tier 1 reviews are more common in higher-pressure areas with higher than expected numbers of applications. In the case of Crisis Grants, Tier 1 reviews involved fewer revised decisions where a low proportion of cases went to review and where initial decision-making tended to also be generally more favourable for applicants.

### Reasons for Tier 1 reviews

The reasons recorded for the Community Care Grant and Crisis Grant Tier 1 reviews were most commonly recorded as 'other' reasons.

**Figure 58: Reasons for Tier 1 reviews (2013/14 to 2021/22)**



Source: Scottish Welfare Fund Statistics 2021/22, Tables 55a & 55c

Eligibility was the main coded reason, particularly for Crisis Grants. The priority level not being appropriate was more commonly the reasons for CCG reviews while the support provided not being appropriate is more commonly the reason for Crisis Grant reviews.

Unfortunately, area comparison is not possible as a large number of local authorities have used only the 'other' code for all their Tier 1 Community Care Grant reviews - Aberdeen, East Lothian, Falkirk, Glasgow, Highland, Perth and Kinross, Renfrewshire and Stirling. This suggests the need for improvements in the recording of the Tier 1 reasons in many local authorities.

## **Tier 2 reviews**

In the latest year pre-Covid (2019/20) the SPSO received 1,038 Tier 2 review applications – a 29% increase on the 805 in the previous year<sup>22</sup>. This related to 339 Community Care Grants and 699 Crisis Grants. During the year, the SPSO determined a total of 1,035 review applications – a 29% increase on the 800 in the previous year (336 Community Care Grants and 699 Crisis Grants).

In total, 1,859 people contacted the SPSO Scottish Welfare Fund team, an increase of 19% from the previous year. A total of 821 people were signposted to other forms of assistance, with 634 of those signposted to their local council.

A total of 841 review requests were progressed to a decision being made, with an uphold rate (where the LA decision was changed) of 53% for Community Care Grant applications, which was up slightly from 51% in the previous year. The uphold rate for Crisis Grant applications was 27%, down from 32% in the previous year. In 2020/21 data showed the same uphold rate for Community Care Grants (53%) and a further reduced uphold rate (25%) for Crisis Grants.

So, if Tier 2 decisions provide an indicator of how well initial decisions are made, then Community Care grant decisions were worse in 2019/20 than previously and stabilised in 2020/21 while Crisis Grant decisions have become better.

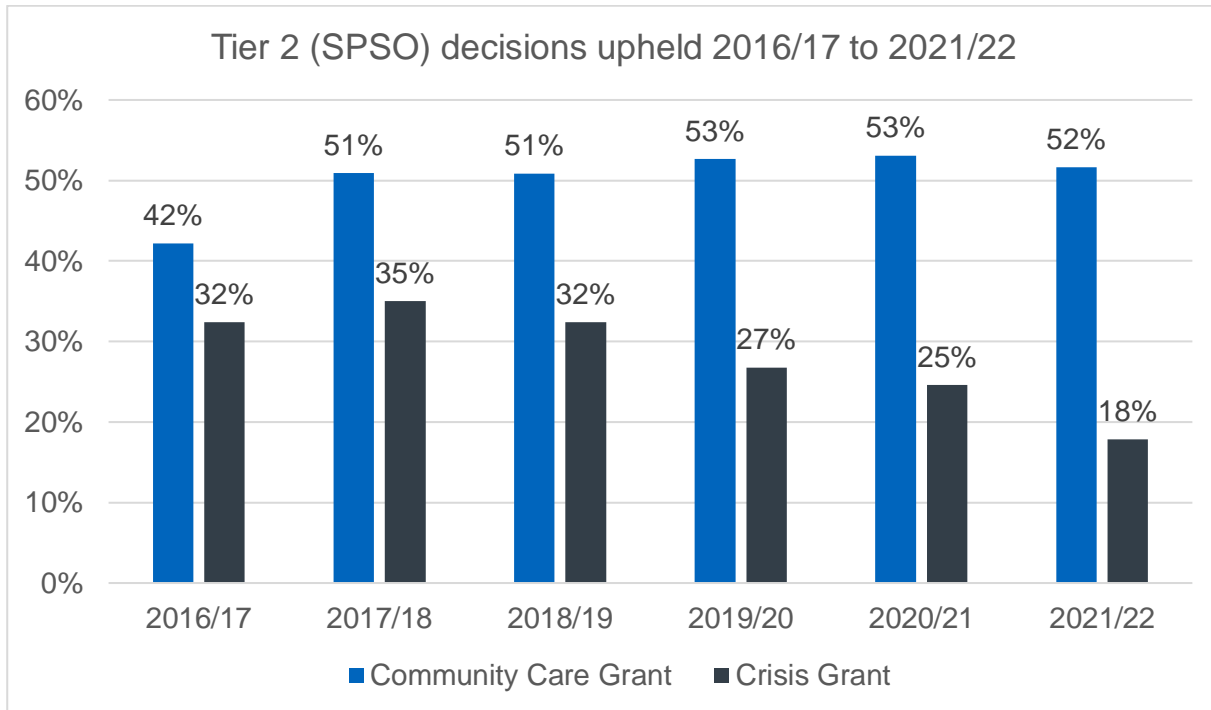
The 841 reviews that were progressed are the equivalent of just under 9% of all the cases that went to the Tier 1 review (9,820) or 15% of those cases (5,550) where the original decision had not been revised at the Tier 1 review. Of all applications in 2019/20 (300,170), Tier 1 reviews were undertaken in 3% of cases while Tier 2 reviews were undertaken in just 0.3% of cases.

The overall trend in decisions (pre-Covid and during Covid) is shown in the figure below. This shows the uphold rate of Tier 2 decisions carrying on this trend, with Community Care Grant decisions changed in 53% of cases in 2020/21 and 52% of cases in 2021/22 while Crisis Grant decisions changed in 25% of cases in 2020/21 and 18% of cases in 2021/22.

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<sup>22</sup> [Scottish Welfare Fund Independent Review Statistics 2019/20](#)

**Figure 59: Tier 2 review outcomes by year 2016/17 to 2021/22**

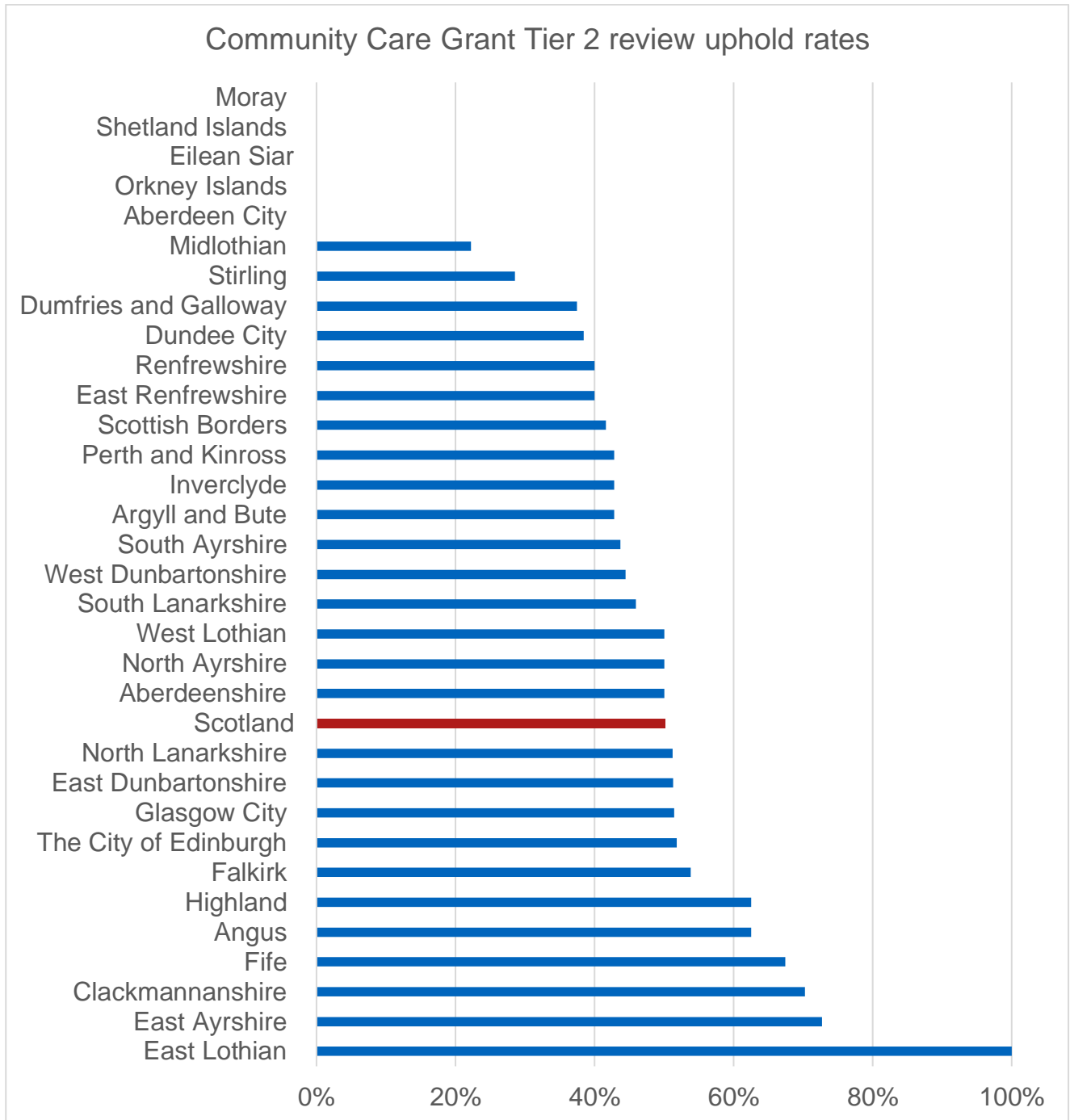


Source: SPSO

This indicates that only a small minority of applicants seek out a review, with even fewer reviews in some local authorities. Overall, Tier 2 decisions suggest that Crisis Grant decisions may have improved more recently while Community Care Grant decisions have stabilised.

The local authority level analysis is limited due to the small number of cases in some smaller local authorities. This means the data need to be interpreted with caution, with small number highlighted below (e.g. 100% can be 2 cases). The figure below combines the data for all reviews between 2016/17 and 2021/22 – 1,367 Community Care Grant Tier 2 reviews and 2,620 Crisis Grant Tier 2 reviews.

**Figure 60: Tier 2 reviews by LA (2016/17 to 2021/22)**



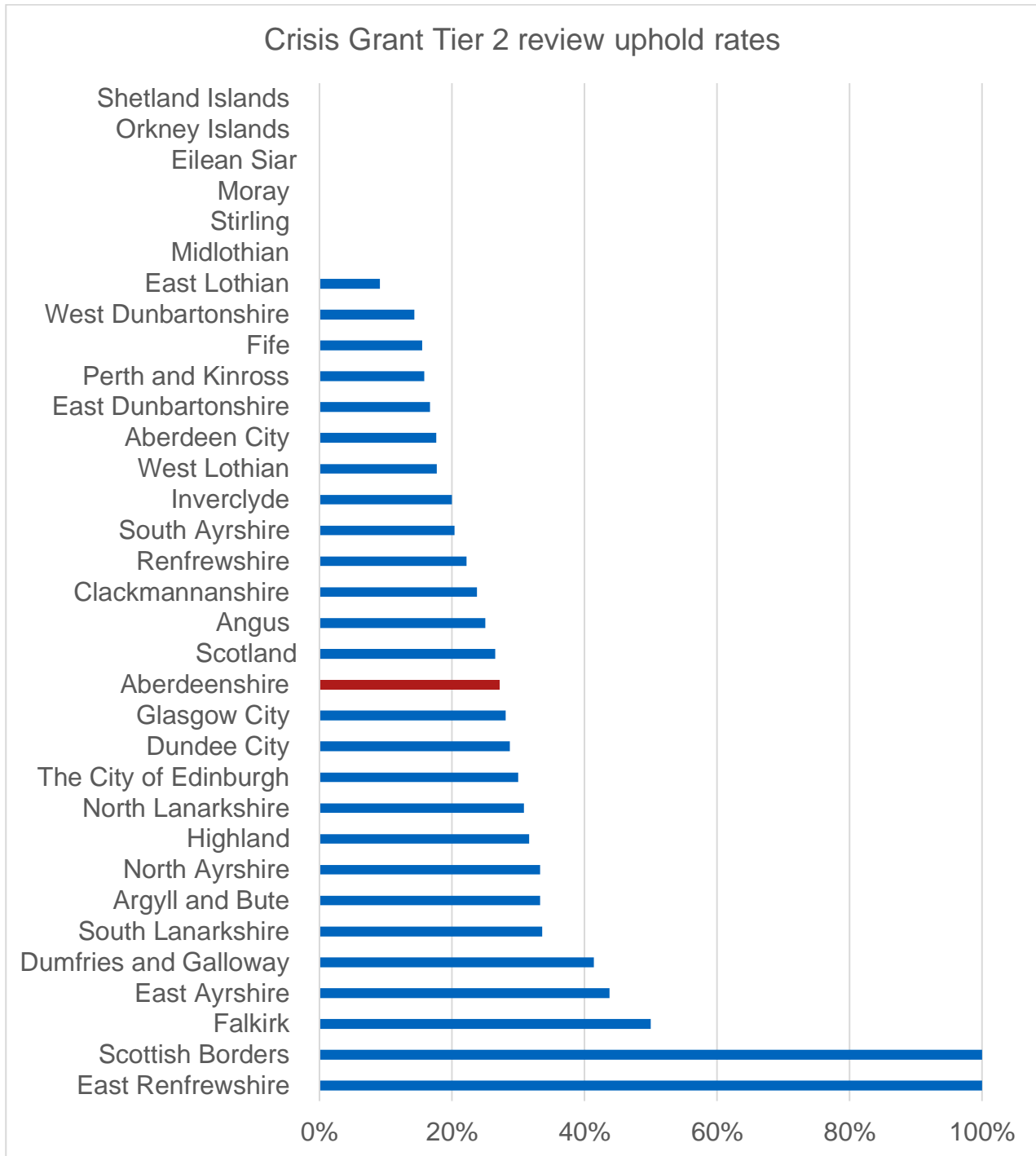
Source: SPSO

Uphold rates were higher than average, as so more decisions changed, for Community Care Grant Tier 2 reviews in East Lothian (though this represented 100% of just 2 cases), East Ayrshire (73% of 44 cases) and Clackmannanshire (70% of 37 cases). Leaving aside East Lothian due to only having two cases, East Ayrshire had an average proportion of cases going to Tier 1 review but were significantly less likely to change the decision at that review. Clackmannanshire had a higher than average proportion of cases going to Tier 1 review and a comparatively low success rate for Community Care Grant decisions, with a higher than average number of repeat applications and awards.

Uphold rates were lowest for Community Care Grant Tier 2 reviews in Midlothian (22% of 18 cases), Aberdeen (0% of 2 cases) and the Orkney Islands (0% of 1 case). There were no Tier 2 review cases in Eilean Siar, the Shetland Islands and Moray. Midlothian had a high level of repeat CCG applications and a high number of applications to help people stay in the community and average success rates but also changed a high proportion of their decisions at the review Tier 1 stage. Aberdeen and Orkney had too few cases to comment on.

For Crisis Grant Tier 2 reviews, uphold rates were higher and more decisions changed in East Renfrewshire (100% of 2 cases) the Scottish Borders (100% of 1 case). No decisions were changed in Midlothian (15 cases) Stirling (12 cases) and Moray (2 cases). There were no Tier 2 review cases in Eilean Siar, the Orkney Islands and Shetland Islands.

**Figure 61: Tier 2 Crisis Grant**



Source: SPSO

Midlothian had a high proportion of repeat Crisis Grant applications and awards but also changed a higher than average proportion of decisions at Tier 1 stage while Stirling had a low proportion of Tier 1 reviews.

Although increased application pressure appears to have a role in Tier 2 review outcomes, local authorities more likely to change their own decisions at the Tier 1 review appeared to have fewer decisions changed, for Crisis Grants, at Tier 2 review.

## 7. Impacts of Covid-19

### Key points

- Demand for Crisis Grants – both overall and level of repeat applications – increased significantly between 2019/20 and 2020/21. In contrast, demand for Community Care Grants fell initially during the first lockdown.
- There was an acceleration of the existing trend towards more online applications in 2020/21.
- Spending on the Fund increased by 31% from 2019/20 to 2020/21, although overall spending fell short of the expanded budget, which was increased by £22 million to meet additional need during the pandemic.
- Overall decision times did not change much between 2019/20 and 2020/21.
- Award success rates for both grant types, but particularly Crisis Grants, were higher during 2020/21 compared with 2019/20. This is likely to reflect additional funding enabling local authorities to operate at a lower priority level.

### What impacts has Covid had on the SWF?

The data analysis examined the ways in which the SWF changed in response to Covid:

- What impact has Covid had on the number and type of applications received?
- What impact has Covid had on local authorities' capacity to administer the Fund?
- To what extent are any Covid impacts likely to have longer-term impacts on the demand for or operation of the Fund?

The main consideration of the impact of Covid-19 is done by comparing trends in the pre-Covid data with the trends during Covid. This section pulls together the key findings from the analysis above looking at differences between pre-Covid (2019/20) and during Covid (2020/21).

### Applications

Across Scotland, the average application rate in 2019/2020 was 54.9 applications per 1,000 people, while in 2020/21 this increased to an average of 65.1 applications per 1,000.

Between 2019/20 and 2020/21, Community Care Grant applications increased by 8% from 78,110 to 84,325. This compares with a 10% increase from 2018/19 (71,035).



For Crisis Grants, there was a 22% increase in applications between 2019/20 and 2020/21 (up from 222,060 to 271,295) compared with a 15% increase from 2018/19 (193,310).

As Table 9 below shows, more local authorities saw an increase in applications in 2020/21 than saw a reduction. The largest percentage increase was seen in Edinburgh (up 60% on Community Care Grants and up 108% on Crisis Grants), although this may be at least partly accounted for by the data issues highlighted earlier, for Crisis Grants.

The Orkney Islands and West Dunbartonshire also showed significant increases in applications for both Community Care Grants and Crisis Grants – an increase of 54% for Community Care Grants and 67% for Crisis Grants in the Orkney Islands and an increase of 34% in West Dunbartonshire for Community Care Grants and 54% for Crisis Grant applications.

The Shetland Islands and North Ayrshire saw the largest drop in applications, with 19% fewer Community Care Grant applications in the Shetland Islands in 2020/21 compared with 2019/20, and 56% fewer Crisis Grant applications. North Ayrshire saw a 14% reduction in Community Care Grant applications and a 21% reduction in Crisis Grant applications.

Other local authorities that saw quite large increases in Crisis Grant applications also included East Dunbartonshire (up 54%) West Dunbartonshire (up 53%) South Lanarkshire (51%) West Lothian (up 48%) and Dundee (up 45%).

**Table 9: Increase or decrease in applications between 2019/20 and 2020/21**

	<b>CCG</b>	<b>Crisis Grants</b>
Scotland <sup>1</sup>	8%	22%
Aberdeen City	9%	24%
Aberdeenshire	5%	5%
Angus	6%	-4%
Argyll & Bute	19%	2%
Clackmannanshire	-6%	5%
Dumfries & Galloway	13%	19%
Dundee City	5%	45%
East Ayrshire	16%	1%
East Dunbartonshire	20%	54%
East Lothian	22%	1%
East Renfrewshire	25%	10%
Edinburgh	60%	108%
Eilean Siar	17%	38%
Falkirk	5%	-6%
Fife	5%	12%
Glasgow City <sup>2</sup>	-7%	23%
Highland	2%	12%
Inverclyde	-4%	1%
Midlothian	18%	14%
Moray	9%	-6%
North Ayrshire	-14%	-21%
North Lanarkshire	-2%	-7%
Orkney	54%	67%
Perth & Kinross	9%	34%
Renfrewshire	31%	9%
Scottish Borders	2%	-6%
Shetland	-19%	-56%
South Ayrshire	-7%	18%
South Lanarkshire	10%	51%
Stirling	27%	10%
West Dunbartonshire	34%	53%
West Lothian	1%	48%

Source: Scottish Welfare Fund Statistics 2020/21, Tables 4 & 6

## Spending

In terms of spending, as seen earlier, while by March 2020, across Scotland 108% of the overall budget had been spent, in March 2021 just 83% of the expanded budget, including additional Covid-related allocation, had been spent.

Overall, in March 2021 £49,461,775 of a budget of £59,456,925 had been spent, compared with £37,621,428 spent against a budget of £34,909,249 in March 2020. That is a 31% increase in expenditure between 2019/20 and 2020/21 despite the overall underspend in 2020/21.

The analysis earlier found that even local authorities that had previously overspent significantly did not spend up to the 2020/21 budget allocation. For example, Glasgow spent 138% of the 2019/20 budget but only spent 93% of the 2020/21 budget while Fife dropped back from 128% to 85%. The local authorities that did

spend the full budget for 2020/21 were Dumfries and Galloway (101%), South Lanarkshire (110%) Edinburgh (121%) West Lothian (113%) Perth and Kinross (103%) and Aberdeen (102%).

Expenditure thus increased significantly in response to the Covid pandemic but most local authorities (even those previously overspending) did not spend the expanded budget allocated to them.

### **Application reasons**

The analysis earlier showed some potential Covid impacts of reasons for applications. Between April and June 2020 planned re-settlement after an unsettled period dropped to just 4% of reasons for a Community Care Grant application, from 10% the previous quarter, recovering back to 10% by January to March 2021. This is likely to be due to the reduction in homeless applications over this period.

From January to March 2020 onwards, the number of applications to help people stay in the community fell from 36% of reasons in January to March 2020, to 29% by March 2021. There was a significant reduction in Community Care Grant expenditure during the first Covid lockdown in April 2020 alongside a significant peak in Crisis Grant spending.

For Crisis Grants, the reasons for applying during the Covid pandemic have also been impacted. Analysis above showed that during the Covid pandemic period (from March 2020 onwards) there was a reduction in the proportion of reasons due to benefit/income spent, down from 51% in Jan-March 2020 to 46% in the same period in 2021 while 'other reasons' increased from 8% to 16% over the same period.

The reduction in the applications attributed to benefit/income being spent may relate to the Universal Credit uplift applying over this period. The increase in other reasons is likely to cover a wide range of additional financial crises caused during the pandemic, including reduced hours or income gaps.

### **Decision times**

Between January and March 2020, 81% of Community Care Grants were decided within the target time (of making a decision within 15 working days) while for the same period in 2021, 81% of Community Care Grants were also decided within this time.

Between January and March 2020, 94% of Crisis Grants were decided within the target time (of making a decision by the next working day). In the same period for 2021, this was down slightly to 93%.

Overall, there is some evidence of negative impacts of Covid on decision times for Crisis Grants but not for Community Care Grants.

### **Application success rates**

Award success rates for both Community Care Grants and Crisis Grant had been reducing over recent years, pre-pandemic. In 2014/15 66% of Community Care

Grant applications resulted in an award compared with just 54% in 2019/20. However, this increased slightly to 57% in 2020/21.

While 72% of Crisis Grant applications resulted in an award in 2013/14 this had reduced to 63% by 2019/20 before the Covid pandemic. In 2020/21, successful applications increased to 69% of all Crisis Grant applications.

Success rates for Crisis Grants and Community Care Grants were better in 2020/21 during the pandemic than previously.

### **Application method**

The range of application methods used has reduced over time and this changed further during the pandemic, with a 10 percentage point shift to online application during 2020/21. By 2020/21 over 80% of applications were online, with just 18% by telephone and less than 1% by post or in person. This matters because online applications have the lowest success rates.

# Annex 1

## Detailed reasons for applying – Community Care Grants

Moving out of residential/institutional accommodation - Hospital or other medical establishment	1
Moving out of residential/institutional accommodation - Care home	2
Moving out of residential/institutional accommodation - Hostel or shelter	3
Moving out of residential/institutional accommodation - Staff intensive sheltered housing	4
Moving out of residential/institutional accommodation - Local Authority care and foster care	5
Moving out of residential/institutional accommodation - Prison or detention centre	6
Moving out of residential/institutional accommodation - Other	7
Helping people to stay in the community - Help to avoid becoming homeless	8
Helping people to stay in the community - Help with expenses for improving a home to maintain living conditions	9
Helping people to stay in the community - Enabling an applicant to move to care for someone, including travel expenses	10
Helping people to stay in the community - Enabling the applicant to move to more suitable accommodation to prevent unnecessary admission to care	11
Helping people to stay in the community - Enabling someone to move nearer to someone who can offer them support, to prevent admission to care	12
Helping people to stay in the community - Other	13
Planned resettlement after an unsettled way of life	14
Families facing exceptional pressure - To meet the needs of a child where the need arises out of chronic illness, accident or disability	15
Families facing exceptional pressure - There has been a breakdown of relationships resulting in a move	16
Families facing exceptional pressure - There is a serious problem with accommodation, for example structural problems, which is resulting in a move	17
Families under exceptional pressure – other – please specify	18
Caring for a prisoner/offender on temporary release	19
Other reason for application – please specify	20

## Detailed reasons for applying – Crisis Grants

Emergency – unexpected expense	1
Emergency – benefit/income spent	2
Emergency – lost money – living expenses required	3
Emergency - stolen money – living expenses required	4
Emergency – breakdown of relationship within family –living expenses required	5
Emergency – nowhere to stay and may resort to rough sleeping	6
Emergency – stranded away from home without any means to get back	7
Emergency – travel	8
Emergency – other – please specify	9
Disaster – fire	10
Disaster - flood	11
Disaster – gas or other explosion	12
Disaster – other – please specify	13
Other – please specify	14
Other – Delay in payment of benefits	15

## Annex 2

Regression analysis aims to summarise the relationship between a 'dependent' variable and one or more 'independent' explanatory variables. Logistic regression predicts the likelihood of something happening, based on the characteristics included in the model. Here, we look at the likelihood of receiving a) a Community Care Grant Award and b) a Crisis Grant award.

The tables below shows the variables that were included in each model (with separate models for likelihood of receiving a Community Care Grant and for likelihood of receiving a Crisis Grant). The variables included in a model are significant in helping to explain the odds of receiving that award, controlling for all other variables in the model. Other variables that were tested and were not significant included some benefits, vulnerability categories and types of referral. Some variables were significant in the Community Care model but not the Crisis Grants model and vice versa.

### Interpreting regression models

- **'Pseudo R-Squared' – model fit:** The overall extent to which the model adds to our understanding is measured using a test of the 'Pseudo R-squared'. A higher pseudo R-squared indicates which model better predicts the outcome of receiving an award). For the Community Care Grant mode, the R Square is 0.349 (Nagelkerke R Square). In linear regression, this R Square would indicate that the model explained 35% of the variation but this is not the case in logistic regression. We can conclude that the Community Care Grant model is better than the Crisis Grant model (Nagelkerke R Square 0.176) though.
- **Reference categories:** Logistic regression models compare different categories against a reference category. For example, in Table A-1, Aberdeen has been set as the reference category for comparing local authorities (as the first local authority alphabetically), and the other categories are a series of comparisons with this category.
- **P-values – statistical significance:** The column headed 'Significance', shows whether the factor is significant. A p-value of 0.05 or less indicates that there is less than a 5% chance we would have found these differences between the categories just by chance if no such differences were present, while a p-value of less than 0.01 indicates that there is a less than 1% chance. P-values of 0.05 or less are generally considered to indicate that the difference is significant. In Table A-1, for example, the figure for Dundee (vs. Aberdeen) is less than 0.05. It follows that - after controlling for the effect of all other factors in the model - the likelihood of receiving a CCG award in Dundee is significantly different from the likelihood of receiving an award in Aberdeen. The odds of applicants in Argyll and Bute (sig 0.3) and East Dunbartonshire (sig 0.8) of receiving an award were not significantly different, compared with the reference area (Aberdeen).
- **Beta – direction of effect:** The column headed 'Beta' indicates the direction of the effect. A positive value indicates that applicants in that category are more likely to receive an award, and vice versa. For example, Table A-1 shows that

applicants in Dundee are more likely than applicants in Aberdeen to receive an award, as the Beta co-efficient is positive. In contrast, those in Falkirk are less likely to receive an award as the co-efficient is negative.

- **Odds ratio – size of effect:** The column headed “Exp(B)” gives the odds ratio. This indicates the size of the effect. The further above 1 that the odds ratio is, the greater the increase in likelihood of receiving an award. The further below 1, the greater the decrease in the likelihood of receiving an award. A value of 1 for the odds ratio means that a factor has no effect. Taking Table A-1 again, applicants in Dundee had a greater likelihood (or “odds”) of receiving an award compared with Aberdeen – controlling for all the other variables in the model, while applicants in East Lothian had lower odds of receiving an award.

### Regression model data – Likelihood of receiving a Community Care Grant award

The highest likelihood of receiving a Community Care Grant award (after controlling for other factors included in the model) was in West Dunbartonshire followed by South Lanarkshire, North Ayrshire and Edinburgh.

**Table A-1 – Logistic regression output – Impact of local authority on likelihood of receiving a Community Care Grant Award**

	Beta	Significance (P-value)	Exp(B) (odds ratio)
<b>Local Authority (Ref=Aberdeen)</b>		0.00	1.00
Aberdeenshire	1.10	0.00	2.99
Angus	0.52	0.00	1.68
Argyll & Bute	0.10	0.31	1.11
Clackmannanshire	0.39	0.00	1.48
Dumfries & Galloway	0.58	0.00	1.78
Dundee City	1.67	0.00	5.30
East Ayrshire	0.13	0.08	1.14
East Dunbartonshire	0.03	0.77	1.04
East Lothian	-0.17	0.03	0.85
East Renfrewshire	1.59	0.00	4.91
Edinburgh	1.73	0.00	5.66
Eilean Siar	0.49	0.09	1.64
Falkirk	-0.56	0.01	0.57
Fife	0.27	0.00	1.32
Glasgow City	0.46	0.00	1.58
Highland	0.39	0.06	1.48
Inverclyde	0.52	0.00	1.68
Midlothian	-0.41	0.00	0.67



Moray	0.12	0.26	1.13
North Ayrshire	1.97	0.00	7.19
North Lanarkshire	1.32	0.00	3.74
Orkney	1.23	0.00	3.41
Perth & Kinross	0.16	0.45	1.17
Renfrewshire	0.57	0.00	1.76
Scottish Borders	0.79	0.000	2.205
Shetland	0.93	0.015	2.533
South Ayrshire	0.61	0.000	1.833
South Lanarkshire	2.02	0.000	7.537
Stirling	0.54	0.000	1.708
West Dunbartonshire	2.72	0.000	15.235
West Lothian	-0.60	0.000	0.548

East Dunbartonshire, Perth and Kinross, Moray, Eilean Siar, East Ayrshire and Highland authorities were not significantly different from Aberdeen.

Receiving an award for Community Care Grants was less likely in West Lothian, Midlothian and Falkirk than Aberdeen.

Looking at application method (Table A-2), those applying online were less likely to get a Community Care Grant award than those applying by telephone. In contrast, those applying by post were more likely to get an award than those applying by telephone. There was no significant difference between telephone applications and face-to-face applications.

**Table A-2 – Logistic regression output – Impact of application method, help received, disability and age on likelihood of receiving a Community Care Grant Award**

	Beta	Significance	Exp(B) (odds ratio)
<b>Application method (Ref=telephone)</b>		0.00	1.00
On-line	-0.29	0.00	0.75
Face to Face	0.08	0.57	1.08
Post	0.20	0.00	1.23
<b>Whether helped to apply (Ref=sole applicant – no help received)</b>		0.00	1.00
Received help	0.64	0.00	1.89
Third party applied	0.53	0.00	1.70
<b>Disability (Ref=disabled)</b>		0.00	1.00

No disability/illness	0.418	0.000	1.52
Refused disability info	0.320	0.000	1.38
<b>Age of main applicant</b>	0.009	0.000	1.01

Those receiving help to apply or where a third party applied on their behalf were more likely to receive an award than the reference group of those who applied by themselves (sole applicant).

Applicants reporting no disability/illness and those who refused information were more likely to receive a Community Care Grant award compared with the reference group of those indicating a disability. This is controlling for all the other aspects of vulnerability in the model discussed below.

Age was significantly related to successful application, with older people more likely to receive an award.

Table A.3 shows that applications in November and December were not significantly different in terms of likely success compared with the reference month of January (with p values of 0.13 and 0.61). Likely success was higher in other months by comparison – with March applicants, for example, having the most likelihood of success followed by September, August and May.

**Table A-3 – Logistic regression output – Impact of application month on likelihood of receiving a Community Care Grant Award**

	Beta	Significance	Exp(B) (odds ratio)
<b>Application month (Ref=Jan)</b>		0.00	1.00
February	0.08	0.04	1.09
March	0.28	0.00	1.32
April	0.12	0.00	1.13
May	0.24	0.00	1.27
June	0.13	0.00	1.14
July	0.12	0.01	1.12
August	0.23	0.00	1.26
September	0.26	0.00	1.30
October	0.09	0.03	1.09
November	0.06	0.13	1.06
December	-0.02	0.61	0.98

The reference group for property type was local authority tenancy (Table A-4). Most applicants in other types of property were less likely to receive an award compared with the reference group.

Those in private rented accommodation were significantly less likely to receive an award, as were those living with friends/partners and those living with parents/family. Those in prison/detention and other institutional settings/homeless or insecure accommodation were also less likely to have a successful Community Care Grant application, compared with LA tenants. Again, this is controlling for other vulnerability factors considered below.

Applicants in a housing association (RSL) tenancy were more likely to receive an award compared with the LA tenant reference group. Other groups were not significantly different from LA tenants in terms of likelihood of success – those in the armed services (p=0.34) those in children’s residential care (p=0.89) and staff intensive sheltered housing (p=0.54).

**Table A-4 – Logistic regression output – Impact of property type on likelihood of receiving a Community Care Grant Award**

	Beta	Significance	Exp(B) (odds ratio)
<b>Property type (Ref=LA tenancy)</b>		0.00	1.00
RSL tenancy	0.08	0.00	1.08
Private rented tenancy	-0.44	0.00	0.65
Own property - owning / buying	-0.16	0.00	0.85
Parental / family home / relatives	-0.60	0.00	0.55
Friends / partners	-0.88	0.00	0.42
Armed services accommodation	-0.76	0.34	0.47
Prison or detention centre	-0.38	0.00	0.68
Hospital or other medical establishment	-0.58	0.02	0.56
Children's residential accommodation (looked after by the local authority) or foster care	-0.07	0.89	0.94
Supported accommodation	-0.26	0.00	0.77
Hostel	-0.44	0.00	0.64
Bed and Breakfast	-0.84	0.00	0.43
Caravan / mobile home	-0.83	0.00	0.44
Staff intensive sheltered housing	-0.25	0.54	0.78
Homeless	-0.29	0.00	0.75
Other	-0.35	0.00	0.71
Not known / refused	-0.28	0.02	0.76

Residential / Care Home	-0.69	0.01	0.50
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Applicants who were moving to an RSL tenancy or LA tenancy were more likely to receive an award, compared with those who were not moving (the reference group in Table A-5) while those moving into a PRS tenancy were less likely to receive an award. Other groups and those applying in advance of a tenancy were not significantly different from the reference group of those not moving (with p values > 0.05).

**Table A-5 – Logistic regression output – Impact of whether moving or not on likelihood of receiving a Community Care Grant Award**

	Beta	Significance	Exp(B) (odds ratio)
<b>Moving status Ref=not moving</b>		0.00	1.00
Moving - LA Tenancy	0.49	0.00	1.64
RSL Tenancy	0.63	0.00	1.88
Private Rented Sector Tenancy	-0.73	0.03	0.48
Other	0.04	0.84	1.04
In advance of finding a tenancy	-0.48	0.07	0.62

The reference group for the reason for applying was 'leaving hospital' (Table A-6), with many other groups not significantly more or less likely to receive a Community Care Grant (with p values > 0.05) including those leaving a care home, hostel or shelter, sheltered housing, LA care and foster care, prison or detention centre. Those less likely to receive an award included those giving 'other' reasons, those needing help to improve a home to maintain living conditions, those needing help to stay in the community and those needing to move to more suitable accommodation to prevent admission to care.

**Table A-6 – Logistic regression output – Impact of reason for applying on likelihood of receiving a Community Care Grant Award**

	Beta	Significance	Exp(B) (odds ratio)
<b>Reason for applying (Ref-leave hospital)</b>		0.000	1.00
Leave - Care home	-0.232	0.543	0.793
Leave - Hostel or shelter	-0.093	0.741	0.911
Leave - Sheltered housing	-0.844	0.112	0.430

Leave - LA care and foster care	-0.359	0.474	0.698
Leave - Prison or detention centre	-0.252	0.332	0.777
Leave - Other	-1.079	0.000	0.340
Help to avoid becoming homeless	-0.911	0.000	0.402
Help to improve a home to maintain living conditions	-1.791	0.000	0.167
Move to care for someone, including travel expenses	-0.074	0.841	0.928
Move to more suitable accomm/ prevent admission to care	-0.817	0.002	0.442
Enabling someone to move nearer to someone who can offer them support, to prevent admission to care	-0.352	0.349	0.703
Helping people to stay in the community - Other	-1.585	0.000	0.205
Planned resettlement after an unsettled way of life	-0.396	0.118	0.673
To meet the needs of a child where the need arises out of chronic illness, accident or disability	-0.402	0.133	0.669
Breakdown of relationships resulting in a move	-0.944	0.000	0.389
Serious problem with accommodation, for example structural problems, which is resulting in a move	-0.622	0.016	0.537
Families under exceptional pressure – other – please specify	-0.978	0.000	0.376

Caring for a prisoner/offender on temporary release	-0.412	0.199	0.662
Other reason for application	-1.991	0.000	0.136

The likelihood of receiving an award is significantly less for repeat applications and where applicants have longer waiting times (Table A-7).

**Table A-7 – Logistic regression output – Impact of repeat applications, decision times and benefit receipt on likelihood of receiving a Community Care Grant Award**

<b>Ref = reference category</b>	Beta	Significance	Exp(B) (odds ratio)
<b>Repeat applications</b>	-0.38	0.00	0.68
<b>Decision time (working days)</b>	-0.00	0.00	0.997
No contribution based JSA (Ref)		0.00	1.00
Receives contribution based JSA	-0.20	0.32	0.82
Missing data – contribution based JSA	-0.23	0.00	0.80
No income based JSA (Ref)		0.00	1.00
Receives income based JSA	-0.12	0.00	0.89
No Pension Credit (PC) Plus (Ref)		0.00	1.00
Receives PC Plus	0.26	0.00	1.30
No Disability Living Allowance (DLA) (Ref)		0.00	1.00
Receives DLA	0.08	0.00	1.09
No PIP received (Ref)		0.00	1.00
Receives PIP	0.20	0.00	1.23
No Working Tax Credit (WTC) (Ref)		0.00	1.00
Receives WTC	-0.44	0.00	0.64
No Council Tax Discount (CTD) (Ref)		0.00	1.00
Receives CTD	0.13	0.00	1.14
No Universal Credit (UC) (Ref)		0.02	1.00
Receives UC	-0.05	0.02	0.95
Other benefits not received (Ref)		0.04	1.00
Receives other benefits	0.07	0.04	1.07
No Attendance Allowance (Ref)		0.00	1.00
Receives Attendance Allowance	-0.09	0.00	0.91
<b>Not waiting for benefit (Ref)</b>		0.00	1.00

Waiting to receive benefits	0.11	0.00	1.11
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The model compares the outcomes for those who receive different benefits, compared with those who do not receive each benefit. Successful awards were more likely among those on Pension Credit Plus, those on PIP, Council Tax Discount, Disability Living Allowance and 'other benefits' (compared in each case to those not receiving each of these benefits). By comparison, those on Working Tax Credit (WTC) Income Based JSA, Universal Credit and Attendance Allowance were less likely to receive an award compared with those not on these benefits. Those waiting to receive benefits were more likely to receive an award compared with those not waiting.

There are a range of variables about referrals in the model (Table A-8), with those referred for debt advice and those referred for money management and the Men's Advice Line less likely to receive an award, compared with those not referred to each of these types of services. Those referred to Housing and those referred for resilience/befriending support were more likely to receive an award, as were those referred to hospital, Social Work and CAB (compared with those not referred to each of these).

**Table A-8 – Logistic regression output – Impact of repeat applications, decision times and benefit receipt on likelihood of receiving a Community Care Grant Award**

Referrals (Ref=reference category)	Beta	Significance	Exp(B) (odds ratio)
No Debt advice (Ref)		0.00	1.00
Debt advice referral	-0.22	0.00	0.80
Debt advice missing data	2.00	0.10	7.41
No money management (Ref)		0.00	1.00
Money management referral	-0.30	0.00	0.74
No Social Work (Ref)		0.04	1.00
Social Work referral	0.10	0.04	1.11
No Housing referral		0.00	1.00
Housing referral	0.46	0.00	1.58
No Resilience/Befriending (Ref)		0.00	1.00
Resilience/Befriending referral	1.06	0.00	2.88
No hospital referral (Ref)		0.00	1.00
Hospital referral	0.62	0.00	1.86
No CAB referral (Ref)		0.00	1.00
CAB referral	0.16	0.00	1.17

No Men's Advice Line (Ref)		0.00	1.00
Men's Advice Line referral	-0.50	0.00	0.61

Vulnerability is associated with a greater likelihood of receiving an award, with many indicators of vulnerability significant in the model (Table A-9). Those reporting no vulnerabilities were less likely to receive an award than those who reported a vulnerability. Those fleeing domestic abuse, homeless people, care leavers and kinship carers were more likely to receive an award than those without these vulnerabilities. Those with poor mental health and those with various physical health issues were more likely to receive an award, compared with those without these vulnerabilities.

**Table A-9 – Logistic regression output – Impact of vulnerability on likelihood of receiving a Community Care Grant Award**

Vulnerability (Ref=reference category)	Beta	Significance	Exp(B) (odds ratio)
Not frail, elderly, immobile (Ref)		0.000	1.00
Frail, elderly/immobile	0.31	0.000	1.36
Frail, elderly/immobile missing data	-2.52	0.040	0.08
No learning difficulties (Ref)		0.001	1.00
Learning difficulties	0.14	0.001	1.15
No mental health issues (Ref)		0.000	1.00
Mental health issues	0.44	0.000	1.55
No physical health issue/disability (Ref)		0.000	1.00
Physical health issue/disability	0.28	0.000	1.32
No chronic ill health (Ref)		0.000	1.00
Chronic ill health	0.38	0.000	1.46
Not terminally ill (Ref)		0.000	1.00
Terminally ill	0.62	0.000	1.86
Not an ex-offender (Ref)		0.000	1.00
Ex-offender	0.31	0.000	1.36
Not a care leaver (Ref)		0.006	1.00
Care leaver	0.54	0.006	1.72
Not a young person unable to live with parents/at risk (Ref)		0.000	1.00
Young person unable to live with parents/at risk	-0.84	0.000	0.43
Not estranged from parents (Ref)		0.011	1.00
Young, estranged from parents	0.31	0.011	1.36



Not vulnerable lone parent		0.000	1.00
Vulnerable lone parent	0.27	0.000	1.31
Not Child living with young person (Ref)		0.034	1.00
Child living with young person	0.110	0.034	1.12
Not child with disabled adult (Ref)		0.000	1.00
Child living with disabled adult	-0.23	0.000	0.80
Not child in large family (Ref)		0.000	1.00
Child in a large family	0.15	0.000	1.16
Not a Kinship carer (Ref)		0.004	1.00
Kinship carer	0.60	0.004	1.83
No family breakdown (Ref)		0.016	1.00
Family breakdown	0.10	0.016	1.11
No Domestic abuse (Ref)		0.000	1.00
Domestic abuse	0.91	0.000	2.48
Not pregnant, recent baby/adoption (Ref)		0.000	1.00
Pregnant, recent baby/adoption	0.18	0.000	1.20
Not main care giver (Ref)		0.004	1.00
Main care giver	0.21	0.004	1.23
No homelessness (Ref)		0.000	1.00
Homelessness	0.69	0.000	1.99
No eviction/repossession (Ref)		0.021	1.00
Eviction/repossession	-0.23	0.021	0.80
Some vulnerability indicated (Ref)		0.000	1.00
No vulnerabilities indicated	-1.29	0.000	0.28
Constant	0.27	0.302	1.32

Those applicants facing eviction/repossession, young people unable to live with their parents because it would put them in danger and children living with a disabled adult were less likely to receive an award than those not vulnerable for these reasons.

### **Regression model data – likelihood of receiving a Crisis Grant Award**

The tables below show the variables that were included in the Crisis Grant logistic regression model.

**Table A-10 – Logistic regression output – Impact of local authority on likelihood of receiving a Crisis Grant Award**

	Beta	Significance	Exp(B) (odds ratio)
<b>Local Authority (Ref=Aberdeen)</b>		0.00	1.00
Aberdeenshire	1.51	0.00	4.55
Angus	1.28	0.00	3.60
Argyll & Bute	-0.37	0.00	0.69
Clackmannanshire	0.84	0.00	2.32
Dumfries & Galloway	0.83	0.00	2.29
Dundee City	1.52	0.00	4.55
East Ayrshire	-0.01	0.71	0.99
East Dunbartonshire	1.13	0.00	3.08
East Lothian	-0.34	0.00	0.71
East Renfrewshire	1.25	0.00	3.50
Edinburgh	1.44	0.00	4.21
Eilean Siar	2.95	0.00	19.16
Falkirk	-0.21	0.00	0.81
Fife	1.37	0.00	3.95
Glasgow City	0.50	0.00	1.65
Highland	0.29	0.00	1.33
Inverclyde	1.02	0.00	2.78
Midlothian	0.06	0.21	1.06
Moray	-0.04	0.36	0.96
North Ayrshire	0.55	0.00	1.74
North Lanarkshire	1.73	0.00	5.66
Orkney	0.64	0.03	1.89
Perth & Kinross	0.32	0.00	1.38
Renfrewshire	1.43	0.00	4.19
Scottish Borders	1.00	0.00	2.71
Shetland	0.61	0.06	1.84
South Ayrshire	0.95	0.00	2.59
South Lanarkshire	0.32	0.00	1.37
Stirling	0.57	0.00	1.77
West Dunbartonshire	2.19	0.00	8.92
West Lothian	-0.10	0.01	0.91

The highest likelihood of receiving a Crisis Grant award (after controlling for other factors included in the model) was in Eilean Siar, West Dunbartonshire and North Lanarkshire. Many other local authorities were also more likely to receive an award, compared with Aberdeen (the reference category), while East Ayrshire, Moray and Midlothian were not significantly more or less likely to receive an award (with p values >0.05).

Argyll and Bute, East Lothian, Falkirk and West Lothian all had a lower likelihood of success in receiving an award compared with the reference group (Aberdeen).

In the Crisis Grant model, online applications were less likely to be successful, compared with the reference group of telephone applicants while face to face and post applications were not significantly more or less likely to receive awards, compared with telephone applicants (with p=0.3 and 0.1).

**Table A-11 – Logistic regression output – Impact of application method and help received on likelihood of receiving a Crisis Grant Award**

	Beta	Significance	Exp(B) (odds ratio)
<b>Application method (Ref=Tel)</b>		0.00	1.00
Online	-0.34	0.00	0.71
Face to face	-0.10	0.31	0.90
By post	-0.17	0.14	0.84
<b>Whether help received (Ref=sole applicant)</b>		0.00	
Applied with help	0.01	0.87	1.00
Third party applied on applicant's behalf	0.24	0.00	1.27

A successful award was more likely where a third party applied on behalf of the applicant, while those receiving help to apply were not significantly different in success, compared with sole applicants.

**Table A-12 – Logistic regression output – Impact of disability, gender and age on likelihood of receiving a Crisis Grant Award**

	Beta	Significance	Exp(B) (odds ratio)
<b>Disability (Ref=disability)</b>		0.000	1.00
No disability	0.48	0.000	1.608
Refused disability	0.05	0.009	1.047
<b>Female applicants (ref=males)</b>	-0.07	0.000	0.934

<b>Age of applicant</b>	0.010	0.000	1.010
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Holding all the variables in the model constant, including the vulnerability indicators, those without a disability and those refusing disability information were more likely to receive a Crisis Grant award, compared with people reporting a disability. Female applicants had a lower likelihood of success compared with males, while the likelihood of success increased with age.

Looking at the reason behind the application (Table A-13) shows lower likelihood of a successful award where 'other' reasons are given, for travel, where money is lost or stolen or where they have nowhere to stay, or flooding, compared with the reference category of an 'unexpected expense'. Applications were more likely to be successful where there is a delay in the payment of benefits or a fire.

**Table A-13 – Logistic regression output – Impact of reason for application on likelihood of receiving a Crisis Grant Award**

	Beta	Significance	Exp(B) (odds ratio)
<b>Reason for application - unexpected expense (Ref)</b>		0.00	1.00
Benefit/income spent	-0.17	0.00	0.84
Lost money – living expenses required	-0.23	0.00	0.80
Stolen money – living expenses required	-0.52	0.00	0.60
Breakdown of relationship within family –living expenses required	-0.15	0.00	0.86
Nowhere to stay and may resort to rough sleeping	-0.26	0.00	0.78
Stranded away from home without any means to get back	0.23	0.04	1.26
Travel	-0.84	0.00	0.43
Other emergency	-0.12	0.00	0.88
Disaster – fire	0.37	0.03	1.44
Disaster - flood	-0.56	0.00	0.57
Disaster – gas or other explosion	0.28	0.56	1.33
Disaster – other	-0.25	0.01	0.78
Other reason	-0.85	0.00	0.43
Other – Delay in payment of benefits	0.38	0.00	1.46

Household type was significant in the Crisis Grant model (Table A-14), though not in the Community Care Grant model. Holding all the other variables in the Crisis Grant model constant, all other household types were less likely to receive an award compared with the single person reference group, except 'other' households with no children, who were more likely to receive an award.

**Table A-14 – Logistic regression output – Impact of household type, month of application and decision time on likelihood of receiving a Crisis Grant Award**

	Beta	Significance	Exp(B) (odds ratio)
<b>Household type (Ref=single person)</b>		0.00	1.00
Single Parent	-0.26	0.00	0.77
Couple	-0.20	0.00	0.82
Couple with Children	-0.08	0.00	0.93
Other	0.12	0.00	1.13
Other with Children	-0.26	0.00	0.77
<b>Month of application (Ref=January)</b>		0.00	1.00
February	-0.00	0.98	1.00
March	0.42	0.00	1.52
April	0.03	0.15	1.03
May	0.05	0.02	1.06
June	0.06	0.02	1.06
July	0.06	0.01	1.06
August	0.11	0.00	1.11
September	0.15	0.00	1.16
October	0.09	0.00	1.09
November	0.06	0.00	1.07
December	0.05	0.03	1.05
<b>Decision time (working days)</b>	-0.00	0.00	0.996

Applications made in March were most likely to be successful, compared with the reference month of January. In fact, there was more likelihood of in all months, compared with January, except February and April, when success rates were not significantly different.

For property type (Table A-15), those with an LA tenancy were the reference group, with most other tenures having a lower likelihood of success in applying for a Crisis Grant. The exception is for housing association (RSL) tenants who were more likely to have a successful award. The lowest likelihood of success was found among

those in residential care or prison/detention centre and hospital. Those not significantly different from LA tenants, in terms of award success rates included those in the armed services, children’s residential/foster accommodation, sheltered housing, supported accommodation and other insecure accommodation (e.g. B&B, caravans). Those in hostels and homeless accommodation were less likely to receive a Crisis Grant award than those in an LA tenancy, though.

**Table A-15 – Logistic regression output – Impact of property type on likelihood of receiving a Crisis Grant Award**

	Beta	Significance	Exp(B) (odds ratio)
<b>Property type (Ref=LA tenancy)</b>		0.00	1.00
RSL tenancy	0.04	0.01	1.04
Private rented tenancy	-0.05	0.00	0.95
Own property - owning / buying	-0.07	0.01	0.94
Parental / family home / relatives	-0.10	0.00	0.91
Friends / partners	-0.11	0.00	0.89
Armed services accommodation	0.00	1.00	1.00
Prison or detention centre	-0.97	0.00	0.38
Hospital or other medical establishment	-1.34	0.00	0.26
Children's residential accommodation (looked after by the local authority) or foster care	-0.43	0.34	0.65
Supported accommodation	-0.01	0.77	0.99
Hostel	-0.22	0.00	0.81
Bed and Breakfast	-0.13	0.06	0.88
Caravan / mobile home	0.102	0.50	1.11
Staff intensive sheltered housing	0.14	0.65	1.16
Homeless	-0.19	0.00	0.83
Other	-0.02	0.60	0.98
Not known / refused	-0.17	0.01	0.85
Residential / Care Home	-1.02	0.00	0.36

Again, repeat applications had a lower likelihood of having a successful award for Crisis Grants (Table A-16). Generally speaking, people on benefits were less likely to have a successful award compared with than those not on each benefit.

Those on income-based Job Seekers Allowance and those on Council Tax Discount had a higher likelihood of success, compared with those not on these benefits, though.

**Table A-16 – Logistic regression output – Impact of repeat applications, benefit receipt and sanctions on likelihood of receiving a Crisis Grant Award**

<b>Ref=reference category</b>	Beta	Significance	Exp(B) (odds ratio)
<b>Repeat application</b>	-0.53	0.00	0.59
No income based Job Seekers Allowance (JSA) (Ref)		0.00	1.00
Receives income based JSA	0.03	0.00	1.03
Income based JSA missing data	-0.04	0.08	0.96
No Pension Credit (PC) Plus (Ref)		0.00	1.00
Receives PC Plus	-0.18	0.00	0.83
No contribution based Employment and Support Allowance (ESA)		0.02	1.00
Receives contribution based ESA	-0.13	0.02	0.88
No income based Employment and Support Allowance (ESA)		0.00	1.00
Receives income based ESA	-0.04	0.00	0.96
No Disability Living Allowance (DLA) (Ref)		0.00	1.00
Receives DLA	-0.09	0.00	0.91
No Personal Independence Payment (PIP) received (Ref)		0.00	1.00
Receives PIP	-0.18	0.00	0.84
No Working Tax Credit (WTC) (Ref)		0.04	1.00
Receives WTC	-0.17	0.04	0.84
No Council Tax Discount (CTD) (Ref)		0.00	1.00
Receives CTD	0.12	0.00	1.13
No Universal Credit (UC) (Ref)		0.00	1.00
Receives UC	-0.06	0.00	0.94
No Sever Disablement Allowance (SDA) (Ref)		0.02	1.00
Receives SDA	-0.31	0.02	0.73
Not sanctioned (Ref)		0.00	1.00
<b>Sanctioned</b>	-0.24	0.00	0.79

Those subject to a benefit sanction had a lower likelihood of a successful Crisis Grant award, compared with those not sanctioned.

Those referred to some agencies (Table A-17) had a lower likelihood of receiving a Crisis Grant award – in the case of resilience/befriending, foodbanks, welfare rights, Social Work and hospital there was a lower likelihood of success compared to those not referred.

Applicants referred to Housing, Employability, the CAB (Citizen’s Advice), Men’s Advice Line and a named organisation (the Anthony O’Brien Quinn Memorial Trust) had a greater likelihood of receiving an award, compared to those not referred.

**Table A-17 – Logistic regression output – Impact of referrals on likelihood of receiving a Crisis Grant Award**

<b>Ref=reference category</b>	<b>Beta</b>	<b>Significance</b>	<b>Exp(B) (odds ratio)</b>
No Welfare rights referral		0.00	1.00
Welfare rights referral	-0.11	0.00	0.90
Welfare rights missing data	-1.04	0.00	0.35
No Social Work (Ref)		0.00	1.00
Social Work referral	-0.23	0.00	0.80
No Housing referral		0.00	1.00
Housing referral	0.20	0.00	1.22
No Employability referral (Ref)		0.00	1.00
Employability referral	0.21	0.00	1.23
No Resilience/Befriending (Ref)		0.00	1.00
Resilience/Befriending referral	-2.68	0.00	0.07
No Foodbank referral (Ref)		0.00	1.00
Foodbank referral	-0.93	0.00	0.39
No hospital referral (Ref)		0.00	1.00
Hospital referral	-0.80	0.00	0.45
No CAB referral (Ref)		0.00	1.00
CAB referral	0.16	0.00	1.18
No Men’s Advice Line (Ref)		0.02	1.00
Men’s Advice Line referral	0.14	0.02	1.15
No Anthony Obrien Quinn MT referral (Ref)		0.00	1.00
Anthony Obrien Quinn MT referral	1.38	0.00	3.99



Those vulnerable for various reasons were often more likely to be successful in receiving a Crisis Grant (Table A-18). Those with no vulnerability identified were less likely to be successful than those who had some vulnerability recorded.

Vulnerabilities with a greater likelihood of receiving an award (compared with those not vulnerable for each category) included – leaving the armed forces, insecure work and domestic abuse, kinship carers and young people estranged from parents. Those vulnerable due to bereavement, mental health issues, homelessness, lone parenthood and chronic ill health also have a greater likelihood of receiving an award than people not vulnerable for this reason in each case.

Vulnerable groups less likely to receive an award (controlling for the other variables in the model) included those unable to live with parents due to being in potential danger, young people living with a disabled adult, children with young parents, people vulnerable due to family breakdown and eviction/repossession (compared in each case to those not in each group).

**Table A-18 – Logistic regression output – Impact of vulnerability on likelihood of receiving a Crisis Grant Award**

Vulnerability Ref=Reference category	Beta	Significance	Exp(B) (odds ratio)
Not frail, elderly, immobile (Ref)		0.00	1.00
Frail, elderly/immobile	0.14	0.00	1.15
Frail, elderly/immobile missing data	0.47	0.14	1.60
No learning difficulties (Ref)		0.00	1.00
Learning difficulties	0.09	0.00	1.09
No mental health issues (Ref)		0.00	1.00
Mental health issues	0.39	0.00	1.48
No chronic ill health (Ref)		0.00	1.00
Chronic ill health	0.24	0.00	1.27
Not an ex-offender (Ref)		0.00	1.00
Ex-offender	0.16	0.00	1.17
Not a young person unable to live with parents/at risk (Ref)		0.00	1.00
Young person unable to live with parents/at risk	-0.49	0.00	0.62
Not estranged from parents (Ref)		0.00	1.00
Young, estranged from parents	0.53	0.00	1.69
Not vulnerable lone parent (Ref)		0.00	1.00
Vulnerable lone parent	0.28	0.00	1.32
Not Child living with young person (Ref)		0.00	1.00

Child living with young person	-0.16	0.00	0.86
Not child with disabled adult (Ref)		0.00	1.00
Child living with disabled adult	-0.20	0.00	0.82
Not a Kinship carer (Ref)		0.02	1.00
Kinship carer	0.46	0.02	1.58
No family breakdown (Ref)		0.00	1.00
Family breakdown	-0.10	0.00	0.90
No Domestic abuse (Ref)		0.00	1.00
Domestic abuse	0.56	0.00	1.75
Not pregnant, recent baby/adoption (Ref)		0.02	1.00
Pregnant, recent baby/adoption	0.08	0.02	1.08
Not main care giver (Ref)		0.01	1.00
Main care giver	0.18	0.01	1.19
No homelessness (Ref)		0.00	1.00
Homelessness	0.35	0.00	1.42
No eviction/repossession (Ref)		0.04	1.00
Eviction/repossession	-0.21	0.04	0.81
No redundancy (Ref)		0.00	1.00
Redundancy	0.21	0.00	1.24
Not left armed forces		0.00	1.00
Left armed forces	1.07	0.00	2.92
Some vulnerability indicated (Ref)		0.00	1.00
No vulnerabilities indicated	-0.94	0.00	0.39
Not in insecure work (Ref)		0.00	1.00
In insecure work	0.71	0.00	2.03
Not bereaved (Ref)		0.00	1.00
Bereaved	0.42	0.00	1.52
Constant	0.35	0.00	1.42



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