

Experiences of Social Fund customers living in Scotland

Social Fund Commissioner's findings from a desk-based analysis of applications to the discretionary Social Fund from people living in Scotland

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Foreword

During 2010/11, Social Fund Inspectors considered 42,500 cases from across Great Britain as part of the independent review process. This included 6646 review applications from people living in Scotland.¹ In March 2011 we examined 251 applications from people living in Scotland that were reviewed at the IRS; of these, 166 people had applied for a community care grant and 85 people had applied for a crisis loan. This report presents the results of this case-based examination and offers a unique insight into the characteristics and experiences of people who are using the Social Fund in Scotland.

There is no such thing as a ‘typical’ Social Fund customer; however, it is clear from our extensive case work experience, and from this case examination, that people who need to use the Fund often find themselves in similar situations, having faced similar experiences. The people who were the subject of our study were all Social Fund applicants; and most were receiving some kind of welfare benefit. Many of them were receiving other forms of support intended to help them manage their difficulties or to move on to independence. This support was provided by a wide range of people and organisations including healthcare professionals, rehabilitation and housing workers and welfare rights and debt advice organisations.

These findings provide insights into the lives of some of our poorest and most vulnerable citizens. In the absence of further qualitative research this exercise inevitably has limitations. However I believe the findings will help to illustrate the range of issues facing policy makers as they look to tailor future provision to the needs of people who live in Scotland.

Karamjit Singh CBE
Social Fund Commissioner
26th October 2011

¹ Some applications can result in both a grant and crisis loan decision. In 2010/2011 Social Fund Inspectors made 53,626 decisions on the cases that came to the IRS for review; of these decisions 8290 related to people living in Scotland.

Background context

The Independent Review Service (IRS) is headed by the Social Fund Commissioner, Karamjit Singh CBE, who is appointed by the Secretary of State for Work and Pensions. The Commissioner is statutorily independent and is under a duty, among other things, to appoint and train Social Fund Inspectors, to monitor the quality of their decisions and to produce an annual report for the Secretary of State².

Social Fund Inspectors provide an independent, external tier of review for customers throughout Great Britain who are dissatisfied with decisions made in Jobcentre Plus on their applications to the discretionary part of the Social Fund. This part of the Social Fund is a centralised, cash-limited scheme of grant and interest free loan payments designed to help people on low income with costs that are difficult to meet. Payments from the Social Fund are targeted at some of the poorest and most vulnerable citizens in our society.

Grant payments are intended to help meet a need for community care. The prime objectives of grants are to:

- help people to establish themselves in the community after being in care;
- help people remain in the community rather than going into care;
- ease exceptional pressures on families;
- help with the care of a prisoner or young offender on release or temporary licence;
- help people setting up home as part of a planned resettlement programme after having an unsettled way of life; and
- assist with certain travel costs.

Crisis loans are intended to help meet an immediate short term need either in an emergency or as a consequence of a disaster, whereby the provision of that help is the only means of avoiding serious damage or serious risk to

² The Social Fund Commissioner's statutory duties and powers are set out in primary legislation at section 37 of the Social Security Act 1998 and include appointing Social Fund Inspectors and other staff as he thinks fit; arranging training as appropriate; monitoring the quality of Inspectors' decisions; providing advice and assistance as appropriate to improve standards; and reporting annually to the Secretary of State for Work and Pensions.

health or safety. They can be paid for items, such as cookers, beds and clothing³ and for living expenses such as food and fuel.

The national community care grant budget is £141,000,000 per annum and has been at this level for a number of years. It is distributed between 23 district budgets across England, Scotland and Wales. There are 2 grant budgets provided for people living in Scotland; Inverness (£5,743,635) and Springburn (£15,605,303)⁴. The amount of the budget allocated to each district has a direct impact on the level of needs that can be met. There is one loans budget for crisis loans and budgeting loans; this is managed nationally and is not divided into areas.

Summary of key statistical findings

Of the 251 cases examined at the IRS:

- The majority of customers who applied for an independent review were aged between 21 and 40. Only 8 customers (3.2%) were aged 60 and over.
- 54 applications (21.5%) were from families with children living in the household. Of these families, 38 were led by one parent.
- 115 applications (45.8%) included an adult with a mental health condition; 110 applications (43.8%) included an adult with a physical health condition; and 65 applications (25.9%) included an adult with both a mental and physical health condition.
- 4 applications (1.6%) included a child with a mental health condition; 14 applications (5.6%) included a child with a physical health condition; and 2 applications (0.8%) included a child with both a mental and a physical health condition.

³ In April 2011 the law relating to crisis loans changed. Awards have been restricted and can now only be made for the majority of items if they are needed as a consequence of a disaster.

⁴ These allocations were in place when the case examination took place. The Secretary of State for Work and Pensions re-allocated the grants budgets with effect from 3rd October 2011. This has resulted in changes to the annual budgets as follows: Inverness reduced to £5,583,481 and Springburn reduced to £15,200,351.

- 58 of the 85 family units⁵ included either an adult or a child with a mental or physical health condition.
- A significant number of customers saw a healthcare professional regularly: 115 saw their GP, 22 attended hospital, 8 saw a Community Psychiatric Nurse and 18 saw a counsellor.
- In addition to healthcare professionals, 55 customers (21.9%) had some form of third party support from people or organisations such as Citizen's Advice, welfare rights, law centres, debt advice, housing agencies, rehabilitation workers and probation officers.
- In 40 cases (15.9%) the customer had a representative working on their behalf to help them deal with their review. This was either a family member or friend, or a third party such as Citizens Advice or NACRO.
- 36 cases (14.3%) involved people leaving some form of institutional or residential care; 31 of these people were leaving prison with the other 5 leaving hospital or a rehabilitation unit.
- 42 cases (16.7%) involved people who had experienced a period of homelessness.
- 16 cases (6.4%) involved deterioration in the customer's health or the health of a family member.
- 21 cases (8.4%) involved a breakdown in a relationship with either a partner or other family member which resulted in the need to set up a new home.
- 46 customers (18.3%) applied for help because they were moving for a variety of reasons.
- 97 of the 166 grant applications (58.4%) met one or more of the tests to qualify for a community care grant:

⁵ For the purpose of this case examination family units include customers (either a single person or a couple) with children living in the household, customers with children living with another family member, customers themselves living with extended family or a couple without children.

- 21 customers needed help to settle back into the community, after leaving care, for example prison or hospital;
 - 29 customers needed help to reduce the risk of them going into care, such as a hospital and so help them remain in the community;
 - 35 customers needed help to ease exceptional pressures on them and their families;
 - 2 customers needed help to look after someone who had been released from custody on temporary licence;
 - 12 customers needed help to set up home as part of a planned resettlement programme following an unsettled way of life.
- 67 applications were for living expenses such as food and fuel; the majority of which (49) were made because the customers had lost or spent their usual income.
 - 74 applications (29.5%) were for all the items for a home, as the customers were setting up home from scratch and had nothing to move in with.
 - 75 applications (29.9%) were for multiple household items.
 - 63 applications (25.1%) were to replace things customers owned but needed to replace due to wear and tear or other damage.
 - 58 applications (23.1%) were for clothing.
 - The average amount requested by customers was £1113.89. This covered a range from £30 up to £9847.99. The median figure of this range was £805.
 - 207 of all customers (82.5%) had a Social Fund debt; 84 of these customers owed more than £1000.
 - The average combined budgeting and crisis loan debt for all customers in the study was £706.23, which was repayable at an average repayment rate of 12.24% of a household's income. When looking just at the 85 family units the average Social Fund debt increased to £1000.83.

Detailed findings

Age

Of the 251 cases examined:

- 26 customers were under the age of 21 (10.3%)
- 81 customers were between the ages of 21-30 (32.3%)
- 74 were customers between the ages of 31-40 (29.5%)
- 42 customers were between the ages of 41-50 (16.7%)
- 20 customers were between the ages of 51 and 59 (8%)
- 8 customers were 60 or over (3.2%)

The largest majority of customers who applied for an independent review were aged between 21 and 40 (61.8%); and of those 101 (61%) were male.

Gender

165 of the applications were made by men, while 86 were made by women.

Children and families

- In 54 of the cases examined (21.5%), the customer indicated that they had one or more children living at home:
 - Of these 54 customers, 38 (70.4%) indicated that they were a single parent.
 - 4 (10.5%) of the single parents were male and 34 (89.5%) were female.
 - 16 of the 54 (29.6%) indicated that they were living with a partner.
- In 16 of the cases examined (6.4%), the customer included information that they had children who were not living with them and this was relevant to the reason for their application:
 - Of these 16 customers, 11 were male (68.8%) and 5 were female (31.2%).

- In 15 cases (6%) the customer did not have children but was, nevertheless, living in a family unit:
 - In 9 cases the customer was single, male, aged between 19 and 31 and lived with parents or another family member.
 - 6 applications were made by a customer living with a partner.
- The remaining 166 customers (66.1%) were single and lived alone.
- In 9 of the 251 cases (3.6%) the customer or partner was pregnant; 7 were single parents, 5 of whom had at least 1 other child.

Children

There were a total of 152 children in the 85 family units in the cases examined. Of these:

- 39 were under 5 years old (25.7%).
- 53 were between the ages of 5 and 11 (34.9%).
- 39 were between the ages of 12 and 17 (25.7%).
- 15 were aged 18 or above (9.9%).
- 6 were unknown (the customers referred to children but did not provide details about their age) (3.9%).

Of the 85 families included in the study:

- 43 had 1 child (50.6%).
- 28 had 2 children (32.9%).
- 8 had 3 children (9.4%).
- 3 had 4 children (3.5%).
- 2 had 5 children (2.4%).
- 1 had 7 children (1.2%).

Disability

Given the objectives of the community care grant scheme and its focus on helping vulnerable people live as independently as possible in the community, poor health is often a relevant factor in grant applications. It can also be a feature in crisis loan applications. The grant application form

asks the customer if they have any health problems, and if so, how those problems affect them.

In the cases examined, customers reported a wide range of physical and mental health conditions, with varying degrees of severity. Some have been diagnosed with specific health conditions; others describe feeling down or having general pain. Of the 251 cases examined:

- 115 applications (45.8%) included an adult with a mental health condition.
- 110 applications (43.8%) included an adult with a physical health condition.
- 65 applications (25.9%) included an adult with both mental and physical health conditions.

Some adults reported that their health conditions restricted their ability to do daily tasks and that they found it difficult to go out alone. Of the cases looked at:

- 54 involved an adult with a health condition that restricted their day to day mobility.
- 51 involved an adult who found it difficult to go out alone.
- 29 involved adults who had both mobility problems and problems going out alone.

When looking at the health of the children in the family units:

- 4 applications included children with mental health conditions.
- 14 applications included children with physical health conditions.
- 2 applications included children with both physical and mental health conditions.
- 3 children had limited mobility because of their physical health conditions.

Families and disability

The ill-health or disability of an adult or a child within a family adds to the difficulties families can face. Of the 85 families in our case examination:

- 58 families had either an adult or a child with a physical or a mental health condition.
- 51 families had at least one adult with a mental or a physical health condition.
- 15 families had at least 1 child with a mental or a physical health condition.
- 8 families had both an adult and at least one child with physical or mental health conditions.
- 1 family had both an adult and a child with a mental health condition.

The following two examples, taken from the cases examined in this study, show the type and range of health issues facing some of the people that apply to the Social Fund:

Case Example 1

The customer is a 43 year old single male. He receives Income Support with Disability and Enhanced Disability Premiums. He is also in receipt of the high rate of both care and mobility components of Disability Living Allowance.

The customer suffers with schizophrenia, a drug addiction for which he is on a methadone programme and Hepatitis C. At the time the review was being carried out he had been the victim of two serious assaults in the space of two months by a gang of youths who punched and kicked him until he collapsed. He sustained a broken jaw in one of the attacks and has been in hospital several times as a result of this. He is also having flashbacks, which has resulted in him drinking heavily.

Having been homeless for a number of years, during which time he has been staying on friend's couches, he has now been given his own tenancy. He is receiving support from the Council's housing department. The tenancy he has accepted is unfurnished; given his background he has nothing for his home and he is requesting a grant for household items to furnish it.

Case Example 2

The customer is a 43 year old male. He lives with his partner and 3 children who are 8, 11 and 13.

He receives Income Support with a Disability Premium and an Enhanced Disability Premium, and Disability Living Allowance (middle rate care and high rate mobility components). His partner has a prolapsed disc and moves about on crutches. His son has motor and skill problems, the mental age of a 6 year old, and problems with his spine.

He has applied for a crisis loan for living expenses as he had to spend extra money from his benefits on paying for repairs to his car; given the family's problems his car is vital to enable him to get out and about with his family.

He now has no money left for food or fuel for the family and he is requesting a crisis loan to help him with these things until he receives his next benefit.

Help from healthcare professionals and other organisations

Healthcare professionals

The community care grant application form asks if the customer or a member of their family regularly sees a doctor or any other healthcare professional. In the cases examined:

- 115 customers saw their GP regularly.
- 22 attended hospital regularly.
- 8 saw their Community Psychiatric Nurse (CPN) regularly.
- 18 saw their counsellor regularly.

Other support

The nature of the community care grant scheme is such that customers applying to the fund are often vulnerable and have a range of support needs to help them manage their difficulties and/or move to independence. Of the

cases examined, in addition to the support received from healthcare professionals, 55 customers (21.9%) said they had some form of third party support, as follows:

- 22 had help from other organisations – this included organisations like Citizens Advice, welfare rights, law centres and debt advice organisations.
- 16 had help from their housing agency.
- 14 had help from their rehabilitation worker.
- 3 had help from their probation officer.

Representatives

In 40 (15.9%) of the cases examined, the customer had a representative working on their behalf to help them deal with their Social Fund application and review. This included family members, friends and workers from organisations such as Citizens Advice and NACRO.

Why are people applying for help from the Social Fund?

Customers apply to the Social Fund for a variety of reasons, including leaving care, being homeless, health problems, needing to replace things that have worn out and being without enough money for food and fuel. Often a number of factors have contributed to the circumstances people find themselves in; in looking at these cases we have concentrated on the main reasons that people applied for help from the Social Fund. Some people are included more than once if there were a significant number of issues in their application.

Leaving care

36 customers (14.3%) applied because they were leaving accommodation where they had been receiving institutional or residential care. Of these:

- 31 were leaving prison. The median stay in prison was 5 months.
- 5 were leaving hospital or a rehabilitation unit; the duration of the stay varied from 1 to 30 months.

Being homeless

42 customers (16.7%) had been homeless and were applying for support from the Social Fund to help them set up their new home. Of these:

- 15 were in temporary or homeless accommodation.
- 12 were sofa surfing.
- 4 were staying in a hostel.
- 7 were doing two of the above.
- 4 mentioned that they had spent time homeless but did not specify where they had been sleeping during this period.

The median time spent homeless was 9 months.

Granted leave to remain in the UK

5 customers (2%) applied for help from the Social Fund because they had been given leave to remain in the country after initially seeking asylum and they needed help to set up home.

Deterioration in health

16 (6.4%) customers applied because either their health or the health of someone in their family had deteriorated. Of these:

- 10 customers applied because their own health had deteriorated.
- 5 applied because a family member's health deteriorated. This included a child or relative.
- 1 customer applied because both her health and her child's health had deteriorated.

Deterioration in housing

3 customers (1.2%) applied because the condition of their house had severely deteriorated and they needed help to put the damage right. The reasons for this included damage caused by a flood, an infestation of insects and a hole in the roof.

Traumatic event

23 customers (9.2%) applied because of a traumatic event or unforeseen circumstance which had caused a major upheaval in their life. Of these:

- 7 applied because of flood damage.
- 5 applied because of a family crisis, such as a death in the family or the customer or a family member being taken into hospital.
- 4 applied because of fire damage.
- 4 applied because they had been the victim of crime, such as burglary or serious assault.
- 3 applied because they were fleeing domestic violence.

Relationship breakdown

21 customers (8.4%) made an application because of a major relationship breakdown in their life. Of these:

- 13 applied because they had separated from a partner and needed to set up a new home.
- 8 were leaving the parental/family home. After a relationship breakdown with their parents, 6 of these customers became homeless for a short period.

Moving home

46 customers (18.3%) applied to the Social Fund for help to move into a new home. Of these:

- 12 moved out of the temporary accommodation they had been placed in when they were homeless, as they had now been given or obtained a permanent property.
- 9 moved because their family needed a bigger property, either because the family had grown or their previous property was overcrowded.
- 8 moved because of health related reasons. This ranged from moving closer to family for extra support to a problem with damp in their previous property that had an adverse effect on their health.
- 6 moved because of crime or harassment.
- 5 moved out of their parent's home.

- 4 moved because their previous property was about to be repossessed or they had problems with the landlord.
- 2 moved because of work related reasons.

Replacement items

63 customers (25.1%) applied for help to replace items that they owned but had broken down due to old age or general wear and tear. This included items such as a cooker or washing machine.

Living expenses

Living expenses applications are made in emergency situations where a customer needs money to buy day to day essentials, such as food, gas and electric or for travelling expenses to get home. Living expenses applications are generally crisis loans, as grants can only be paid for these things in exceptional cases. 67 customers (26.7%) applied for living expenses. Of these applications:

- 27 were because customers had lost their usual income.
- 22 were because customers had spent their usual income. In these cases the customer either had to meet some sort of emergency expense or had been unable to make their benefit last until their next payment.
- 11 were because the customer's Jobseeker's Allowance had been stopped because of a sanction or disallowance.
- 3 customers had their money stolen.
- 2 customers had applied for a benefit but had not been paid anything (these crisis loans are called alignment payments)⁶.
- 1 customer applied for travelling expenses.
- 1 customer applied for expenses for her partner when he came out of prison.

Did people meet the current requirements to qualify for a grant?

Of the 251 cases examined, 166 were applications for community care grants. Of these grant applications, 97 (58.4%) met one or more of the tests

⁶ It is apparent that responsibility for alignment payments will remain within Universal Credit as a payment on account of benefit and will not move to local authorities or the devolved Governments when grants and other crisis loans are abolished from April 2013.

set out in Direction 4 of the Social Fund directions; the customer must be in one of the situations set out in the tests to qualify for a grant⁷.

- 21 customers needed help to settle back into the community, after leaving care, for example prison or hospital (Direction 4ai);
- 29 customers needed help to reduce the risk of them going into care, such as a hospital, and to help them remain in the community (Direction 4aii);
- 35 customers needed help to ease exceptional pressures on them and their families (Direction 4aiii);
- 2 customers needed help to look after someone who had been released from custody on temporary licence (Direction 4aiv);
- 12 customers needed help to set up home as part of a planned resettlement programme following an unsettled way of life (Direction 4av).

What are people applying for?

In addition to the 67 applications for living expenses set out above, customers applied for the followed categories of expense:

- 75 customers applied to replace a range of household items.
- 74 customers applied for all the items for their home as they were setting up home from scratch and had nothing to move in with.
- 58 customers applied to replace clothing.
- 12 customers applied to replace 1 household item.
- 9 applied for travelling expenses.
- 9 customers applied for items which are excluded under social fund law. This included a deposit, major repairs to a house and maternity expenses.
- 2 customers applied for specialist beds due to their health conditions.
- 7 customers asked for another need, which included rent in advance and medical shoes.

Most customers applied for one category of expense listed above, although this may have been for a number of different items, for example, a range of

⁷ There are a number of different stages in the decision-making process. Before a payment can be considered the customer must be in one of the situations set out in the tests to qualify for a grant (Social Fund Direction 4). Whether a grant is paid will then depend on other factors such as how urgent the customer's needs are and how much is available in the budget.

furniture, white goods and carpets and curtains to move into a new home. Some applied for a range of categories of expense, for example, all items to move into their new home and clothing, or rent in advance and a deposit:

- 197 (78.5%) customers applied for one category of expense.
- 46 (18.3%) applied for two categories of expense.
- 8 (3.2%) asked for three categories of expense.

How much money are people applying for and being awarded?

The amount of money requested by customers can be influenced by a number of factors; including the amount and type of help needed, where the customer lives, local knowledge of the availability of items, the need for specialised or non-standard items (for example a more expensive bed or cooker because of health issues) and local knowledge of the amounts generally awarded for Social Fund payments and for grants in particular.

Amount requested by customers

The average amount requested by customers was £1113.89. This covered a range from £30 to £9847.99. The median figure of this range was £805.

Outcomes at the end of the Reviewing Officer stage

At the end of the Reviewing Officer stage:

- 155 customers (61.8%) did not receive a payment of any kind.
- 41 customers (16.3%) were paid a community care grant.
- 55 customers (21.9%) were paid a crisis loan.
- No-one was paid both a grant and a crisis loan.
- The average award for grants was £487.69.
- The average award for crisis loans was £342.19.

Outcomes at the end of the Social Fund Inspector's review

At the end of the Social Fund Inspector's review:

- 97 customers (38.6%) did not receive a payment of any kind.
- 86 customers (34.3%) were paid a community care grant.

- 63 customers (25.1%) were paid a crisis loan.
- 5 customers (2%) were paid both a grant and a crisis loan.
- The total average award for grants increased to £550.70.
- The total average award for loans reduced to £226.40⁸.
- The amount previously awarded by the Reviewing Officer was increased in 102 cases (41%), upheld in 139 cases (55%) and reduced in 10 cases (4%).
- The Inspector awarded a community care grant in 20 cases where the Reviewing Officer had previously awarded a crisis loan.
- The Inspector made an award in 50 cases when an award had not been made previously.

Previous applications

Of the 251 cases examined, 25 were first applications for help from the Social Fund. There was a range of applications from the first application to the Fund to the 228th; the median number of applications was 26. This includes applications for grants, crisis loans and budgeting loans. We do not receive all the previous papers so we are unable to identify whether the needs applied for or the situation the customer was in were the same. However, it is clear that most customers in our study have applied for Social Fund help at least once – and in some cases many times – before. This may be for a number of reasons but is indicative of a level of need existing within this group of people, as well as a level of expectation of the support available to them.

Existing Social Fund debt

Social Fund budgeting loans and crisis loans are interest-free and are repayable. The most a customer can owe to the Social Fund is set out in law at £1500. If the customer is receiving a benefit such as Income Support, Jobseekers Allowance, Employment and Support Allowance or Pension Credit, their outstanding loans will be recovered from their benefit by weekly instalments. If the customer is not receiving benefit they have to repay through another method.

⁸ In a number of cases the Inspector decided that the customer should have received a community care grant for items of furniture, rather than the crisis loan that was paid by the Reviewing Officer. In these cases the crisis loan is effectively converted into a grant. This reduces the amount of money paid out as loans, which is why the average amount awarded for crisis loans at the end of the Inspector's review is lower than the average paid by the Reviewing Officer.

Of the 251 cases examined, 207 of the customers (82.5%) already had an existing Social Fund debt:

- 5 customers owed less than £100 (2.4%).
- 53 customers owed between £100 and £500 (25.6%).
- 65 customers owed between £500 and £1000 (31.4%).
- 68 customers owed between £1000 and £1500 (32.9%).
- 16 customers owed more than the £1500 maximum⁹ (7.7%).

Looking further at these 207 customers:

- The average combined budgeting loan and crisis loan debt was £706.23.
- The debt was repayable at an average repayment rate of 12.24% of a household's income.
- The average time to repay the debt was 88 weeks.
- 115 customers had an outstanding budgeting loan debt.
- 191 customers had an outstanding crisis loan debt.

Of the 85 family units, 71 had a social fund debt; the average amount owed by these families was £1000.83. This larger debt is likely to reflect the larger households; awards for living expenses will be higher as there are more people to feed, crisis loan awards for items are likely to include multiple items and the maximum rate payable for budgeting loans is significantly higher when children are included in the assessment unit.

Income

In order to be eligible to be considered for a community care grant customers must be in receipt of one of the qualifying means-tested benefits; these are Income Support, Jobseekers Allowance (Income Based), Employment and Support Allowance (Income Related) and Pension Credit. There is one exception to this, which is for people who are in care but will be leaving within six weeks, who need help to establish in the community and who are likely to receive one of these benefits when they leave care.

⁹ Although the most the customer can owe to the Social Fund by law is £1500, there are occasions when the outstanding debt exceeds this. For example, loans can be paid clerically by Jobcentre Plus staff if they are unable to access the computer record; also, if the customer has a partner and they both have a Social Fund debt this will be added together and the total may exceed the £1500 maximum.

There is no requirement for customers to be in receipt of any particular benefit to be eligible to be considered for a crisis loan.

Our case examination revealed that the customers in the study were receiving a wide range of benefits. Some benefits reflect the general situation people find themselves in, for example, receiving Jobseekers Allowance having been made redundant; and others reflect very specific needs, for example payment of Disability Living Allowance to help with particular care or mobility needs. In the 251 cases examined:

- 71 customers received Income Support
- 94 received Jobseekers Allowance (Income Based)
- 4 received Jobseekers Allowance (Contribution Based)
- 49 received Employment and Support Allowance (Income Related)
- 11 received Employment and Support Allowance (Contribution Based)
- 8 received Incapacity Benefit
- 8 received Pension Credit
- 2 received state Retirement Pension
- 31 received Disability Living Allowance care component
- 31 received Disability Living Allowance mobility component
- 37 received Child Benefit
- 38 received Child Tax Credit
- 9 customers received another type of benefit such as Attendance or Carers Allowance or had an income from working part time.
- 6 customers were either not entitled to benefit as they were full time students or considered to be a person from abroad; or had made an application for benefit which had not been determined after being made unemployed or coming out of care.

In recognition of extra expenditure as a result of health problems, some customers receive premiums as part of their benefit. Of the 251 cases examined, 42 customers were receiving additional monetary support in this way:

- 40 received a Disability Premium
- 9 received a Severe Disability Premium
- 3 received Carers Premium
- 5 received an Enhanced Disability Premium

From the 245 cases that provided benefit information:

- 137 (55.9%) received income of £65.45 a week or less;
- 27 (11%) received between £65.46 and £100 a week;
- 36 (14.7%) customers received between £100 and £150 a week;
- 11 (4.5%) customers received between £150 and £200 a week;
- 34 (13.9%) customers received more than £200 a week.