

Experiences of Social Fund Customers

*Social Fund Commissioner's findings
from a desk-based analysis of
applications to the discretionary Social
Fund*

**Karamjit Singh CBE
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Foreword

In my response to the Department's consultation paper *Social Fund Reform: debt, credit and low-income households*, I included evidence from a desk-based analysis of contemporary review cases received at the IRS. One of my business objectives is to “commission and undertake research to help improve the operation and development of the Social Fund and its role in wider government objectives” and I also explained my intention to arrange for a detailed analysis of a further 500 cases, in order to highlight the experiences of our customers.

This report presents our findings from the analysis of those cases which were received for review during June 2010; of these, 446 were community care grant applications and the remainder were crisis loan applications. The cases were all selected at random, and we have no reason to doubt that this contemporary sample represents an accurate picture of the wider pool of Social Fund applications. From this pool of data we have been able to identify some key themes and characteristics and these have informed the conclusions we have drawn.

Although the people who were the subject of our study were all Social Fund applicants, they were also recipients of a range of welfare benefits and this has implications for broader discussions about welfare reform. It is clear from this data that managing debt, ensuring access to credit, and living with low income levels needs a holistic approach to these matters.

This material provides 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 illuminate the policy landscape in which welfare reform is being discussed and planned.



Karamjit Singh CBE
Social Fund Commissioner

Executive summary

In my response to the consultation paper on Social Fund reform, I welcomed the intention to reform the Fund so that it not only continues to offer financial assistance and remains a key element of the welfare state, but also offers citizens support and earlier intervention to help tackle underlying problems.

From the cases examined, we have extracted the personal data presented in support of the Social Fund application; and so our findings are based on what was said explicitly by those customers. The Social Fund application process captures data on a wide range of personal issues including: family composition, health, housing status, caring responsibilities, income and financial commitments.

There is no such thing as a ‘typical’ Social Fund customer; but what we do know from our wealth of experience, and from our most recent case examination, is that certain experiences are often prevalent. We note that the recently published Government’s “State of the Nation Report” highlights poor health, personal indebtedness, gender, age and family breakdown as some of the social disadvantages which are presenting barriers to independence or social mobility. ⁽¹⁾ While each case examined at the IRS is defined by the customer’s personal and very individual circumstances, the findings of this research project highlight some of the underlying social and economic problems facing many of those who approach the Fund for assistance. It is also clear that a significant proportion of our customers face multiple disadvantages, as defined in the State of the Nation Report.

For example, a not insignificant number of Social Fund applications were made by young single mothers (i.e. in the 16-24 age bracket), with a high proportion of those cases also containing evidence of health problems affecting at least one member of the family; and in some of these cases the customer already has a very high level of indebtedness.

Over half of the cases examined were made by people of middle working age (aged between 25 and 49) and again, the vast majority of these customers experience multiple disadvantages. For example, a significant number of the cases had evidence of one or more family members suffering from physical or mental health problems or, in some cases, a combination of these.

The results from the case examination show the diversity of individual life experiences highlighted by Social Fund casework and the range of help which is being requested. For example, the average amount requested by customers was just under £1,600. Over 40% of the requests were for multiple household items; and over 40% of customers wanted help to replace existing items, in

some cases where the customer had applied for the same form of assistance in the previous twelve months.

Some cases contained evidence of customers already receiving help from other support services and, as such, any payment from the Social Fund was seen as forming part of a package of support to help promote community care; and this resonates with the ethos of adopting a holistic approach to help customers move to independence. However, what is also clear from our case examination findings is that whilst some customers are already receiving appropriate support from other professional bodies, there are still a significant number of vulnerable people trying to create or re-establish or remain in a secure home, who have 'slipped through the net' and receive no support. Unsurprisingly, it seems that some of the most vulnerable citizens are sometimes ill-equipped to seek out the right level of support which they need.

Our latest case examination also shows that a very high proportion of applications to the Fund are from people needing to create or re-establish a home from scratch (40% of the cases examined); with nearly 20% of all applications examined involving someone who has experienced a period of homelessness. The catalyst for this can be for a variety of reasons, such as leaving some form of care, but also where there has been an irretrievable breakdown in relationship with a partner or other family members; being the victim of crime; or due to long-standing health problems, sometimes coupled with other issues such as substance misuse.

I am also mindful of the number of applications for help from families with young children, including those from single parent families, and those where there is evidence of family fragmentation. Again, in many of these cases there is additional evidence of multiple disadvantage, which is likely to need a range of greater interventions than offered by the Social Fund alone.

The level of debt for some customers is also an area for consideration. Just under 15% of the cases examined showed the customer to have a Social Fund debt of more than £1,000; and in many cases this was coupled with other substantial debts to third parties. Furthermore, around a third of all customers in the sample were found to be spending more than 10% of their weekly income on debts and, as mentioned elsewhere, in many of these cases the level of indebtedness was hand-in-hand with other disadvantages.

1. (State of the nation report: poverty, worklessness and welfare dependency in the UK, HM Government May 2010)

Background context

The Independent Review Service (IRS) is an independent statutory body. We are funded by the Department for Work and Pensions (DWP) through a parliamentary vote.

The organisation is headed by the Social Fund Commissioner, Karamjit Singh CBE, who was appointed by the Secretary of State for Work and Pensions. The Commissioner is statutorily independent and is under a duty to produce an annual report to the Secretary of State, which must be laid before Parliament and published.

The Social Fund scheme is administered in Jobcentre Plus. The core business of the IRS is to provide an independent tier of review for customers 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 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.

The 500 cases examined for this report were applications made for either a community care grant or crisis loan. During the period 2009/10, the IRS considered nearly 50,000 cases as part of the review process.

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
- help people remain in the community
- help with the care of a prisoner or young offender on release or temporary licence
- ease exceptional pressures on families
- help people setting up home as a part of a planned resettlement programme
- assist with certain travel costs

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

Summary of key statistical findings

Of the 500 cases examined at the IRS:

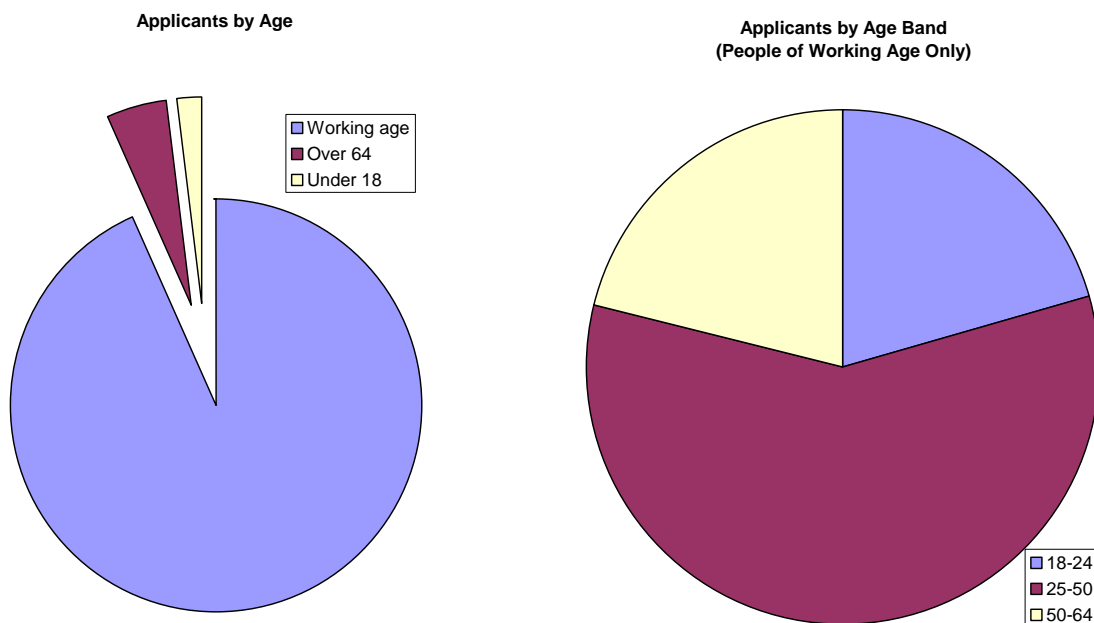
- 273 of the 467 applications (58.5%) were made by people of middle working age (aged between 25 and 49)
- 136 applications (27%) involved an adult with both mental and physical health problems
- 9 applications (1.8%) involved children with both physical and mental health problems
- 157 families had either an adult or a child with a physical or mental health problem
- 39 families had both an adult and a child with physical or mental health problems
- 72 of the cases examined (14.4%) were made by women aged between 16 and 24. Just under half of these customers were young mothers, with a high proportion of these cases also containing evidence of one or more family members with health problems, often coupled with high levels of debt
- 232 (46.4%) of the cases examined involved working age people experiencing multiple disadvantages as defined in the State of the Nation Report
- 74 of the cases examined (14.8%) involved people with two or more of the following social disadvantages: learning difficulties; physical or mental health problems; homelessness; drug or alcohol problems; ex-offenders; children leaving care, or where there are ongoing custody issues
- 73 (14.6%) of all customers had a Social Fund debt of more than £1000. In many of these cases the Social Fund debt was in addition to other debts to third parties
- 161 (32.9%) of customers were found to be spending more than 10% of their weekly income on debt repayments

- 59 cases (11.8% of the sample) involved a customer leaving some sort of institutional or residential care or some sort of resettlement centre
- 99 cases (19.8%) involved somebody who had experienced a period of homelessness
- 200 cases (40%) involved a customer asking for items to set up home from scratch
- 213 (42.6%) cases involved an application for multiple household items
- 220 cases (44%) involved requests for replacement items. These are situations where the customer is already living in the property but wants help to replace items due to wear and tear or other damage
- 30 cases (6%) involved customers who had applied for the same item within the previous 12 months
- The average amount requested by customers was £1,596.55. This covered a range from £34.60 up to £15,080.00. The median figure of this range was £1,289.50.
- In 93 of the cases (18.6%) the customer was represented by either a family member; or by a third party such as a Citizen's Advice Bureau, solicitors, NACRO or housing trusts.

Detailed findings

Age of those applying to the Fund

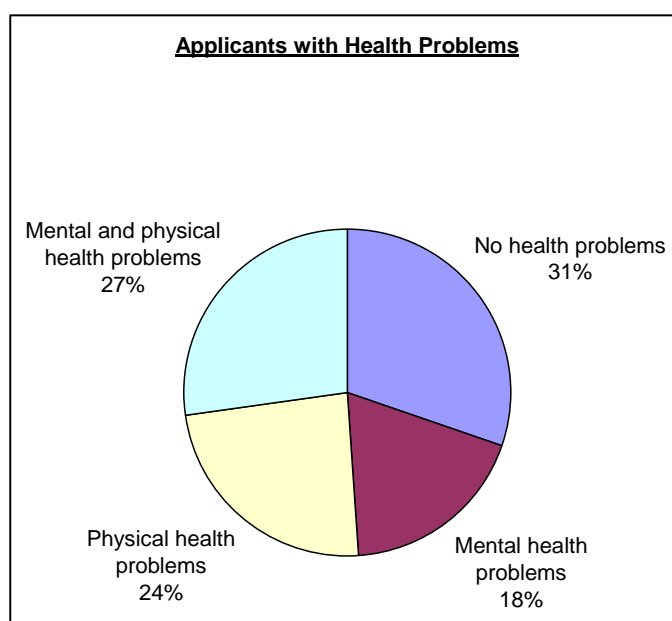
- Of the 500 applications, 467 (93.4%) were made by people of working age, i.e. by people aged between 18 and 64
 - Of the 467 applications made by people of working age, 96 (20.6%) were made by people of younger working age (people aged between 18 and 24)
 - 273 of the 467 applications (58.5%) were made by people of middle working age (aged between 25 and 49)
 - The remaining 98 of the 467 applications (20%) were made by people of older working age (aged between 50 and 64)
- 10 applications (2%) were made by people aged under 18
- 23 applications (4.6%) were made by people either at the retirement age of 65, or older



Disability

Poor health has been highlighted as a major source of disadvantage in the Government's State of the Nation report. Grant and crisis loan application forms ask whether the customer has any health problems and how they are affected by this. The health problems reported by customers are varied in nature and extent, and can range from acute disability with formal diagnosis, to more general statements of feeling down, depressed or having generic back or leg pain, for example. These may not necessarily be diagnosed, medicated or recognised by the type of benefit in payment to them, but the following data encompasses all those cases where the customer offered detailed evidence of an underlying health problem:

- Out of the 500 cases examined:
 - 228 applications involved an adult with a mental health problem (this can include, for example, depression, schizophrenia, panic attacks).
 - 256 applications involved an adult with a physical health problem (for example arthritis, back pain, asthma).
 - 136 applications involved an adult with both mental and physical health problems.
- In cases that involved children:
 - 22 applications involved children with mental health problems (such as behavioural problems, ADHD).
 - 43 applications involved children with physical health problems (such as asthma, eczema, mobility issues).
 - 9 applications involved children with both physical and mental health problems.



- Some adults' health problems affected their ability to do basic day-to-day household tasks and/or their ability to leave the home. Of the cases examined:
 - 150 involved an adult with a health problem that restricted their movement in their day-to-day life.
 - 95 involved an adult who, due to mental health issues, were isolated and experienced problems going out on their own.
 - 38 involved adults with both mobility problems and problems going out alone.
- Of the cases examined, 6 children had their mobility restricted because of a physical health problem.

Families and disability

- Out of the 500 cases examined, 182 described themselves as families. For the benefit of this examination this is defined as children living in the household or children living with extended family or another adult:
 - 157 families either had an adult or child with a physical or mental health problem.
 - 140 families had at least 1 adult with a mental or physical health problem.
 - 56 families had at least 1 child with a mental or physical health problem.
 - 39 families had both an adult and child with physical or mental health problems.
 - 15 families had both an adult and a child with a mental health problem.

Disability benefits

- 182 of the cases examined involved a customer who received a health related benefit; this could include Disability Living Allowance (DLA) Care or Mobility components, Employment and Support Allowance (ESA), and/or Disability Premiums paid as part of weekly benefit income
- 92 customers received a DLA Care Component:
 - 35 at the highest rate (£71.40)
 - 29 at the middle rate (£47.80)
 - 28 at the lowest rate (£18.95)
- 92 customers received a DLA Mobility Component:
 - 39 at the higher rate (£49.85)
 - 53 at the lower rate (£18.95)

Help from healthcare professionals

- The application form for a community care grant asks whether or not the customer or a member of their family regularly sees a doctor or healthcare professional. It should be noted that the crisis loan application form does not ask for this information and so some of those customers may see their doctor or healthcare professional regularly, but we would not be aware of this from the case examination. However, given that the vast majority of cases examined were requests for grants, and that in some of the loan applications customers still volunteered this information, we can be satisfied that the data gleaned is sufficiently valid. Of the cases examined:
 - 136 regularly saw their GP.
 - 49 regularly attended appointments at hospital.
 - 25 regularly saw their CPN.
 - 57 regularly saw a counsellor.

The following two case studies from the examination illustrate the type and range of health and social issues facing some Social Fund customers:

Case example 1

Miss R lives with her young son in Scotland. Her daughter lives with her father in England. The customer receives Income Support, Child Benefit and Child Tax Credit.

Miss R's mother lives in England and is in failing health. Miss R wants removal costs to move home to provide support for her. She also wants her daughter to move back in with her. The daughter has serious behavioural difficulties and Social Services recently became involved.

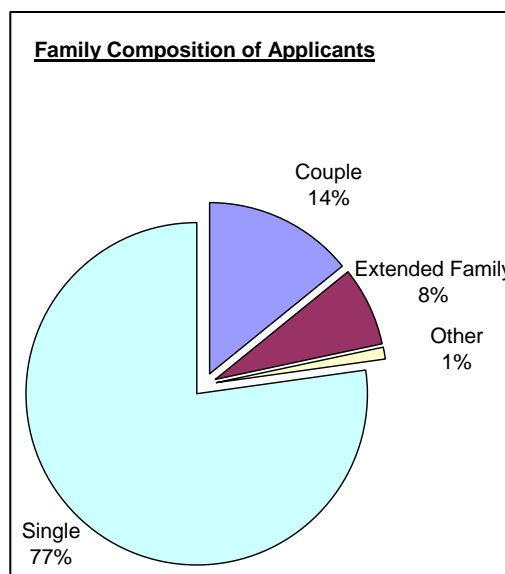
Case example 2

Mr P gets Income Support with a Disability Premium and DLA Mobility Component. He has a prosthetic leg, hepatitis C and breathing difficulties. He is prone to infections.

Mr P has been homeless, in and out of prison, and is a recovering drug addict. He has been drug-free for some months. He regularly sees a specialist, GP and key worker. His request is for a grant to help set up home from scratch.

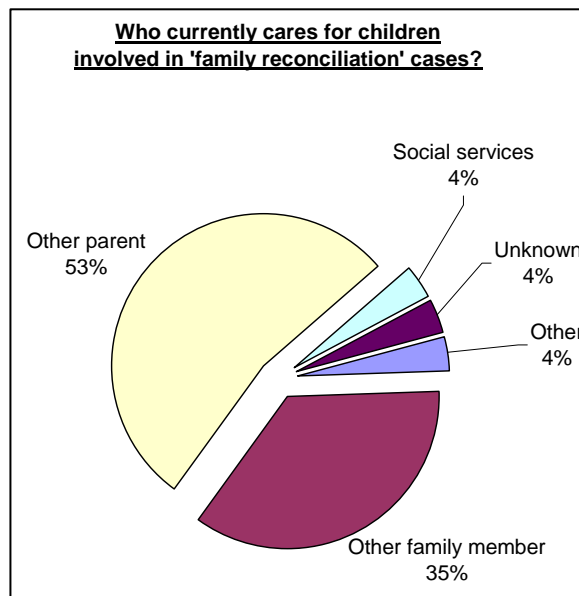
Children & families

- In 182 of the cases examined (36.4%), the customer indicated that they had one or more children living at home.
 - Of these 182 customers, 121 (66.5%) indicated that they were a single parent.
 - 44 of the 182 (24.2%) indicated that they were living with a partner.
 - The remaining 17 (9.3%) indicated that they and their child or children were living with their parents or extended family.
- In 69 of the 500 cases examined (13.8%) the customer indicated that they had children who were not living with them (excluding customers with grown-up/non-dependent children no longer in the family home).
 - Of these 69 customers, 57 customers (82.6%) indicated that they were currently living alone.
 - Six of the 69 (8.7%) indicated that they were living with a partner.
 - Five of the 69 (7.2%) indicated that they were living with their parents or extended family.
 - One of the 69 (1.5%) indicated that they were living with someone who was neither their partner nor a member of their family.
- In 269 of the 500 cases examined (53.8%) the customer indicated that they had no children (excluding those customers with grown-up/non-dependent children no longer in the family home).
 - Of these 269 customers, 220 (81.8%) indicated that they were currently living alone, while the remaining 49 (18.2%) indicated that they were currently living with at least one other person.



- In 231 of the 500 cases (46.2%) the customer had children who were living with them, living elsewhere or both.
 - For 113 of these 231 customers (48.9%) at least one of their children was under the age of five.
- In 18 of the 500 cases (3.6%) either the customer or their partner was pregnant.
- In 50 of the 500 cases (10%) the breakdown of a relationship was at least part of the catalyst for the application being made.
 - Of these relationship breakdowns, 20 involved the customer leaving their parents' home.
 - 27 involved the customer leaving their partner.
 - 3 involved the breakdown of some other kind of relationship, for example a parent leaving the home of one of their offspring.
 - In 10 of these 50 cases involving the breakdown of a relationship, the customer had at least one child that they looked after.

- In 28 of the 500 cases (5.6%) the customer indicated that family reconciliation (where the customer was trying to get some level of custody of their children) was at least part of the catalyst for the application being made.



- In 15 of these cases the children involved were currently in the care of the other parent.
- In 10 of these cases the children involved were currently in the care of another member of the customer's family (for example, a grandparent).

- In the remaining 3 cases the children involved were either in the care of Social Services or in Foster Care; or there was no information in the application about the child's current whereabouts.

The next two case studies are offered to help illustrate the types of difficulties facing some customers and members of their family:

Case example 3

Miss A is a 19 year old woman who is six months pregnant. She receives income based Jobseeker's Allowance at the under-25 rate (£51.85 per week). She does not receive any other benefits.

She has applied for a grant of £988 to pay for various household items such as a cooker, washing machine, bed and sofa. She explains that she was asked to leave the family home when her father found out that she was pregnant. She lived in a shared house but then secured a council tenancy to move into. This is her 16th application to the Social Fund. Miss A has not indicated that she is getting any help or support in her current situation.

Case example 4

Miss B is 20 and has a one year old living with her and also a young daughter living with another relative. The daughter visits every weekend as part of a Social Services plan for the child to move back in with Miss B permanently. Miss B gets Income Support with a disability premium, and Incapacity Benefit. She wants a grant for a cooker, washing machine, fridge, pans, seating, bed, child's bed, bedroom curtains, and carpets.

Miss B was taken into care as a young child. Whilst in care she lived with different foster parents. She then lived with a man and experienced domestic abuse, leading to her partner being sent to prison. After his release they reconciled, and Miss B had her first child. The reconciliation did not last and Miss B's mental health started to deteriorate. Her anxiety and depression are now sometimes so bad that she cannot leave the house. She is drinking heavily, and Social Services has an active interest in her case.

Multiple disadvantage

Families with children

- In the State of the Nation report it was found that families are more at risk of multiple disadvantage if they are: single parents; have 3 or more children; are younger mothers under 25; or when one or both adults in the household have health problems. Of the 500 cases examined:
 - 121 applications were made by lone parents.
 - 43 customers were in families with 3 or more children.
 - 37 customers were young mothers (under 25).
 - 140 applications were from households where one or both adults had mental or physical health problems.

Young people aged 16-24

- The State of the Nation report found that those most likely to be at risk of multiple disadvantage in key life stages also include 16-24 years old who are female and live with children; and this is again borne out by the results from the IRS case sample:
 - 72 of the cases examined were made by women aged between 16 and 24.
 - 37 of these customers were young mothers, with a high proportion of these cases also containing evidence of one or more family members with health problems, often coupled with high levels of debt.

People of working age without children

- Another client group identified in The State of the Nation report as being at risk of multiple disadvantage included working-age people without children with some or all of the following characteristics: female; of older working age (over 50); sick or disabled; and those living in a single person household. Of the cases examined by the IRS:
 - 364 customers of working age (64 or under) had the family composition as single (meaning some had dependent children living with them, but no other adults).
 - 244 customers (48.8%) were in a single person household (meaning that they had no children living with them).
 - 81 (16.2%) were single females of working age with no children.
 - 98 (19.6%) were older working age people (50-64); 42 of these were female and 56 male.
 - 326 customers (65.2%) of working age had either a mental or physical health problem.
- 232 of the cases examined involved working age people that fitted into two of the above categories. 85 were affected by 3 of the disadvantages listed and 18 applicants were affected by each disadvantage listed.

People aged 60 or over

- 23 of the cases examined were made by applicants who are over 60. Of these:
 - 3 were made by applicants over 80
 - 16 lived alone

Social disadvantages

- The State of the Nation Report highlighted that there are also a number of groups who are not generally represented in household surveys but who are significantly more likely to experience multiple disadvantage. The Report concluded that these groups can be particularly vulnerable, and may also lead chaotic lifestyles; and went on highlight that groups who may be more at risk of experiencing multiple disadvantages are likely to include those with one or more of the following social disadvantages: learning difficulties; physical and mental health problems; homelessness; drug or alcohol problems; ex-offenders; children leaving care; or where there are ongoing issues with the custody of children.

- Of the 500 cases examined by the IRS:
 - 199 had evidence of a combination of both mental and physical health problems (this may be, for example, a single person with both mental and physical health problems; or a parent with physical health problems looking after a child with mental health problems). Of these cases, 109 were applications made by a person living alone with no children.

 - 99 cases involved somebody who presented themselves as ‘homeless’ (that is, living in a hostel, on the streets, “sofa surfing”, sleeping in a homeless shelter, or a combination of these; from the sample, the median time spent homeless was 12 months).

 - 37 applications involved an ongoing problem with alcohol, and 32 customers had ongoing problems with drugs. 10 cases involved someone experiencing ongoing problems with both drugs and alcohol.

 - 38 cases examined involved a customer leaving prison. Out of the 27 customers who told us how long their sentences were, the median prison sentence was 9 months.

 - 29 customers applied for help to provide the facilities to get access to their children or to have their children back to live with them. Two cases involved children coming out of foster care; and 27 cases involved a child living with the other parent.

- 74 of the cases examined involved more than two of the above disadvantages.
- 10 cases involved three or more of the above disadvantages.

Personal indebtedness and financial difficulty

Our findings show that many of the customers and families experiencing those issues most closely associated with multiple disadvantage also have high levels of personal indebtedness and may experience ongoing financial pressures:

- In 200 of the 500 cases (40%) examined the customer (and their partner, if applicable) had a Social Fund debt of more than £500.
- 73 (14.6%) had a Social Fund debt of more than £1000.
- 40 (8%) had a Social Fund debt of more than £1250.
- 15 (3%) had a Social Fund debt within £100 of the £1500 maximum allowed by law.
- 65 customers (13%) indicated that they owed money to a person or organisation outside of the Social Fund (however, this data is with the caveat that when applying for a grant the person is not obliged to reveal their level of indebtedness and so it may be that the true figure is actually much higher).

Number of Social Fund applications

A high number of Social Fund applications may be indicative of someone who struggles to manage their money effectively.

For the purposes of this case examination, we divided customers into six separate age bands (under 25, 25-34, 35-44, 45-54, 55-64, 65+). The median number of applications for individuals within each band was taken (any with an application number of “zero”, indicating a clerical [i.e. non-computerised] application, were not counted).

Counting the number of customers with anything over double the median number of applications for their age band may provide a crude measure of the number of people who are struggling to manage their money effectively.

On this measure, 163 (33.06%) applications out of the 493 counted (7 clerical applications excluded) were made by a customer who would appear to be struggling to manage their money.

This approach does have some limitations. Firstly, if someone makes a grant application but is actually awarded a crisis loan (or vice-versa) the award is entered by Jobcentre Plus under a new application number, artificially inflating the “application number” of any later applications. Secondly, while a relatively high number of applications might indicate someone struggling to manage their money, it might equally indicate someone who is experiencing a range of health or other social issues leading to greater than normal intermittent expenses (for example, a single mother with children who have learning difficulties and display challenging and destructive behaviour).

Level of total debt

Assessing the customer’s level of debt (including Social Fund debt) offers alternative means for assessing levels of financial difficulty. The median level of debt indicated by the customer and Jobcentre Plus for the 500 cases examined was £388.70. In 147 cases (29.4%), the customer’s level of debt was more than double this amount.

Interestingly, of those customers who indicated that either they or someone else in their household had health problems, 30% had over double the median level of debt.

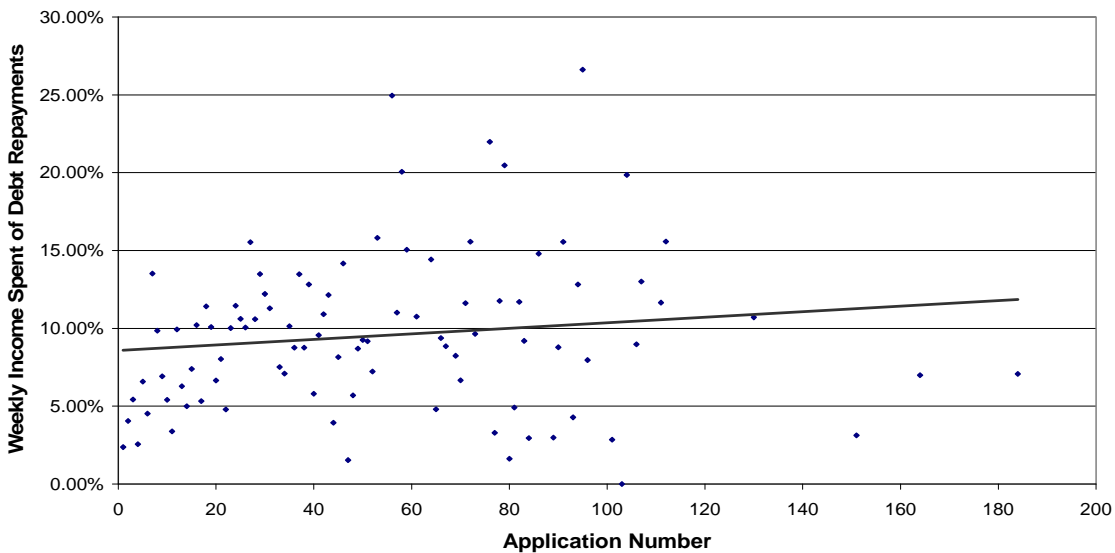
Weekly repayments

In ten of the 500 cases examined, the customer had no weekly income at the time of their review (for example, those cases where the customer was in prison and therefore not claiming benefits). Of the remaining 490 customers:

- 27 (5.5%) were found to be spending more than 20% of their weekly income on debt repayments (including Social Fund repayments).
- 60 (2.2%) were found to be spending more than 15% of their weekly income on debt repayments.
- 161 (32.9%) were found to be spending more than 10% of their weekly income on debt repayments.

The limitations already highlighted with regard to our knowledge of non-Social Fund debt for community care grant customers also holds true with regards to the data we have for weekly repayments. It is also important to bear in mind that a customer’s rate of repayment to the Fund may vary week to week as they finish paying off one award and begin repaying another which has been set a different rate of repayment. Many of these customers already face problems managing their weekly income, and having to repay loans at variable rates can only exacerbate these difficulties.

% of Weekly Income Spent on Debt Repayments vs. Application Number



The above graph demonstrates the correlation between the number of applications to the Social Fund made by an individual and the percentage of their weekly income being spent on debt repayments (including Social Fund debt repayments).

The following case illustrates a customer repaying a large Social Fund debt alongside other third party debts, and where Social Fund repayment rates vary for different loans:

Case example 5

Miss E is 27 and lives with her two young children. She also lives with a third child, for whom she has taken parental responsibility. She suffers from a number of physical and mental health problems.

Miss E currently receives income support, including the disability, severe disability and enhanced disability premiums. She also gets higher rate DLA for both care and mobility. Child benefit and child tax credits are also both in payment. She has no access to a Social Fund budgeting loan and has a total Social Fund debt of just under £1,100. She has also indicated that she has additional debts of around £1,500 to another organisations or individuals, but provides no further details about this, or about any repayments being made on this debt.

Miss E is currently repaying a crisis loan at £16 per week, but after eight weeks this will increase to £39 as she begins to pay off another, later Social Fund loan. Jobcentre Plus records show that she will have cleared her Social Fund debts after 36 weeks, but that her repayment rate will change five times over this period as the previously agreed repayment rate for each loan is different.

What are people applying for and why?

- From the 500 cases examined:
 - 200 cases (40%) involved a customer requesting items sufficient to set up home from scratch.
 - 30 cases (6%) involved an application for a single household item.
 - 213 cases (42.6%) involved an application for multiple household items.
 - 90 cases (18%) involved a customer asking for clothing.
 - 6 cases (1.2%) involved a request for 'specialist' equipment (items such as mobility scooters, other aids to mobility and disability aids).
 - 16 cases (3.2%) involved travel expenses (expenses such as visiting a sick relative or to provide support to family members following bereavement).
 - 55 customers (11%) applied for items that Social Fund law says can never be paid.
 - 15 (3%) applied for decorating expenses (such as paint, wallpaper or decorating equipment).
 - 61 cases (12.2%) involved items not covered by the above categories (for example crisis loans for rent in advance).
- Some customers apply for a range of needs which each fall into separate categories (such as household furniture & equipment; clothing & footwear; 'specialist' equipment; decorating costs; travel expenses):
 - 154 cases (30.8%) involved customers applying for items or needs in two or more of the above categories.
 - 29 cases (5.8%) involved customers applying for items or needs in three or more of the above categories.
 - 4 cases (0.8%) involved customers applying for items or needs in four of the above categories.

Moving home

- 166 cases (33.2%) were applications for assistance in moving home. Of these:
 - 59 customers (11.8%) applied as they were in temporary accommodation.
 - 28 (5.6%) lived in overcrowded conditions.
 - 28 (5.6%) wanted to move because of a health related issue.
 - 26 (5.2%) wanted to move because of issues related to crime or harassment.
 - 25 (5%) wanted to move for a range of other reasons (including moving to be closer to a relative or friend; moving to a new area for a change of scenery; moving to improve job prospects). Some customers gave very little information in their case so it was not always possible to categorise the request accurately.

'Traumatic event'

- For the purposes of this case examination and analysis, we use the term 'traumatic event' to refer to an unexpected trauma leading to major upheaval in the customer's life. This could include events such as escaping domestic violence, a partner or close family member dying, the home being burgled, or damage caused by a natural disaster such as a fire or flood.
- 53 cases examined (10.6% of the overall sample) were made because the customer had suffered some form of 'traumatic event'. Of these:
 - 18 (3.6%) were escaping domestic violence.
 - 10 cases (2%) involved either the customer or a family member being a victim of crime.
 - 48 customers (9.6% of the complete sample) indicated that crime (including domestic violence) or harassment of some kind was at least part of the catalyst for their application to the Social Fund to help them completely move home.

- 14 (2.8%) involved a flood or fire.
- 11 cases (2.2%) involved some other kind of traumatic event. This covered a number of different situations. (For example, one case involved a parent living closer to their children as the partner had recently passed away and one involved a 16 year old going into care whose mother had passed away).

The following case examples illustrate situations where the customer is already very vulnerable, and needs intervention because she has been the victim of some sort of abuse:

Case example 6

Miss C is 24 years old and receives Income Support, DLA (higher rate care and lower rate mobility), Disability Premium, Severe Disability Premium and Enhanced Disability Premium.

She suffers with paranoid schizophrenia, anxiety, depression, psychosis and epilepsy. She suffered abuse when she was younger, which has contributed to her poor state of mental health. She regularly sees a psychiatrist and a worker from the local mental health team, and is also following a resettlement plan with a registered charity. Miss C spends a significant proportion of her benefits on taxis as she has difficulty getting out on her own and normally needs to have somebody with her.

She is moving property due to constantly being harassed by people in the early hours of the morning; she has also been burgled a number of times in the last year. Miss C wants help with the cost of removals and new items for her new property. She has few items of her own and needs to replace a number of items because they have either been stolen or damaged.

Case example 7

Ms D is 37 years old. She receives Income Support with a disability premium.

She fled domestic violence, and until recently had lived in a Women's Aid refuge for just under a year. She has depression and panic attacks. She received daily support, and attended daily counselling sessions. She speaks only limited English and relies on her representative to communicate with Government departments. Ms D is staying with a relative until she obtains the things she needs to move into her new flat.

Replacement items

- 220 cases (44%) involved requests for replacement items. These are situations where the customer is already living in the property but wants help to replace items due to wear and tear or other damage. Out of these:
 - 30 cases (6%) involved customers who had applied for the same item within the previous 12 months.

Relationship breakdown

- 50 cases (10%) involved some form of relationship breakdown. This could involve, for example, the customer leaving their family home (though not necessarily for the first time) or leaving their partner. Of these:
 - 27 cases (5.4%) involved a partner leaving a relationship.
 - 20 cases (4%) involved leaving the family home.
 - 3 cases (0.6%) involved a parent living in a home owned or rented by their adult child, but where the relationship had broken down.

Leaving care or resettlement centres

- 59 cases (11.8% of the sample) involved a customer leaving some sort of institutional or residential care or some sort of resettlement centre. Of these:
 - 38 cases (7.6% of the overall sample) involved leaving prison. The median sentence for these customers was nine months.
 - 5 cases (1%) involved the customer leaving hospital.
 - 8 cases (1.6%) involved the customer coming out of rehab and/or centre offering a high level of support to vulnerable people.
 - 6 cases (1.2%) involved the customer leaving accommodation such as a Women's Refuge or NASS accommodation.
 - 2 cases (0.4%) suggested that the customer was leaving care, but did not specify what type of care they were leaving.

Homelessness

- 99 cases (19.8%) involved somebody who had been made homeless. Of these:
 - 29 cases (5.8%) involved someone who lived in a hostel.
 - 11 cases (2.2%) involved a customer who was living on the streets without a fixed address.
 - 25 cases (5%) involved “sofa surfing” i.e. moving between and sleeping in the homes of different family members or friends.
 - in 26 cases (5.2%) the customer lived in some combination of the above.
 - In 8 (1.6%) cases the customer told us they were homeless but did not tell us how exactly how they were living.
- The median time spent homeless for these customers was 12 months.

Refugees

- 12 of the cases examined (2.4%) involved a customer who had entered the UK with refugee status. These were now customers who had recently been granted Leave to Remain in the UK, and who were in the process of trying to set up home.
- Only 9 of the 12 customers told us how long they had been living in the UK before they were granted Leave to Remain. This ranged from 2 years to 18 years 10 months. The median time spent in the UK by this category of customer before making an application to the Social Fund was 8 years.

Deterioration in health or housing

- In 46 of the cases examined (9.2%) either the customer or a member of their family made the Social Fund application to help address a deteriorating situation because of a deterioration in health. Of these:
 - 37 cases (7.4%) either involved the customer or another family member with health problems.
 - 4 cases (0.8%) involved young children with health problems.
 - 2 cases (0.4%) involved more than one individual in the household with health problems.
 - 3 cases (0.6%) involved the deterioration of a family member or ex-partner who lives outside the applicant's household.
- In 26 of the cases examined (5.2%) the primary reason for the application was deterioration in the condition of the customer's housing (including instances of damp, or damage caused by a flood or infestation).

Family reconciliation

- In 28 cases (5.6%) the reason for the application was either to gain access to the children, or to place them out of foster care, back with the applicant. Of these:
 - 16 (3.2%) involved children living with the other parent.
 - 10 (2%) involved children living with another family member.
 - 1 (0.2%) involved a child currently in the care of social services.
 - 1 (0.2%) did not specify who the child lived with.

Other organisations

- In 6 of the 500 cases examined (1.2%), the Inspector felt that another person or organisation may have a duty to provide at least one of the items being applied for:
 - In 5 of these cases the Inspector concluded that the Occupational Therapy department of Social Services may have a duty to meet the customer's needs. The remaining case involved an application for travel expenses to hospital which the Inspector decided the NHS may have a duty to pay for.

Excluded items/services

- In 55 of the 500 cases examined (11%), the customer applied for an item or expense excluded by Social Fund law:
 - 22 of these cases (4.4%) involved the customer applying for a deposit with which to secure a new privately-rented tenancy.
 - 14 (2.8%) were community care grant applications for rent in advance, but these can only be considered for a crisis loan.
 - 4 applications (0.8%) asked for items for the immediate needs of a newborn baby, and so were classed as maternity expenses. These cannot be met from the discretionary part of the scheme, so neither a community care grant nor a crisis loan could be considered.
 - 6 customers (1.2%) asked for money for a telephone, telephone line or telephone bill.
 - 6 applications (1.2%) were for repairs or improvements to the home, and the repair or improvement was not 'minor'.
 - 3 cases (0.6%) involved the cost of travelling outside the UK.
 - 5 community care grant applications (1%) included requests for daily living expenses, which can only be considered as a crisis loan.
 - 6 applications (1.2%) involved a request for work-related expenses.

- 3 applications (0.6%) involved a request for money to go towards mortgage or utility bill arrears.
- 10 cases (2%) involved requests for various other excluded items.

Representatives

- In 93 of the cases (18.6%) the customer was represented by either a family member; or by a third party such as a Citizen's Advice Bureau, solicitors, NACRO or housing trusts.
- In 407 cases (81.4%) the customer was not represented

Help from other organisations

As part of the case examination, we looked at the type of help customers are already receiving from elsewhere in a bid to improve their situation.

- On the community care grant application form it asks the customer if they get help from any organisations. This information can also come to light later on in the application process. 142 of our customers (28.4%) provided details of third party support, as follows:
 - 57 (11.4%) gave details of using a counselling service and/or attending regular support from someone medically qualified – for example a psychiatrist.
 - 20 (4%) gave details of regular support from their housing agency.
 - 11 (2.2%) still had regular interaction with their probation officer.
 - 16 (3.2%) had regular contact with a rehabilitation worker.
 - 38 (7.6%) gave details of regular interactions with other organisations. This included groups such as refugee centres, community groups, YMCA or the Citizen's Advice Bureau.

Amount requested by customers

- The average amount requested by customers was £1,596.55. This covered a range from £34.60 up to £15,080. The median figure of this range was £1,289.50.
 - Of the 500 cases examined, 451 applied for an amount under £3,000.
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